



Pacific Trade Invest
NEW ZEALAND

Gender Lens Investing in the Pacific Island Countries

2024



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PW

Ngerulmud

FM

Palikir

PG

Port Moresby

SB

Honiara

AU

Canberra

N

Nouméa



Map of the 16 Pacific Island Countries (PICs), Australia, and New Zealand

AU	Australia	NZ	New Zealand
CK	Cook Islands	PF	French Polynesia
FJ	The Republic of Fiji	PG	The Independent State of Papua New Guinea
FM	The Federated States of Micronesia	PW	The Republic of Palau
KI	The Republic of Kiribati	SB	Solomon Islands
MH	The Republic of the Marshall Islands	TO	The Kingdom of Tonga
NC	New Caledonia	TV	Tuvalu
NR	The Republic of Nauru	VU	The Republic of Vanuatu
NU	Niue	WS	The Independent State of Samoa



1. Executive Summary

The Pacific region is poised for transformative change, with Gender Lens Investing (GLI) emerging as a pivotal strategy to drive inclusive economic growth while achieving significant financial returns. Commissioned by Pacific Trade Invest New Zealand (PTI NZ), this study underscores the untapped potential of women-led enterprises in Pacific Island Countries (PICs) and offers actionable recommendations to align investment strategies with gender equity goals.

The Opportunity

GLI integrates gender considerations into financial decisions, creating dual outcomes of enhanced financial performance and positive societal impact. With sectors such as agriculture, renewable energy, technology, healthcare, and tourism ripe for growth, the Pacific presents a unique opportunity for investors to engage in gender-sensitive investments that foster innovation, resilience, and community development.

Women entrepreneurs in the Pacific are already at the forefront of sectors critical to the region's sustainability and economic recovery, including climate-smart agriculture, renewable energy, and digital industries. However, systemic barriers such as limited access to finance, inadequate infrastructure, and cultural norms restrict their full participation. GLI can unlock these opportunities, driving profitability while empowering women as agents of change.

Key Findings

ECONOMIC POTENTIAL

Women-led businesses in the Pacific are concentrated in high-potential sectors, with untapped opportunities in renewable energy, ICT, and tourism. For example:

Women-led eco-tourism ventures in Fiji and Palau are leveraging the region's natural and cultural heritage.

Female entrepreneurs in agriculture are adopting innovative practices like climate-resilient crops in Tuvalu.

Education offers transformative potential, with 63% of respondents identifying it as a sector for women's economic empowerment.

63%

identify education as a sector for women's economic empowerment

BARRIERS TO GROWTH

Despite their potential, women face significant challenges:

Financial Access: 67% of surveyed women-owned businesses rely on personal savings due to restrictive lending practices.

67%

of women-owned businesses rely on personal savings

Infrastructure Gaps: High internet costs and limited connectivity hinder market access.

Cultural Norms: Gender roles limit women's participation in high-growth industries like STEM and construction.

PROVEN MODELS

Programs like Pacific RISE and Women's Micro Bank demonstrate how tailored financial solutions and capacity building can scale women-led businesses. These initiatives serve as blueprints for broader adoption across the region.

2. Introduction

This report presents the findings from a comprehensive study on Gender Lens Investing (GLI) in the Pacific Island Countries (PICs). The study provides a framework for incorporating a gender lens into investment strategies in PICs, aligning with PTI NZ’s strategic goal of fostering inclusive and sustainable economic growth.

Background

The aim of the study was to explore the opportunities and challenges for investors in integrating a gender lens when investing in PICs. It assists investors in making informed, gender-sensitive investment decisions contextualized to the socio-cultural mores of the Pacific Islands region.

The study’s focus, informed by the Terms of Reference (TOR), extends to applying a gender lens across key sectors, particularly women-led enterprises and critical sectors such as agriculture, construction, healthcare, renewable energy, technology, and telecommunications. These sectors present unique opportunities for gender-sensitive investment. The scope of work included:

- » Conducting a thorough gender analysis to understand the gender dynamics within PICs and assess how investments impact women.
- » Investigating the challenges and opportunities in GLI and gender equity in PICs.
- » Exploring ways to integrate gender analysis in investment decisions.
- » Highlighting existing gender policies of PICs that are investor-friendly.
- » Providing recommendations to investors on prioritizing investments in women-owned and women-led enterprises in PICs.
- » Highlighting foreign investments in the PICs that have incorporated or are incorporating GLI and the resulting benefits for investors and the PICs.

What is Gender Lens Investing?

GLI is a strategic approach to impact investing that integrates gender considerations into financial decision-making to achieve both financial returns and gender-equitable social outcomes. Various development partners offer nuanced definitions of GLI, emphasizing its dual focus on fostering gender equity and enhancing investment performance.

Women’s World Banking: Promotes gender equality by investing in women as business owners, leaders, and customers. Aims to create stronger institutions and positive social impacts, including supporting women-owned businesses and enhancing economic opportunities for women¹.

Asia Women Impact Fund: Focuses on intentionally incorporating gender factors into investment decisions. Aims to improve business, social, and environmental outcomes while addressing overlooked opportunities and mitigating risks².

Common Fund for Commodities: Emphasizes integrating gender analysis into financial analysis. Seeks to drive investments that promote gender-equitable change for women and girls across various asset classes³.

WE4F (Water Energy for Food): Highlights the importance of considering gender themes throughout the investment process. Includes support for women-founded enterprises, workplace equity, and products or services that benefit women and girls⁴.

Global Impact Investing Network (GIIN): Identifies two approaches to GLI: Investments specifically addressing gender issues or promoting equity, such as women-owned enterprises. Mainstreaming gender considerations across all investment decisions to enhance financial and social outcomes⁵.

Together, these definitions present a comprehensive understanding of GLI as a means of promoting gender equality while achieving financial sustainability and social progress.

1 <https://www.womensworldbanking.org/what-we-do/gender-lens-investing/>
2 <https://www.spf.org/awif/>
3 <https://www.common-fund.org/>
4 <https://we4f.org/>
5 <https://thegiin.org/>



3. Methodology

The study undertaken from October to November 2024 used a culturally-informed approach, combining Pacific expertise with gender analysis. Remote consultations and digital tools were used to gather insights from across the 16 PICs including the Cook Islands, Federated States of Micronesia, Fiji, French Polynesia, Kiribati, the Marshall Islands, Nauru, New Caledonia, Niue, Palau, Papua New Guinea, Samoa, the Solomon Islands, Tonga, Tuvalu, and Vanuatu.

Desk Review and Online Consultations

The first phase involved desk research, reviewing gender policies, investment frameworks, and GLI strategies in the Pacific and globally. This provided a solid foundation and ensured clear objectives and alignment before engaging stakeholders. List of key references are outlined in “Appendix 2” on page 36.

Stakeholder engagement was conducted through online interviews and GLI Pacific wide survey with women entrepreneurs, investors, and government officials. These tools captured both quantitative and qualitative data, focusing on challenges, successes, and opportunities in gender-sensitive investments, while ensuring broad regional representation. All 16 countries provided a response to the survey and the list by country and industry is outlined in “Appendix 3” on page 37.

Data was analyzed using a mix of methods. GLI Pacific surveys identified trends, while interviews provided deeper insights into GLI practices. This combined approach offered a clear picture of both practical and cultural aspects of GLI in the Pacific. A summary analysis is outlined in “Appendix 1” on page 30.

The study builds on these findings, highlighting current practices, future opportunities, and recommendations for improving gender-sensitive investments. The methodology emphasized understanding local cultural contexts to ensure strategies are relevant and effective for the Pacific. Although comprehensive, the study reflects a snapshot of GLI in 2024. Remote data collection allowed broad participation but may have missed some in-person nuances.

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All 16 pacific countries were surveyed

47%

of those surveyed were at least familiar with Gender Lens Investing

16%

of those surveyed have a comprehensive and formal gender equality strategy

63%

of those surveyed identified education as the priority sector for GLI

4. Current Gender Dynamics in the Blue Pacific

Gender equality and initiatives such as the Pacific Women Triennial Conference and Pacific Women Lead spearheaded by the Pacific Community (SPC) to promote inclusivity and empower women are longstanding priorities in the Pacific region. Pacific Island Countries have actively participated in international conventions, adopting commitments to foster equitable gender participation across various sectors. At the regional level, regional organisations, particularly through the Pacific Islands Forum Secretariat (PIFS), have incorporated gender equality as a cornerstone of their agendas, advancing initiatives that support women’s participation in regional development plans.

Frameworks for Advancing Gender Equality in the Blue Pacific

Over the years, various treaties, conventions, legislation, and policies have been established at international, regional, national, and local levels to enable the implementation of gender-balanced systems across the Pacific. These frameworks underscore the region’s commitment to advancing gender equality and women’s empowerment in all spheres of life.

At the international level, most Pacific Island Countries have ratified critical conventions, while regional agreements have mandated the establishment of gender-inclusive systems. Nationally, Pacific governments have enacted legislation to address gender inequality, and institutional entities within local economies have implemented policies and regulations to promote gender

equity. Notably, all Pacific Island countries have developed national policies and action plans aimed at advancing gender equality. At the community level, governments have mandated that new projects and work designs incorporate gender equity considerations, ensuring alignment with broader national and international commitments.

The following hierarchical structure of gender equality initiatives, from global conventions to local-level actions, highlights key policies and mechanisms designed to drive gender equity in the Pacific.

At the national level, governments across the region have mandated measures to promote gender equality and enhance women’s representation and empowerment within all sectors. Local populations are also increasingly recognizing the importance of addressing gender disparities, aligning with these governmental directives. While data and research indicate modest progress in female representation and access to opportunities, the pace of change remains slow, highlighting the need for more targeted interventions. The following examines the current status of gender equality mechanisms in Pacific Island countries, providing insights into ongoing challenges and opportunities for transformative change

INTERNATIONAL FRAMEWORKS

UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW): CEDAW serves as a cornerstone for promoting women's rights worldwide. All PICs except Palau and Tonga have ratified this international human rights treaty, its principles guide efforts to address gender disparities and discrimination.

REGIONAL FRAMEWORKS

Pacific Leaders Gender Equality Declaration (2012): This declaration emphasizes women's economic empowerment and their inclusion in formal and informal sectors. The Pacific Islands Forum leaders revitalized the PLGED in 2023, aligning it with the 2050 Strategy for the Blue Pacific Continent to advance gender equality and social inclusion as central to regional development. This renewed commitment emphasizes inclusive approaches to climate resilience and transformative partnerships to address the unique challenges faced by women and vulnerable groups across the Pacific.⁶

Pacific Women Lead

The Pacific Women's Leadership (PWL) program at SPC promotes gender equality and empowers women and girls across the Pacific through three key outcomes: advancing women's leadership, safeguarding women's rights, and enhancing regional effectiveness. It amplifies women's voices in decision-making, addresses systemic inequities, and combats violence against women and girls (EVAWG) through advocacy, capacity building, and community-led initiatives. By fostering collaboration among governments, civil society, and stakeholders, the program aims to

create inclusive, resilient communities where women and girls thrive as equals.

2012 Action Plan by the Forum Economic Ministers Meeting (FEMM)

The Action Plan outlines specific priorities to advance women's economic opportunities, including: Expanding access to finance, business ownership, and markets; Enhancing women's rights to safe, fair, and equal participation in local economies; and Strengthening the collection and use of sex-disaggregated data to inform policies.

Pacific Women Triennial Conference

The Triennial Conference of Pacific Women, initiated in 1977 by the Pacific Community (SPC), serves as the region's premier platform for advancing gender equality and empowering women and girls. Its main aim is to foster dialogue, collaboration, and action among Pacific governments, civil society, and development partners to address critical gender issues and promote women's rights. The 15th Triennial Conference, hosted by the Marshall Islands from July 22-24, 2024, under the theme An piliñliñ koba kōmman Lometo ("droplets creating an ocean"), brought together over 400 participants to reaffirm this mission⁷.

NATIONAL FRAMEWORKS

Constitutional Provisions: Many Pacific Island constitutions prohibit discrimination based on sex and/or gender, creating a foundational legal framework for gender equality.

Legislation

Pacific countries have enacted laws addressing various aspects of gender equity, including⁸

- » Anti-discrimination in employment: Fiji, Kiribati, Marshall Islands, Papua New Guinea, Samoa.
- » Equal remuneration for work of equal value: Kiribati, Marshall Islands.
- » Domestic violence: Fiji, Kiribati, Marshall Islands, Federated States of Micronesia, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Vanuatu.
- » Equal ownership rights to immovable property: Fiji, Papua New Guinea, Samoa, Solomon Islands.
- » Sexual harassment in the workplace: Fiji, Kiribati, Samoa.⁹

INSTITUTIONAL POLICIES AND LOCAL GOVERNANCE

Institutional Policies

Governments across the Pacific mandate that all new laws, policies, and development plans include gender equity considerations. Existing policies are also being adapted to align with emerging gender equality standards.

Village-Level Governance

Gender equity measures have been integrated into local bylaws to ensure consistency with national laws. This alignment ensures that grassroots actions reflect broader commitments to gender equality, correcting contradictions and reinforcing equity at the community level.

Several Pacific Island countries integrate village-level governance with

⁶ Linda Petersen, Anna Cowley, Stacey Tennant. (2021). PLGED Independent Review

⁷ <https://www.spc.int/15-Triennial-Conference-Pacific-Women>

⁸ DFAT, Pacific Women. (2014). Mapping of existing legislation, programs and other mechanisms to support Women's Leadership in the Pacific

⁹ ILO. (2005). Eliminating sexual harassment in workplaces in the Pacific: Policy Brief

gender equity measures in their local bylaws, ensuring they align with national laws. Some examples include:

Cook Islands

Gender equality is embedded in the Cook Islands National Policy on Gender Equality, which calls for equal participation of women in local governance and decision-making. Local bylaws are encouraged to promote women's participation and address gender-based issues.

Fiji

The Fiji National Gender Policy promotes women's involvement in local governance. Women's groups, often represented at village meetings, advocate for gender-sensitive bylaws addressing violence against women and equal participation in decision-making.

Kiribati

The Kiribati Women's Development Policy includes provisions for the participation of women in local governance and decision-making processes. Local councils are encouraged to promote gender equality in their activities and bylaws.

Papua New Guinea

Programs like the Gender Equity and Social Inclusion Policy ensure community-level engagement. Village courts include women magistrates to oversee cases, integrating equity in traditional conflict resolution

Samoa

In recent years, Samoa has promoted women's participation in governance through legal quotas, requiring at least 10% of parliamentary seats to be held by women (Article 44 of the Constitution). Some villages now adopt bylaws to include women in decision-making processes.

Why Gender Lens Investing is Critical in the Blue Pacific

GLI supports women-led businesses and initiatives that are critical for enhancing economic resilience and diversification in Pacific Island countries. Women in the Blue Pacific are often at the forefront of sustainable industries like agriculture, fisheries, handicrafts, retailing and tourism, contributing to resilient local economies. The study is therefore well timed and relevant as it highlights why GLI is critical at this juncture for PICs:

Economic Recovery and Resilience Post-Pandemic

The COVID-19 pandemic disproportionately impacted women in the Pacific, particularly in sectors like agriculture, tourism, informal labor, and retailing. A gender lens study can identify strategies to rebuild economies inclusively, ensuring women have equal access to resources, opportunities, and leadership roles.

Mitigates Risk

Gender-balanced organizations are less prone to reputational, operational, and governance risks. Investing in companies that prioritize gender equity reduces exposure to controversies such as workplace discrimination lawsuits or public backlash, ensuring greater stability for investors.

Encourages New Investment Opportunities

Gender lens investing opens access to untapped markets, particularly women-led businesses and industries that cater to underserved female consumers. These opportunities not only drive financial returns but also support the growth of innovative sectors.

Meets Investor Interest and Expectations

With growing awareness of social and environmental issues, investors increasingly demand portfolios that reflect their values. Gender lens investing aligns with the expectations of modern investors who prioritize diversity, inclusion, and ESG criteria, making it a compelling strategy.

Creates Positive Societal Impact

Investing through a gender lens empowers women, promotes equality, and drives community development. When women thrive, they reinvest in their families and communities, creating a ripple effect of economic and social benefits.

Fulfills Fiduciary Duties

Fiduciaries are obligated to act in the best interests of their clients, which includes considering material factors like diversity and inclusivity. Gender lens investing aligns with this duty by addressing risks and opportunities that influence long-term portfolio performance and societal progress.

Women's Economic Participation

Labour force participation among women in Pacific Island countries remains relatively low, with rates ranging from 34% in Samoa to 84% in the Solomon Islands as of 2019. According to a 2021 World Bank report, female labour force participation in the region has seen a modest increase from 51% in 1999 to 55% in 2019.¹⁰ However, this positive trend is not universal. In Papua New Guinea, for example, the participation rate declined significantly from 72% in 1999 to 48% in 2019.¹¹

Across the Pacific, women's labour force participation consistently lags behind that of men. The gender gap is

¹⁰ World Bank. (2021). Improving Outcomes of Pacific Labour Mobility for Women, Families, and Communities.

¹¹ ADB. (2021). Women's Economic Empowerment in the Pacific Region: Summary Brief.

particularly pronounced in countries such as Fiji and Tuvalu, where the disparity exceeds 30 percentage points, and in the Marshall Islands and Samoa, where it surpasses 20 percentage points, as noted in a 2020 ILO report.¹² The gender gap is narrower in Papua New Guinea and the Solomon Islands, with differences of 4 percentage points or less. The GLI Pacific survey also reveals significant gender-based workplace barriers across PICs, with 65.5% of respondents reporting “Cultural norms and gender roles that limit women’s participation in certain sectors” as a major challenge.

Women in the region are disproportionately concentrated in the informal economy, especially within micro and small enterprises that require minimal capital for start-up and operation. Data from women-owned businesses in the GLI Pacific survey commissioned under this study shows high concentration in micro-enterprises (1-5 employees) and small businesses (6-20 employees), supporting the observation about women’s disproportionate representation in the informal economy. Over 75.27% of women-led businesses in the GLI Pacific survey fall into these smaller categories. These women often work in vulnerable sectors, such as subsistence-level businesses that lack the resources for expansion or increased productivity. As a result, women face significant challenges, including limited access to social protection, the absence of paid maternity leave, and a lack of job and income security.

In contrast, men tend to dominate formal employment in key economic sectors. Women, on the other hand, are more likely to be employed in informal, lower-paying roles. This trend is particularly evident in industries such as agriculture and fisheries, where men predominantly hold formal positions, while women are more likely to be engaged in informal activities

such as processing, marketing, and selling goods at local markets. The sector distribution from the GLI Pacific survey reinforces gender segregation patterns, that is, while women show strong representation in retail, tourism, and small-scale services, they report significant barriers entering traditionally male-dominated sectors. This is evidenced by 72% of respondents citing “Gender-based pay disparities, particularly in male-dominated industries” as an ongoing challenge.

Regional Comparison to Asia

GLI is gaining traction globally, yet the progress and implementation differ significantly between regions. In Asia, the integration of GLI is underpinned by well-established market structures, substantial capital flows, and a supportive policy environment. For instance, Japan’s Womenomics policy, launched in 2013, focuses on increasing women’s workforce participation as a key economic growth strategy¹³. This initiative includes measures such as improved access to childcare, reforms in corporate governance to enhance gender diversity, and incentives for companies to hire and promote women.

Similarly, countries like Singapore and South Korea have incorporated GLI principles into broader economic and social reforms, fostering the development of gender-focused funds and initiatives. The establishment of Asia-focused GLI funds, such as the SEAF Women’s Opportunity Fund¹⁴ and Impact Investment Exchange’s (IIX) Women’s Livelihood Bond¹⁵, further highlights the region’s proactive approach to leveraging capital markets to advance gender equity.

In contrast, the Pacific’s approach to GLI is at a nascent stage, characterized by fewer dedicated investment vehicles and limited market infrastructure. The

Pacific region relies more heavily on development partners and international organizations to spearhead GLI initiatives. Programs like the Pacific Women Lead at SPC¹⁶ and the IFC’s Pacific Gender Initiative illustrate the role of external actors in driving GLI activities¹⁷. However, these efforts often lack the depth of local market integration seen in Asia. Challenges such as small, fragmented markets, limited access to financial services, and sociocultural barriers further impede the growth of GLI in the Pacific.



¹² ILO. (2020). Pacific Labour Market Review 2020.

¹³ East & South East Asia. (2020). Gender Lens Investing Landscape.

¹⁴ SEAF. (2021). Women’s Opportunity Fund: Investing in Women Entrepreneurs in Emerging Markets.

¹⁵ Impact Investment Exchange (IIX). (2020). Women’s Livelihood Bond Series.

¹⁶ SPC. (2023). Pacific Women Lead Program Report.

¹⁷ IFC. (2022). Pacific Gender Initiative: Advancing Gender Equality through Private Sector Engagement.

5. Opportunities and Challenges for Gender Lens Investments in the Blue Pacific

Gender Lens Investing isn't just about supporting women; it's about redefining investment strategies to prioritize inclusivity and sustainability, ensuring diverse voices are part of key decision-making processes to unlock systems-level growth opportunities. Recognizing the role of gender is essential for building resilient, long-term investment solutions that drive meaningful impact and profitability.

These opportunities illustrate the untapped potential for gender focused investments in key sectors across PICs. By fostering inclusive and strategic investments in tourism, agriculture, fisheries, ICT, health, and climate-resilient enterprises, women can become pivotal drivers of economic growth, innovation, and sustainability in the Pacific.



UNLOCKING POTENTIAL IN ICT AND DIGITAL INCLUSION

ICT offers transformative opportunities to empower women through digital literacy, entrepreneurship, and employment in high-skill industries. Women-led tech startups, digital finance platforms, and online retail ventures can drive growth. Increasing digital literacy and access to affordable technology will enable more women to enter ICT and STEM fields. In the Solomon Islands, women artisans using e-commerce platforms have begun reaching global markets. In PNG, training programs in digital marketing and coding are enabling women to pursue careers in ICT. The GLI Pacific survey data indicates that 48.81% of respondents identified "ICT" and "technology" as a high-potential sector for women's economic empowerment, especially through digital literacy and online business opportunities.



INVESTING IN WOMEN-LED HEALTH AND SOCIAL SERVICES

Health services provide significant opportunities for women entrepreneurs, particularly in underserved areas. Women can lead in healthcare delivery, wellness tourism, and preventive health initiatives, improving community well-being while creating sustainable businesses. In Fiji, women-led wellness tourism ventures focus on traditional healing and herbal medicine, attracting niche markets. In PNG, women-led clinics address maternal and child health, especially in remote regions. Health services were identified by 55.95% of GLI Pacific survey respondents as a key sector, with strong potential for women to drive change in community-based healthcare solutions.



BUILDING RESILIENCE IN CLIMATE-SENSITIVE SECTORS

Climate-resilient investments offer opportunities for women to innovate and lead in adapting to environmental challenges. Women-led enterprises can thrive in renewable energy, gender-smart agriculture, and sustainable tourism. Investments in resilience-building initiatives will ensure long-term sustainability. In Tuvalu, women's cooperatives are adopting saltwater-resistant crops to counter rising sea levels. In Fiji, women-led eco-tourism businesses incorporate climate-resilient practices to recover after cyclones. Climate-smart investments are crucial as PICs are among the world's most vulnerable to climate change, affecting agriculture, tourism, and fisheries—sectors where women play vital roles.



EXPANDING WOMEN'S ROLES IN TOURISM

Tourism is a cornerstone of many PIC economies, offering vast opportunities for women-led investments. Women can lead in hospitality, eco-tourism, and cultural tourism initiatives, leveraging the region's natural beauty and rich heritage. In Palau, eco-tourism focusing on diving and marine conservation provides avenues for women to manage community-based ventures. In Samoa, cultural tourism highlights women's traditional skills, such as handicrafts and cooking, to attract international visitors. Tourism contributes up to 40% of GDP in nations like Fiji and French Polynesia, emphasizing the sector's potential for employment and entrepreneurship for women.



SCALING WOMEN-LED AGRICULTURAL VENTURES

In agriculture, applying a gender lens often involves focusing on the unique needs and challenges faced by women producers and suppliers. However, this perspective can also be extended to investments across the agricultural sector, including food technology, processing, and broader supply chain activities¹⁸. Women can lead initiatives in cash crops (e.g., cocoa, vanilla, and coffee), food processing, and market access. Investments in sustainable agricultural practices and cooperatives can improve productivity and resilience. In Vanuatu, women-led vanilla cooperatives can enhance production and export opportunities. In Fiji, women in sugarcane farming can benefit from financing tailored to modernize equipment and scale operations. Agriculture employs 50-80% of rural populations in PICs, with women making up a large portion of subsistence and smallholder farmers. Targeted investment could shift these ventures into profitable enterprises.



PROMOTING WOMEN'S LEADERSHIP IN FISHERIES AND CONSERVATION

Fisheries are critical for economic activity and food security, with growing opportunities in sustainable practices and value-added products. Women can lead in small-scale fisheries, aquaculture, and fish processing, particularly in producing value-added goods for export. Conservation efforts also provide roles for women in marine management and eco-tourism. In Kiribati, women-led initiatives in tuna processing have gained traction, while in Niue, community-based marine conservation programs are creating economic benefits through eco-tourism. The fisheries sector contributes significantly to national GDP in Tuvalu, Micronesia, and Palau, and investments in women-led ventures could enhance sustainability and economic outcomes.

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Barriers and Challenges

Key challenges to GLI implementation include limited understanding of GLI, narrow definitions focusing only on women-owned businesses, and traditional finance models that exclude women-led enterprises. Additionally, gender power dynamics and a lack of gender-disaggregated data hinder effective GLI strategies.¹⁹ Moreover, it was also noted that the COVID-19 pandemic disproportionately impacted women-led businesses, and it also showed the pivotal role that women-led businesses played in economic recovery efforts. This highlights the importance of ensuring GLI is integrated into business response and recovery investment strategies.²⁰

LIMITED ACCESS TO FINANCING

Access to finance remains one of the biggest challenges for women in the Pacific. High collateral requirements, restrictive lending practices, and a

lack of tailored financial products limit opportunities for women-led businesses. In Fiji, women smallholder farmers often face difficulties securing loans due to stringent collateral requirements, preventing them from modernizing agricultural practices or scaling operations. In Vanuatu, women-led tourism businesses on remote islands struggle to secure funding to invest in high-value niches like eco-tourism. GLI Pacific survey feedback revealed that 66% of businesses, 32.26% of which are women-led rely on personal savings as their primary source of funding. Respondents frequently cited “limited access to capital” and “restrictive lending practices” as key obstacles, particularly in rural and remote areas. These financial barriers force many women entrepreneurs to remain in small-scale operations, restricting their potential to contribute significantly to economic growth.

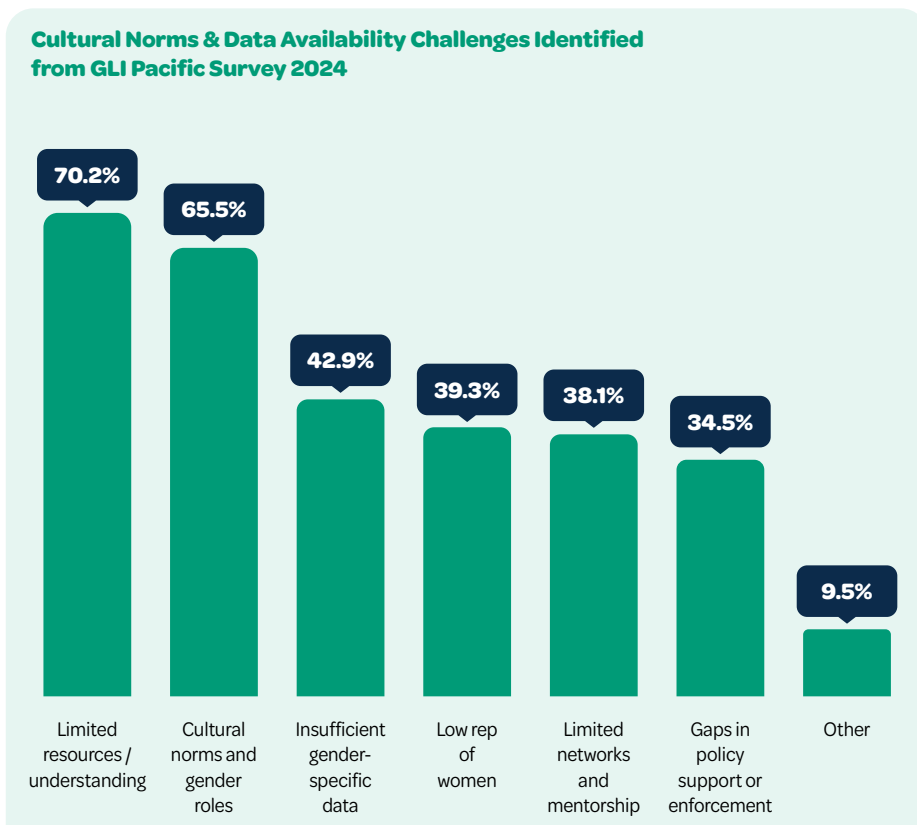
INADEQUATE INFRASTRUCTURE

Poor infrastructure in ICT, transport, and healthcare disproportionately affects women’s economic participation. In the Solomon Islands, high internet costs and limited rural connectivity prevent women artisans from using digital platforms to sell their products, cutting them off from broader markets. In Papua New Guinea (PNG), women in remote areas lack access to healthcare facilities, impacting their productivity in labor-intensive industries like agriculture. The GLI study survey respondents found that “geographic and transportation challenges” were among one of the barriers to women’s workplace participation across the Pacific. ICT and healthcare infrastructure were consistently identified as priority sectors for gender-responsive investment. Without access to basic infrastructure, women face significant hurdles in expanding their businesses or improving their livelihoods, reinforcing existing gender disparities.

CULTURAL NORMS AND GENDER BIAS

Cultural expectations and gender biases often restrict women’s access to opportunities in male-dominated sectors and leadership roles. Examples: In Tonga, societal norms discourage women from pursuing careers in STEM fields, leading to underrepresentation in high-growth sectors like ICT and engineering. In Samoa, women in agriculture are frequently relegated to supportive roles with lower incomes, limiting their leadership opportunities. 65.48% of GLI Pacific survey respondents highlighted “cultural norms and traditional gender roles” as significant barriers, with respondents noting that male-dominated sectors like technology and engineering have significantly lower female participation rates. These biases discourage women and young girls from aspiring to careers in non-traditional fields, perpetuating gender inequality and limiting economic potential.

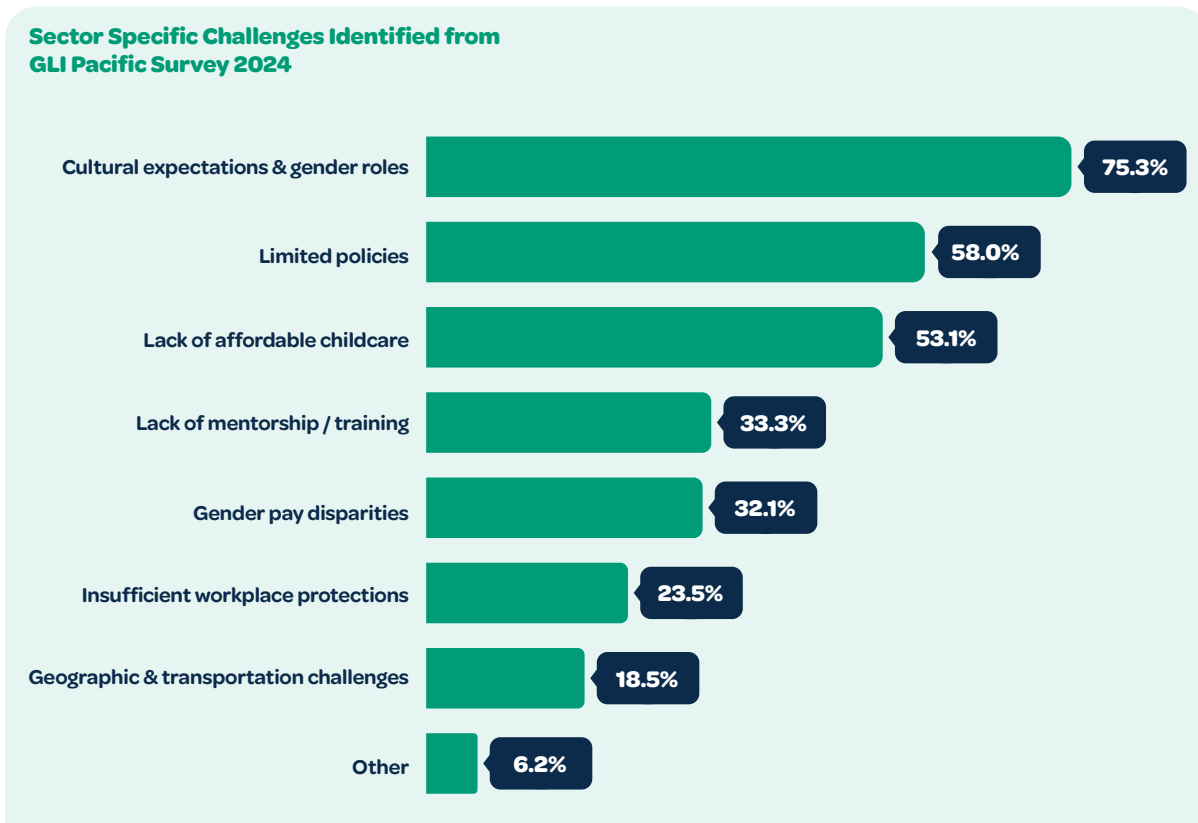
FIGURE 1



19 Arianna Muirow, Erin Puglia (Criterion Institute). (2021). Pacific RISE as a Case Study of Gender Lens Investing: Influences on the Field.

20 Ingrid FitzGerald (ADB Pacific Department). (2023). Women’s Economic Empowerment in the Pacific: Presentation of Key Findings.

FIGURE 2



DATA GAPS AND POLICY BARRIERS

The lack of comprehensive, gender-disaggregated data and gender-inclusive policies undermines efforts to promote equitable economic participation. In PNG, women’s informal land ownership prevents them from using land as collateral, limiting their ability to secure loans or expand agricultural enterprises. Across

PICs, few countries have policies that mandate gender inclusivity in investment agreements. Key obstacles include lack of resources or understanding (70%), cultural barriers (65%), and difficulties with accessing gender-specific data and market insights (43%), highlighting the complexity of integrating gender considerations into policy frameworks. Without robust policies or actionable data, governments and organizations struggle to design effective strategies to support women entrepreneurs or foster gender lens investing (GLI).

MARKET ACCESS BARRIERS

Women entrepreneurs face significant challenges in accessing local, regional, and international markets due to logistical and systemic barriers. In Samoa, women vegetable farmers struggle to integrate into formal supply chains dominated by male-led cooperatives. In Kiribati, women producing handmade crafts encounter high shipping costs and logistical difficulties, preventing them from reaching international buyers. GLI Pacific survey respondents frequently cited “Cultural expectations and traditional gender roles”, “Limited Policies”, “Lack of affordable childcare options” and “Lack of mentorship or training” as barriers to market access. 73% of businesses reported difficulty scaling due to these constraints. These challenges keep women entrepreneurs in micro-scale operations, stifling their ability to grow and access new markets, particularly for high-value exports like handicrafts and eco-tourism products.

CLIMATE VULNERABILITY AND ECONOMIC INSTABILITY

Climate change poses significant challenges for women-led enterprises, particularly in agriculture and tourism, while dependence on donor aid creates economic instability. In Tuvalu, saltwater intrusion and rising sea levels have severely impacted women-led agricultural cooperatives, reducing crop yields and threatening food security. In Fiji, cyclones have disrupted women-led eco-tourism businesses, highlighting the need for resilience-building initiatives. The GLI Pacific survey revealed that 66.67% of businesses rely on personal or family savings as their primary source of funding, making those vulnerable to economic shocks. Climate-related disruptions often compound these vulnerabilities, further limiting growth opportunities for women-led businesses. Without sustainable funding and resilience measures, women’s economic contributions remain precarious, and climate change continues to exacerbate gender disparities in economic opportunities.

6. What Can Investors Do?

The Pacific remains an underserved market, offering immense growth potential for investors willing to adopt innovative GLI approaches. By capitalizing on this opportunity, investors can diversify their portfolios, mitigate risks, and contribute to inclusive economic development. Research consistently shows that gender-diverse businesses outperform their peers in profitability and innovation—creating a compelling case for aligning financial goals with social impact²¹.

Why Promoting Gender Lens Investing in the Pacific is a Strategic Advantage for Investors

GLI is not just a socially responsible approach; it's a smart investment strategy with measurable financial and societal returns. The Pacific region, with its burgeoning population of women entrepreneurs and highly qualified workforce, presents untapped opportunities for investors to drive transformative change while achieving significant portfolio growth. Women-led businesses in the Pacific, traditionally concentrated in sectors like agriculture, handicrafts, retail, and tourism, are now poised to break barriers and expand into high-growth industries such as technology, renewable energy, and manufacturing.

Strategic Recommendations for Investors

To capitalize on the Pacific's GLI potential, investors should:



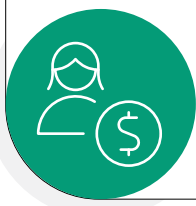
INVEST IN INFRASTRUCTURE

Expand digital and logistical infrastructure to connect women entrepreneurs with global markets.



SUPPORT CLIMATE-RESILIENT VENTURES

Fund renewable energy and sustainable agriculture projects led by women.



DESIGN INCLUSIVE FINANCIAL PRODUCTS

Develop gender bonds, concessional loans, and low-collateral credit to address women's unique financial barriers.



COLLABORATE FOR IMPACT

Partner with governments, NGOs, and grassroots organizations to create culturally relevant solutions.

21 <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-wins-how-inclusion-matters?>

WHY INVESTORS SHOULD ACT

Catalysts for Change: Investors can provide essential capital to empower women and gender-diverse entrepreneurs, addressing funding gaps in undercapitalized sectors.

Influencers of Policy: By prioritizing GLI, investors can influence governments and corporations to institutionalize gender equality practices, fostering long-term structural change.

Unlocking Market Potential: Gender-inclusive sectors like sustainable tourism and climate-smart agriculture are emerging as lucrative markets with high potential for long-term gains.

Strategic Actions for Investors to Drive GLI

To realize the full potential of Gender Lens Investing in the Pacific, investors can implement tailored strategies that leverage both financial innovation and collaborative partnerships:

TAILORED FINANCIAL SOLUTIONS



Concessional Loans: Offer flexible loans with low-interest rates and extended repayment terms to address barriers women face in accessing traditional credit.

Gender Bonds: Develop investment products targeting projects that empower women in high-growth industries such as technology, green energy, and manufacturing.

Low-Collateral Credit: Introduce innovative financial products like group guarantees or asset-based lending to provide access to capital for women lacking conventional collateral.

INFRASTRUCTURE AND MARKET ACCESS



ICT Investments: Expand digital platforms, mobile banking, and e-commerce tools to enhance access for women entrepreneurs to regional and global markets.

Logistics Support: Build supply chain infrastructure to reduce operational costs and improve competitiveness in agriculture, textiles, and small-scale manufacturing.

Market Linkages: Facilitate trade fairs, online marketplaces, and business networking opportunities to connect women entrepreneurs with larger buyers and investors.

CLIMATE-SMART INNOVATIONS



Renewable Energy: Fund projects led by women in deploying solar and wind energy solutions, particularly in rural areas.

Climate-Resilient Agriculture: Support women farmers with resources and training to adopt sustainable practices like drip irrigation and crop diversification.

Sustainability Training: Equip women entrepreneurs with knowledge to create environmentally responsible businesses, such as using biodegradable materials and adopting circular economy models.

COLLABORATIVE PARTNERSHIPS



Government Advocacy: Work with policymakers to introduce tax incentives and subsidies that prioritize investment in women-led businesses.

Development Agencies: Collaborate with international organizations to channel resources into gender-focused investment initiatives.

Local Engagement: Partner with grassroots organizations to address barriers unique to Pacific Island contexts, ensuring culturally relevant solutions.

Private Sector Synergies: Engage with private corporations and NGOs to embed gender equity in broader investment strategies.

SCALING PROVEN MODELS



Expand Successful Initiatives: Replicate and scale models like Pacific RISE and Papua New Guinea's Women's Micro Bank to new regions and industries.

Knowledge Sharing: Disseminate case studies and lessons learned to encourage widespread adoption of successful gender-focused strategies.

Pilot New Ventures: Launch pilots in emerging industries, leveraging past successes to attract funding and ensure scalability.

By integrating these strategies, investors not only unlock untapped potential but also position themselves as leaders in fostering economic resilience, innovation, and inclusive growth in the Pacific. This dual focus on profit and purpose ensures long-term success in a rapidly evolving global market.

7. Integrating Gender Analysis into Investment Decision-Making Processes

The Business Case for GLI in the Pacific

Studies like IFC's guide to gender smart investing shows that GLI can drive both social impact and strong financial returns. For example, gender-diverse teams generate 10–20% higher returns and outperformed non-diverse teams by up to 25% in company valuations.²² However, significant gender gaps persist in the region, with women making up only 11% of senior investment professionals in emerging markets. The economic cost of gender inequality is vast, with the World Bank estimating a \$160 trillion loss in wealth due to gender disparities.²³ In the Pacific, while progress has been made in areas like violence reduction, substantial gaps remain in women's economic participation.²⁴

In the Pacific, systemic barriers such as limited access to finance, exclusion from land ownership, and underrepresentation in high-growth sectors like technology and renewable energy hinder women's economic participation. While progress has been made in some areas—such as reducing violence against women—large gaps remain in empowering women economically. Addressing these challenges through GLI offers an opportunity to unlock significant economic potential while advancing gender equity in the region.

Investment Policy and Legal Frameworks

PICs are increasingly adopting policies to promote private sector development and foreign direct investment (FDI). However, many of these policies remain gender-neutral, with few addressing specific gender disparities. Despite this, there are growing efforts to empower women through initiatives targeting financial inclusion and entrepreneurship. Structural challenges like limited credit access and complex land ownership systems persist, making it difficult for women to fully participate in the economy.²⁵

T"TABLE 1: Current Foreign Investment Regulations in PICs" on page 21, provides an overview of the investment frameworks in PICs, which are designed to balance foreign investment with the protection of local interests. Restrictions in sensitive sectors, such as fisheries and land ownership, are common, with communal land systems often necessitating leasing arrangements and customary approvals. Corporate tax rates vary significantly, from 0% in Vanuatu to as high as 33% in New Caledonia.

Investment incentives, including tax holidays, duty exemptions, and grants, are prevalent in key sectors like tourism, agriculture, and fisheries. However, emerging industries such

as renewable energy and technology receive limited support, signaling missed opportunities for innovation-driven growth. Additionally, gender considerations are absent across all investment legislations, highlighting a critical gap in fostering inclusive economic development.

While these frameworks aim to uphold cultural integrity, many are outdated and complex, creating barriers to attracting sustainable and forward-thinking investments. Modernizing these regulations to incorporate sustainability, technological innovation, and gender equity could unlock greater competitiveness and foster long-term regional growth. A detailed summary of the current investment regulations is outlined in the table below.

Investment Tools and Programs

The Pacific has adopted several innovative programs and tools designed to foster gender equality and enhance women's economic participation. These are as follows:

Pacific RISE (Readiness for Investment in Social Enterprises): Pacific RISE bridges the gap between investors and women-led enterprises, providing technical assistance and market development support. For example,

22 IFC. (2020). Private Equity and Value Creation: A Manager's Guide to Gender-Smart Investing.

23 World Bank. (2018). Unrealized Potential: The High Cost of Gender Inequality in Earnings.

24 Marica Tabualevu, Maya Cordeiro, Linda Kelly. (2020). Pacific Women Shaping Pacific Development - Six-Year Evaluation Report.

25 ADB. (2019). Leveraging Trade for Women's Economic Empowerment in the Pacific.



it has successfully connected impact investors with women-led agricultural cooperatives in Vanuatu and Solomon Islands, enabling these businesses to scale operations and improve productivity.²⁶

Women’s Micro Bank (Mama Bank), Papua New Guinea: Mama Bank addresses one of the biggest barriers for women entrepreneurs—access to finance. It offers savings accounts, small business loans, and financial literacy training tailored to women’s needs. Women farmers have used these services to invest in equipment, diversify income streams, and grow their businesses, creating ripple effects of economic benefits.²⁷

Westpac Women in Business Program: Westpac’s program provides business loans with flexible terms, financial management workshops, and networking opportunities for women entrepreneurs. In Fiji, it has supported women-led ventures in industries such as hospitality, retail, and food processing, enabling them to thrive despite systemic challenges.²⁸

Asian Development Bank’s Gender Bonds: ADB has leveraged gender bonds to fund projects promoting gender equality in education, healthcare, and renewable energy. For instance, concessional loans in Solomon Islands have supported

women-led solar energy enterprises, demonstrating how gender-sensitive financing can align with broader development goals.²⁹

Criterion Institute’s GLI Tools: The Criterion Institute equips investors with frameworks to integrate gender considerations into their portfolios. These tools have been applied in ICT, tourism, and agriculture, ensuring gender inclusion at every stage of the investment process.³⁰

Case Studies of Gender Lens Investing in Action

GLI is driving gender equality and inclusive economic growth across the Pacific. Investments in key sectors like renewable energy and technology highlight how targeted investments can empower women entrepreneurs, enhance financial returns, and promote sustainable development. Despite challenges such as restrictive land ownership laws and gender-neutral policies, GLI offers a path to bridge systemic gaps and unlock the potential investments for women-led investments in these sectors.

The Case for Action

GLI is not only an ethical imperative but a smart investment strategy. Research undertaken by the International Finance Center (IFC) shows that gender-diverse businesses deliver higher returns, with GLI aligning perfectly with growing investor demand for ESG-compliant portfolios. By championing GLI, PTI NZ and its partners can foster a more resilient, inclusive, and sustainable Pacific economy.

This study provides a roadmap for investors to unlock the Pacific’s potential through strategic GLI initiatives. By aligning financial objectives with gender equity, investors can drive systemic change while achieving measurable growth. Together, these efforts will empower women, enhance community resilience, and create a prosperous future for the Pacific region.



26 <https://pacificaidmap.lowyinstitute.org/project/?id=AUS-Grant-REG-24-26-240-24040>

27 <https://www.womenmicrobank.com/>

28 <https://www.westpac.com.au/about-westpac/media/media-releases/2024/08-March/>

29 <https://www.adb.org/publications/gender-bonds-incidental-center-stage?>

30 <https://www.criterioninstitute.org/resources/pacific-rise-as-a-case-study-of-gender-lens-investing-influences-on-the-field?>

TABLE 1 : Current Foreign Investment Regulations in PICs

Country	Foreign Investment Legislation	Gender Provisions	Investor Restrictions	Corporate Tax Rate	Investment Incentives	Land Access
Cook Islands	Development Investment Act 1995-96	None Specified	Restrictions in sensitive sectors; certain businesses reserved for local investors	20%	Tax holidays, no foreign-source income tax	Communal land ownership, foreign investors need customary approval
Federated States of Micronesia	Foreign Investment Act (1997)	None Specified	Restrictions on land ownership; certain sectors reserved for citizens	\$80 per year on the first \$10,000 of gross revenue and 3% per year on amount in excess for the calendar year. Businesses with gross revenues of not more than \$2,000 per year are exempt.	Duty exemptions on imports	Foreign ownership restricted, leasing common
Fiji	Foreign Investment Act (1999)	None Specified	Restrictions in sectors like fisheries and land ownership; minimum investment thresholds	25%	Duty exemptions, tax holidays	Foreign ownership restricted, leasing common
French Polynesia	Investment Code	None Specified	Specific details not readily available	25%	Infrastructure and tourism subsidies	Foreign ownership limited, leasing common
Kiribati	Foreign Investment Act (1985)	None Specified	Restrictions in sectors like fisheries and land ownership.	Residents: 20%-35% based on income, Non-residents: 30%	Duty exemptions on imports	Communal ownership, leasing required
Nauru	Foreign Investment Act (1990)	None Specified	Restrictions in sectors like fisheries and land ownership	Residents: 20%-25% based on income, Non-residents: 25%	Tax holidays for tourism/fisheries	Foreign ownership restricted, leasing common
New Caledonia	Investment Code	None Specified	Specific details not readily available	35% rate for metallurgical or mining activities, 30% for other activities (that could be reduced to 15% depending on turnover thresholds)	Mining and tourism incentives	Foreign ownership restricted, leasing common
Niue	Development Investment Act (1992)	None Specified	Restrictions in sectors like fisheries and land ownership	30 cents for every dollar of taxable income	Limited formal incentives	Foreign ownership restricted, leasing required
Palau	Foreign Investment Act (1990)	None Specified	Restrictions in sectors like fisheries and land ownership	Business Profits Tax is assessed and applied at the rate of 12% on the person's net income for each tax year	Duty exemptions for tourism/ agriculture	Foreign ownership restricted, leasing typical
Papua New Guinea	Investment Promotion Act (1992)	None Specified	Restrictions in sectors like fisheries and land ownership; certain businesses reserved for citizens	30%	Duty exemptions, investment allowances	No foreign ownership, leasing under customary laws
Republic of the Marshall Islands	Foreign Investment Business Permit Act (1990)	None Specified	Restrictions in sectors like fisheries and land ownership	USD 80 on the first USD 10,000 of the revenue and 3% on the excess. A standard 10% is applied for non-residents.	Limited incentives for tourism/fisheries	Foreign ownership restricted, leasing standard
Samoa	Foreign Investment Act (2000)	None Specified	Restrictions in sectors like fisheries and land ownership; certain businesses reserved for citizens.	27%	Duty exemptions, project grants	No direct foreign ownership, customary leasing
Solomon Islands	Foreign Investment Act (2005)	None Specified	Restrictions in sectors like fisheries and land ownership; certain businesses reserved for citizens	Resident company: 30%, Non-resident company: 35%, Individuals: first \$30,080 tax free	Duty exemptions for approved projects	Significant restrictions, leasing common
Tonga	Foreign Investment Act (2002)	None Specified	Restrictions in sectors like fisheries and land ownership; certain businesses reserved for citizens	25-30% based on income threshold	Duty exemptions, tourism/ agriculture grants	Foreign ownership restricted, leasing common
Tuvalu	Foreign Investment Act (1996)	None Specified	Restrictions in sectors like fisheries and land ownership	Resident company: 40%, non-resident company: not specified.	Few formal incentives	Foreign ownership restricted, leasing required
Vanuatu	Foreign Investment Act (2019)	None Specified	Restrictions in sectors like fisheries and land ownership; certain businesses reserved for citizens	0%	Duty exemptions for approved projects	No foreign ownership, customary leasing



ENHANCING GENDER LENS INVESTING IN AGRICULTURE FOR TONGA - A STRATEGIC OPPORTUNITY FOR INVESTORS

Overview

Agriculture is a cornerstone of Tonga's economy, offering significant growth potential in key export sectors such as vanilla and squash. For investors, Gender Lens Investing (GLI) presents a transformative opportunity to drive financial returns while advancing gender equity and sustainability in Tonga's agricultural sector.

Investor-Focused GLI Strategies Targeted Financing

Establish concessional loans and gender-responsive investment funds to equip women-led enterprises with modern farming tools, processing technologies, and working capital.

Infrastructure Development

Invest in HACCP-certified facilities like Sakura's to unlock access to international markets while ensuring gender-equitable hiring and workforce training.

Capacity Building

Support women farmers with training in climate-smart agriculture, food safety, and export compliance, ensuring readiness for global markets.

Scaling Proven Models

Leverage successful enterprises like Heilala Vanilla and Nishi Foods to expand inclusive value chains that integrate women entrepreneurs.

Collaborative Partnerships

Partner with MORDI, NGOs, and private-sector leaders to align investments with gender-inclusive policies and sustainability goals.

GLI Strategies in Action for Tonga's Agriculture

Untapped Market Potential

Heilala Vanilla: Renowned for its premium quality and B Corp Certification, Heilala has embedded GLI principles into its business model by actively funding AGT Trading to support vanilla farming initiatives. By scaling operations to prioritize women's roles in cultivation, processing, and leadership, Heilala ensures that women in its supply chain are empowered and adequately represented.

Sakura Ltd: As Tonga's leading squash exporter to Japan and South Korea, Sakura has begun incorporating GLI strategies by designing high-value roles, such as quality control and processing, to include women. This approach ensures a more inclusive value chain, allowing the company to not only meet international standards through its HACCP-certified facility but also to drive equitable participation in Tonga's agricultural export industry.

Resilience and Innovation

Nishi Foods: This family-owned exporter is a good example of GLI implementation, having directed investment funding to expand operations while forging partnerships with women-led farming cooperatives. By ensuring equitable pricing and access to premium markets for women farmers, Nishi Foods combines economic returns with social impact, reinforcing the vital role of gender equity in driving sustainable growth.

Community Impact with Scale

MORDI Tonga Trust: Supporting over 39,300 individuals across 122 rural communities, MORDI has incorporated GLI principles by emphasizing women-led agricultural initiatives. By nurturing smallholder cooperatives and promoting value-added processing by women, MORDI amplifies its community impact while fostering economic opportunities that are both inclusive and scalable.



INVESTMENT OPPORTUNITIES IN GENDER-LENS RENEWABLE ENERGY ACROSS PICS

Empowering Women Entrepreneurs

Women-led businesses in Vanuatu and Papua New Guinea are leveraging solar-powered technologies—such as cold storage, lighting, and processing tools—to unlock economic opportunities. These scalable investments boost productivity, open new markets, and drive growth for women entrepreneurs in underserved communities.

Building Skills and Leadership

Training programs focused on women in installation, maintenance, and governance roles create a pipeline of skilled professionals and ensure the sustainability of renewable energy systems. Initiatives like women-led solar management committees in Kiribati and cooperatives in Vanuatu highlight the value of women's leadership in enhancing community resilience and infrastructure reliability.

Integrating Social Services

Solar-powered water pumps, healthcare facilities, and school lighting projects have reduced labor burdens on women, improved health outcomes, and enhanced educational opportunities for girls. Successful examples include solar water pumps in Kiribati and school lighting in the Solomon Islands, demonstrating how integrated investments amplify impact and scalability.

Innovative Financing and Policy Advocacy

Gender-sensitive financing models, such as Vanuatu's National Green Energy Fund, and inclusive energy roadmaps prioritizing women's participation de-risk investments and foster growth. By funding scalable mechanisms, supporting policy advocacy, and building partnerships, investors can drive equitable energy access and capitalize on the Pacific's renewable energy potential.

Overview

Renewable energy investments in the Pacific have demonstrated the transformative impact of Gender Lens Investing (GLI) by empowering women through solar-powered solutions, capacity-building initiatives, and community-focused projects.

Why Invest?

Market Growth: Rising demand for renewable energy in PICs.

Social Returns: Close gaps in health, education, and economic participation.

De-Risked Investments: Gender-sensitive models reduce risks.

Sustainability: Women's leadership ensures long-term viability.

Recommendations for Investors

Fund women-led solar solutions in productive sectors like agriculture, retail, and fish processing.

Invest in technical training and leadership development for women in renewable energy governance.

Support scalable financing models to expand women's access to renewable energy technologies.

Advocate for policies that prioritize women's roles in energy transitions and governance.



GENDER-LENS INVESTING IN TECHNOLOGY: TRANSFORMING LIVES IN THE PACIFIC

Overview

Investments aimed at enhancing women's participation in the technology sector are driving economic empowerment and fostering a more inclusive digital future in Pacific Island Countries (PICs). Key initiatives include Australian Aid Programs like Pacific Women Lead, investing USD \$500,000 to USD \$5 million in women's leadership, tech education, and entrepreneurship. The following companies in Samoa and Fiji are already pioneering some of these GLI strategies with their investments made in these countries.

Recommendations for Investors

Fund women-focused tech solutions in sectors like e-commerce, fintech, and climate resilience.

Invest in digital skills training

and leadership development for women in IT.

Collaborate on tech projects that integrate with essential services, such as health and education.

Support scalable fintech models to improve women's access to credit and digital financial tools.

Advocate for policies that prioritize women's inclusion in digital transformation strategies.

GLI Empowering Women Entrepreneurs

Skyeye Pacific's mobile apps and geospatial tools directly support women entrepreneurs in logistics and supply chain management, increasing productivity and incomes. Similarly, Traceable Solutions connects women farmers to buyers via digital platforms, improving supply chain transparency and boosting market visibility for women-led businesses.

Driving Skills Development and Leadership

Skyeye Pacific integrates GLI by training women in GIS, empowering them to take on leadership roles in disaster resilience projects. Traceable Solutions supports GLI through capacity-building in data analytics and digital marketing for women, fostering a pipeline of skilled female leaders who can drive innovation in the tech sector.

Enhancing Access to Essential Services

Skyeye Pacific's digital platforms prioritize GLI by improving disaster preparedness for women-led communities, while fintech solutions in Samoa expand women's access to credit and insurance. These initiatives lower barriers for women's economic participation and contribute to stronger, more resilient communities.

Why Invest?

Market Growth: Rising demand for digital tools and tech services in PICs.

Social Impact: Tech solutions close gaps in financial inclusion, education, and health, driving community-wide benefits.

De-Risked Investments: Gender-sensitive strategies improve adoption rates and long-term project sustainability.

Leadership Opportunities: Women's participation in tech creates leadership pipelines, fostering innovation and equity.



EMPOWERING WOMEN THROUGH GENDER-LENS INVESTING IN PALAU

Leveraging Palau's Foundations for GLI

With its matriarchal culture and the Palau Entrepreneurs for Growth (PEFG) network of over 2,000 MSMEs, Palau is uniquely positioned to implement Gender Lens Investing (GLI). Women-led businesses in traditional sectors like Food & Beverage and Agriculture are key beneficiaries, with opportunities to expand into Renewable Energy, Health, and ICT.

Addressing Ecosystem Challenges

Palau's entrepreneurial ecosystem faces challenges such as limited financial literacy, business management skills, and reliance on foreign ICT expertise. Post-COVID recovery efforts underscore the need for capacity building, technology transfer, and equitable investment frameworks to address these gaps.

GLI Strategies Driving Change

GLI can enhance PEFG's impact by introducing pre-investment training to formalize businesses, improve financial management, and safeguard women's roles in land-use decisions. Investments in ICT training and local capacity building can reduce foreign dependence and unlock opportunities for women entrepreneurs in emerging sectors. By targeting both traditional and male-dominated industries, GLI promotes economic diversification, operational efficiency, and women's leadership, driving transformative change in Palau's entrepreneurial landscape.

Why Invest?

Market Growth: Palau's growing MSME sector presents untapped opportunities for scalable investments.

Social Impact: GLI initiatives improve women's economic participation, financial literacy, and resilience, driving community-wide benefits.

De-Risked Investments: GLI strategies, including training and capacity building, prepare businesses to effectively utilize capital and mitigate risks.

Leadership Potential: Investing in women fosters leadership pipelines, ensuring long-term sustainability and innovation.

Recommendations for Investors

Fund Women-Led Enterprises:

Support scalable programs in sectors like Hospitality, Agriculture, and Renewable Energy to unlock market growth.

Invest in Pre-Investment Training:

Provide resources for financial literacy, negotiation, and business formalization to prepare women for sustainable capital use.

Enable Technology Transfer:

Invest in ICT training initiatives to build local expertise and digital capacity.

Support Land Rights Protection:

Develop frameworks that safeguard women's roles in land-use decisions while enabling ethical investment.

Advocate for Inclusive Policies:

Partner with stakeholders to embed gender equity into national and local economic strategies.



ADVANCING GENDER LENS INVESTING IN PACIFIC CONSTRUCTION

Overview

The construction industry in the Pacific is pivotal for economic development, yet women's participation remains limited due to cultural norms and skill gaps. Integrating Gender Lens Investing (GLI) can address these challenges, fostering inclusivity and enhancing financial performance.

Impact and Returns

Financial Growth: Gender-diverse construction firms are more attractive to impact investors, multilateral donors, and development finance institutions, increasing access to capital.

Enhanced Competitiveness:

Companies with inclusive practices gain a competitive edge in bidding for contracts that prioritize gender equity.

Social Impact: Increased employment and leadership opportunities for women lead to improved community development and economic empowerment, strengthening local economies.

Sustainability: Diverse perspectives foster innovative and sustainable construction practices, positioning companies for long-term success.

By adopting GLI principles, construction companies in the Pacific can unlock untapped talent, drive innovation, and enhance their financial performance, contributing to a more equitable and resilient industry.

Company Profiles

Ca'Bella Pacific Construction Samoa Ltd: A leading Samoan firm known for projects like the New Vaisigano Bridge and the Pacific Climate Change Centre, demonstrating a commitment to quality and innovation.

McConnell Dowell: With over 60 years in the Pacific, this company has delivered complex infrastructure projects, including the Pacific Property System Project and the Pacific Maritime Security Program, emphasizing engineering excellence and community engagement.

Why Invest in GLI for Construction in the Pacific?

Expanding the Workforce and Bridging Skill Gaps: Women's inclusion in construction roles, from site management to technical positions, can address skill shortages and diversify the workforce. GLI strategies can support training programs targeting women, equipping them with the skills needed to thrive in traditionally male-dominated roles.

Strengthening Business Performance: Gender-diverse teams bring a broader range of perspectives, improving problem-solving, innovation, and collaboration. Studies indicate that gender-diverse companies outperform financially, with up to 25% higher profitability—a compelling case for investors seeking returns in construction projects.

Fostering Social Impact: By creating equitable employment opportunities, construction companies can enhance community development, improve household incomes, and empower women, generating a ripple effect across local economies.

8. Recommendations

The findings of this study underscore the importance of culturally informed and context-specific strategies for Gender Lens Investing in the Pacific. The study ensured deep understanding of the Pacific socio-cultural landscape. By combining quantitative data from the GLI Pacific survey and qualitative insights from interviews, the study provides a comprehensive view of sector-specific dynamics that influence women’s economic participation.

One of the key takeaways is the critical need for gender-responsive investment policies that address systemic barriers, such as limited access to finance and infrastructure, while also challenging cultural norms that restrict women’s participation in male-dominated sectors. KVAConsult also identified the scalability of proven GLI models, such as Pacific RISE and the Women’s Micro Bank, which provide blueprints for expanding gender-sensitive investments across other sectors and regions.

This study emphasizes actionable solutions to empower women-led businesses, focusing on building resilient, inclusive, and sustainable economic systems in the Pacific. With these insights as a foundation, the recommendations for investors and PTI NZ are presented to drive transformative economic growth while promoting gender equity in the region.



Recommendations for Investors

ADOPT TAILORED FINANCIAL SOLUTIONS

Investors should design financial products that address the unique barriers women face in accessing traditional credit. Possible investments include:

- » Introduce concessional loans with low-interest rates and extended repayment terms.
- » Develop gender bonds and other innovative investment vehicles targeting high-growth industries such as ICT, renewable energy, and agriculture.
- » Provide low-collateral credit options and group guarantees to enable women entrepreneurs to secure funding.

ENHANCE MARKET ACCESS AND INFRASTRUCTURE

Building infrastructure and improving market access are essential for scaling women-led businesses. Possible investments include:

- » Invest in ICT infrastructure, mobile banking solutions, and digital literacy programs to connect women entrepreneurs with regional and global markets.
- » Develop supply chain and logistics networks to reduce operational costs and improve competitiveness in agriculture and small-scale manufacturing.
- » Support trade fairs, online marketplaces, and networking events to link women entrepreneurs with buyers and investors.

PROMOTE CLIMATE-SMART AND RESILIENT INVESTMENTS

Climate-resilient investments can empower women while addressing environmental challenges. Possible investments include:

- » Fund projects in renewable energy, such as solar and wind power, led by women in rural areas.
- » Provide resources for women farmers to adopt sustainable practices like drip irrigation and crop diversification.
- » Offer training programs that help women entrepreneurs build environmentally responsible businesses.

Recommendations for PTI NZ

CHAMPION GENDER EQUITY IN INVESTMENT STRATEGIES

PTI NZ should lead efforts to integrate gender equity into regional investment policies. Actions required:

- » Collaborate with PIC governments to revise investment frameworks, ensuring inclusivity and gender sensitivity.
- » Advocate for tax incentives and subsidies specifically targeting women-led enterprises.

BUILD CAPACITY AND PROMOTE DIGITAL INCLUSION

Empowering women with skills and tools is essential for economic participation. Actions required:

- » Facilitate regional training programs focused on financial literacy, entrepreneurship, and digital skills.
- » Promote initiatives to increase affordable access to technology, particularly in rural and underserved areas.

CREATE GLI-FOCUSED INVESTMENT TOOLS

Innovative financial tools can accelerate gender-sensitive investments. Actions required:

- » Partner with financial institutions to design credit lines and investment products specifically for women entrepreneurs.
- » Develop an online marketplace or platform to connect women-led businesses with buyers and investors.

FOSTER COLLABORATIVE PARTNERSHIPS

Collaboration is critical to amplifying the impact of GLI. Actions required:

- » Partner with development agencies and NGOs to pool resources and expertise for gender-focused projects.
- » Work with grassroots organizations to develop culturally relevant investment solutions.
- » Engage private corporations in broader initiatives to embed gender equity into business practices.

LEVERAGE EXISTING SUCCESSFUL MODELS

Proven GLI initiatives offer valuable lessons for replication and expansion. Actions required:

- » Scale models like Pacific RISE and the Women's Micro Bank to additional regions and industries.
- » Use case studies to demonstrate the financial and social returns of GLI, attracting further investment.
- » Pilot innovative projects in emerging sectors like renewable energy, technology, agriculture and construction to refine strategies.

These recommendations, underpinned by KVAConsult insights, provide a roadmap for creating a more inclusive and resilient economic ecosystem in the Pacific through targeted investments and gender-sensitive policies.

9. Conclusion

This study highlights the transformative potential of Gender Lens Investing in driving inclusive and sustainable economic growth in the Pacific. By addressing systemic barriers such as limited access to finance, inadequate infrastructure, and cultural norms, GLI can unlock opportunities for women-led enterprises across key sectors like agriculture, tourism, ICT, and renewable energy. These investments not only enhance women's economic participation but also deliver measurable financial and social returns.

The findings emphasize the need for tailored financial solutions, such as concessional loans and gender bonds, to overcome traditional financing challenges. Infrastructure development, particularly in ICT and logistics, is critical for connecting women entrepreneurs to regional and global markets. Climate-smart investments, combined with resilience training, can empower women to lead sustainable enterprises in the face of climate change challenges.

The study also underscores the importance of addressing cultural and policy barriers by advocating for gender-inclusive policies and modernized investment frameworks. Collaborative partnerships with governments, development agencies,

and grassroots organizations are essential to implement culturally relevant solutions that amplify GLI's impact. Proven models like Pacific RISE and the Women's Micro Bank demonstrate the viability of scaling gender-sensitive initiatives across the region. These case studies provide a blueprint for replicating successful strategies in emerging sectors, fostering innovation and growth.

For PTI NZ, the strategic focus should be on advocating for gender-responsive policies, building women's capacity, and developing GLI-focused investment tools. By tracking progress and sharing success stories, PTI NZ can position itself as a leader in fostering gender-equitable economic growth in the Pacific.

In conclusion, GLI presents a dual opportunity: to achieve significant portfolio growth for investors and to drive social transformation by empowering women as key drivers of the Pacific's economic resilience. Through targeted actions and collaborative efforts, investors and PTI NZ can build a more inclusive, sustainable, and prosperous future for the region.

Appendix 1

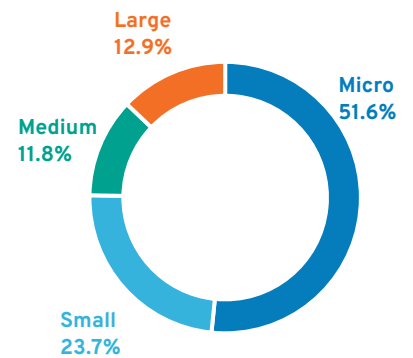
Analysis of GLI Pacific Survey Data

The appendix is a comprehensive summary of the responses to the survey and online interviews conducted for this study with 103 consulted respondents. The data and responses are organised into thematic sections that offer insight into businesses and industries, as well as the climate of Gender Lens Investing, across Pacific Island Countries.

BUSINESS PROFILE AND STRUCTURE

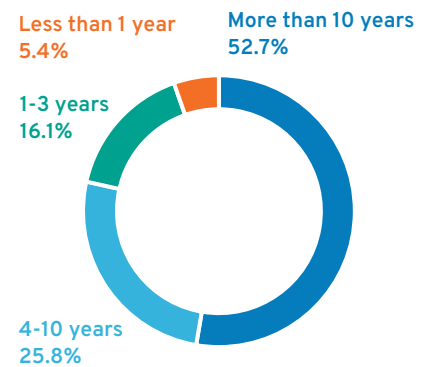
BUSINESS SIZE

The survey highlights a diverse business landscape, with micro-enterprises (51.6%) and small businesses (23.7%) being most prominent.



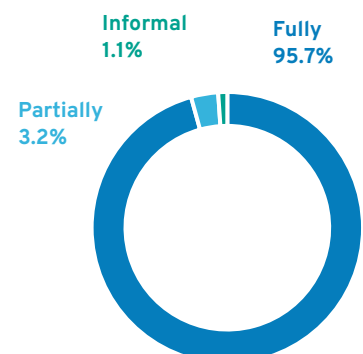
BUSINESS OPERATIONS HISTORY

52.7% of businesses have operated for more than 10 years, while 25.8% have 4–10 years of experience.



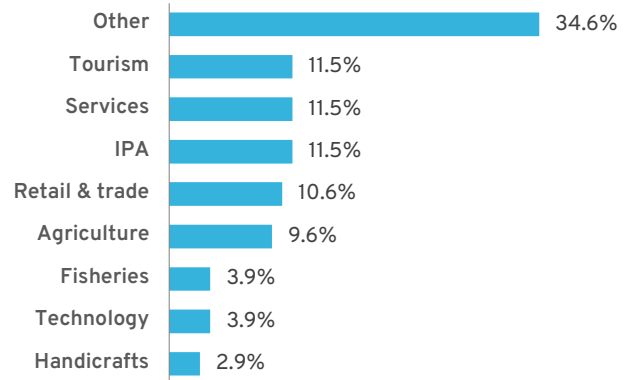
REGISTRATION STATUS

In terms of registration status, the majority (95.7%) are fully registered, while 3.2% are partially registered, and 1.1% operate informally. This reflects a strong trend toward formalisation among established businesses in the sample.



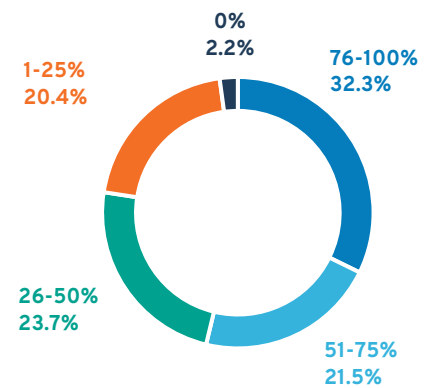
SECTORS

Furthermore, the survey respondents were mostly represented in Other (34.6%), followed by Services, Tourism and Hospitality and IPA, all at 11.5% and Retail & Trade (10.6%). Other key sectors included Agriculture (9.6%), Technology (3.9%), and Fisheries (3.9%).



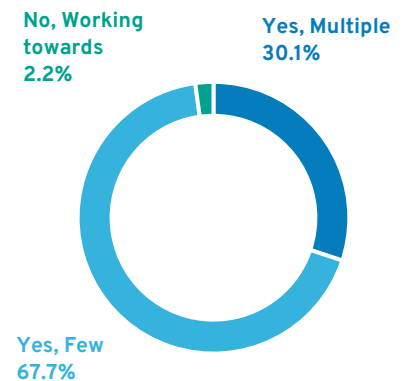
WOMEN'S OWNERSHIP LEVELS

The survey shows significant women's ownership and leadership in businesses. A majority are either fully or predominantly women-owned, with 32.3% having 76-100% women ownership and 21.5% with 51-75%. Partial women ownership is also common, with 23.7% reporting 26-50% ownership and only 2.2% being entirely male-owned.



WOMEN LEADERSHIP IN BUSINESS

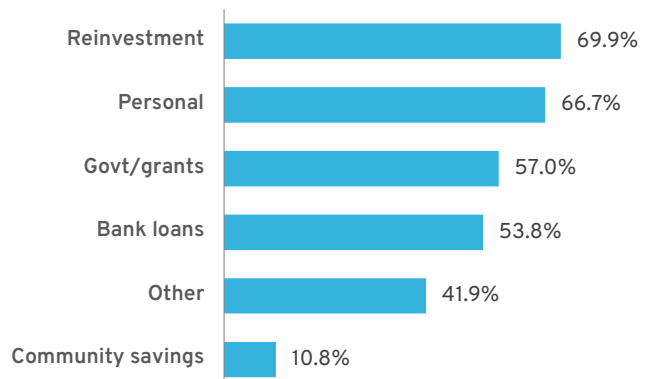
In leadership, 30.1% of businesses have multiple women leaders, and 67.7% have some women in leadership roles. A further 2.2% are actively working to increase women's leadership, reflecting ongoing efforts toward gender equity in ownership and decision-making across businesses in the region.



FINANCIAL STRUCTURE AND SUPPORT

PRIMARY FUNDING SOURCES

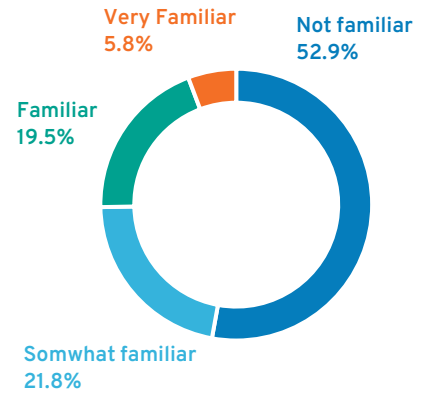
The survey highlights that businesses primarily depend on personal or family savings (66.7%) and revenue reinvestment (69.9%) for funding, with additional support from government or development grants (57%) and bank loans (53.8%). Less utilized sources include community savings schemes (10.8%).



GLI AWARENESS AND IMPLEMENTATION

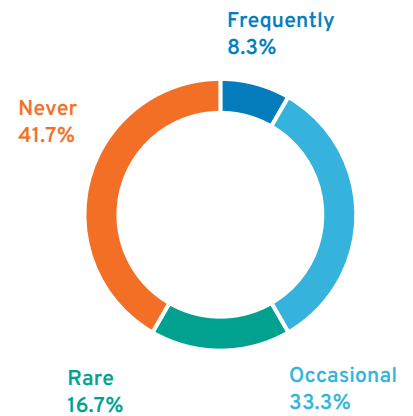
GLI FAMILIARITY LEVELS

The survey reveals mixed awareness and implementation of Gender Lens Investing (GLI) among respondents. While 52.9% are not familiar with GLI, 21.8% are somewhat familiar, 19.5% are familiar, and only 5.8% are very familiar.



GENDER INTEGRATION IN BUSINESS/INVESTMENT DECISIONS

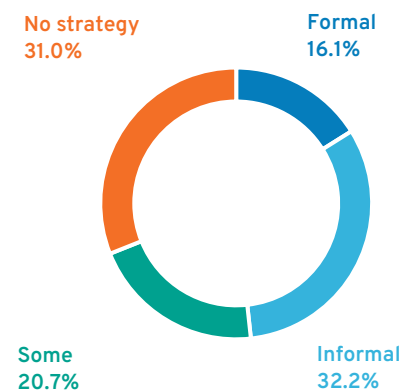
Gender integration in business and investment decisions is similarly limited, with only 8.3% of respondents considering it frequently, but not for all proposals, 33.3% occasionally, 16.7% rarely and 41.7% never considering it. These findings highlight a need for increased awareness, education, and capacity-building efforts to encourage the integration of gender considerations into business practices and investment strategies across the region.



GENDER EQUALITY MEASURES IN BUSINESSES

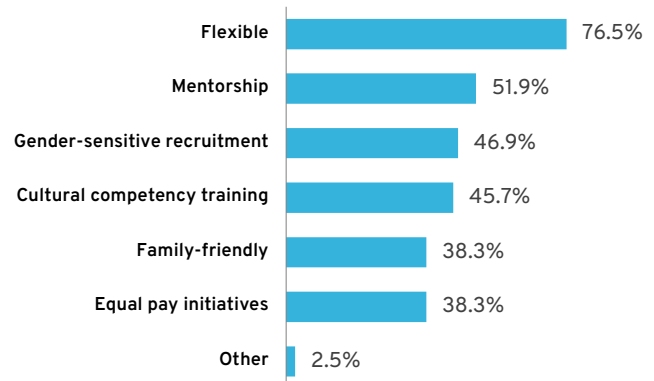
IMPLEMENTATION OF GENDER EQUALITY MEASURES

The survey reveals that 32.2% of businesses implement gender equality measures informally, while 16.1% have formal policies, 20.7% have some initiatives, but nothing formal, and 31% have no specific measures in place.



GENDER SUPPORT MECHANISMS IN WORKPLACES

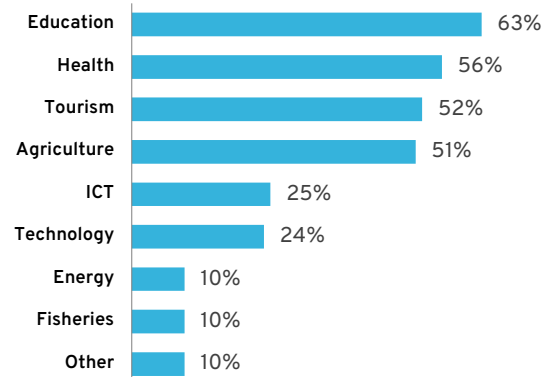
Respondents identified key areas requiring intervention to accelerate gender equality in workplaces, emphasizing the need for targeted support and resources. These findings indicate progress in integrating gender equality practices but highlight the necessity for structured approaches and enhanced mechanisms to drive sustainable change and foster inclusive workplace environments.



PERCEPTIONS ON SECTORS FOR GLI

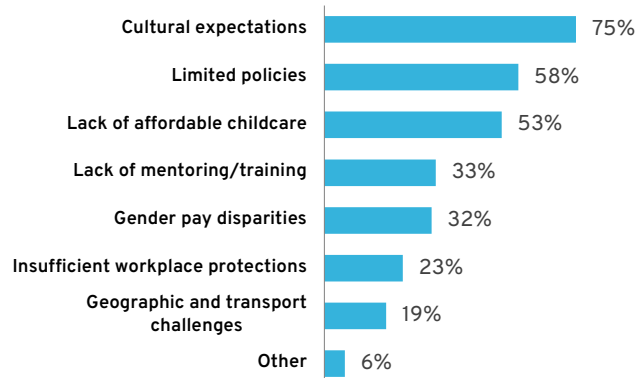
PRIORITY SECTORS FOR GLI IMPLEMENTATION

The survey results indicate that sectors such as Education (63.1%), Healthcare (56%), and Tourism (52.4%) hold the greatest potential for driving gender lens investing, with opportunities to promote gender equality through targeted investments, while Agriculture (51.2%) and ICT (25%) also offer potential, but to a lesser extent. This showcases diverse opportunities for gender-focused investment.



SECTOR-SPECIFIC CHALLENGES

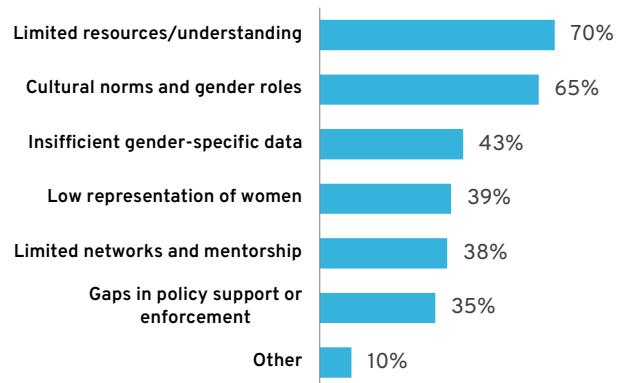
However, significant challenges persist, particularly Cultural expectations and traditional gender roles that influence career choices and mobility (75.3%) and Limited policies or enforcement mechanisms supporting gender equality in workplaces (58%). Other barriers include Lack of affordable childcare options, impacting women's ability to work or advance professionally (53.1%) and lack of mentorship or training programs focused on developing women in leadership positions (33.3%), highlighting the need for targeted interventions to overcome systemic obstacles and unlock the potential for gender-inclusive investments across key sectors in the region.



GENDER-PROOFING BUSINESS POLICIES

CHALLENGES FOR GENDER-PROOFING BUSINESS POLICIES

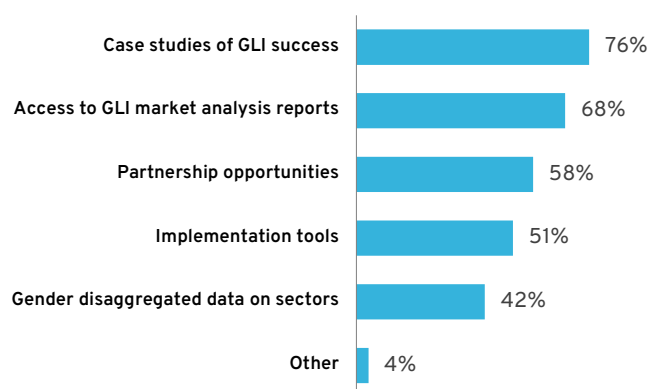
The survey identifies limited resources or understanding of GLI (70.2%) as the most significant challenge for gender-proofing business policies, followed by cultural and gender role barriers (65.5%), and insufficient gender-specific data and market insights (42.9%). These obstacles highlight the complexity of integrating gender considerations into policy frameworks and underscore the need for targeted support, training, improved coordination, and effective monitoring mechanisms to address systemic barriers and enable businesses to adopt gender-responsive policies more effectively.



SUPPORT NEEDED FOR IMPLEMENTATION OF GLI

SUPPORT NEEDED BY BUSINESSES

Businesses emphasize that there is a need for real life case studies showcasing successful gender lens investments in the Pacific context (76.3%) as their top priority, followed by access to market analysis reports that highlight the economic impact of women-led businesses in PICs (68.4%), partnership opportunities with local women’s organizations and community groups (57.9%), Toolkits or guides for implementing gender-inclusive investment strategies (51.3%), and Gender-disaggregated data on sectors and market opportunities in PICs (42.1%). These findings highlight the importance of a multifaceted approach to support gender-based priorities.



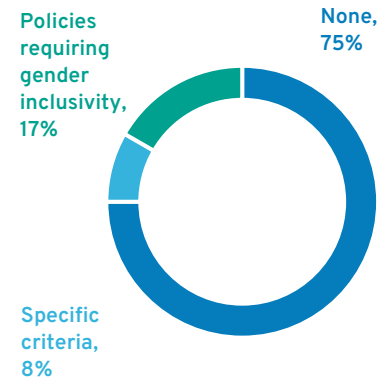
RESPONSES FROM INVESTMENT PROMOTION AGENCIES

A significant number of Investment Promotion Agencies (IPAs) that responded to the survey, indicated a lack of specific measures to ensure that foreign investments are gender-sensitive, with 75% reporting no formal policies in place. This highlights a considerable gap in the implementation of gender-sensitive investment evaluations, suggesting that gender considerations are not adequately prioritised within the investment framework.

MEASURES TO ENSURE FOREIGN INVESTMENTS ARE GENDER SENSITIVE

The IPAs indicated that when assessing investment proposals using a gender lens, 58.33% of the responding IPAs reported that they do so rarely or never. This finding indicates that gender considerations are not routinely integrated into the investment decision-making processes, which can limit the effectiveness of investments in promoting gender equality.

IPAs face several challenges in implementing gender-sensitive approaches, including limited financial resources, insufficient training and expertise on gender issues, lack of reliable gender-disaggregated data, and policy frameworks that fail to prioritise gender inclusivity. These barriers highlight the critical need for targeted efforts to strengthen gender sensitivity in investment promotion, ensuring investments align with broader goals of gender equality and empowerment.



Appendix 2

References and Key Policies

1. Gender Lens Investing Landscape | East & Southeast Asia (2020)
2. Just Good Investing (2018)
3. Introducing Standards of Practice for Gender Lens Investing (2023)
4. How to Invest with a Gender Lens: A Guide for Investors in Emerging Markets (2020)
5. Private Equity and Value Creation: A Fund Manager's Guide to Gender-Smart Investing (2020)
6. Case Study: Pacific RISE as a Case Study of Gender Lens Investing: Influences on the Field (2021)
7. Women's Economic Empowerment in the Pacific Region: A Comprehensive Analysis of Existing Research and Data (2023)
8. Pacific Leaders Gender Equality Declaration Independent Review - Final Report (2021)
9. Australia's Foreign Investment Policy (2024)
10. Cook Islands' Development Investment Act (1995-96)
11. Federated States of Micronesia's Foreign Investment Act (1997)
12. Fiji's Foreign Investment Act (1999)
13. Kiribati's Foreign Investment Act (1985)
14. Nauru's Foreign Investment Act (1990)
15. New Zealand's Overseas Investment Act (2005)
16. Niue's Development Investment Act (1992)
17. Palau's Foreign Investment Act (1990)
18. Papua New Guinea's Investment Promotion Act (1992)
19. Republic of the Marshall Islands' Foreign Investment Business Permit Act (1990)
20. Samoa's Foreign Investment Act (2000)
21. Solomon Islands' Foreign Investment Act (2005)
22. Tonga's Foreign Investment Act (2002)
23. Tuvalu's Foreign Investment Act (1996)
24. Vanuatu's Foreign Investment Act (2019)
25. Unrealized Potential: The High Cost of Gender Inequality in Earnings (2018)
26. Pacific Women Shaping Pacific Development - Six-Year Evaluation Report (2020)
27. Leveraging Trade for Women's Economic Empowerment in the Pacific (2019)
28. Improving Outcomes of Pacific Labour Mobility for Women, Families, and Communities (2021)
29. Pacific Labour Market Review 2020 (2020)

Appendix 3

Consultation List

Stakeholder engagement was carried out through online interviews and a Pacific-wide GLI survey targeting women entrepreneurs, investors, and government officials from 1 November to 25 November 2024. These methods gathered both quantitative and qualitative data, highlighting challenges, successes, and opportunities in gender-sensitive investments, while ensuring comprehensive regional representation. Responses were received from all 16 countries, covering diverse industries and sectors as outlined below.

No.	Pacific Island Country (PIC)	Sector
1	Australia	Handicrafts and Artisan Products
2	Australia	Healthcare and infrastructure
3	Cook Islands	Tourism and Hospitality
4	Cook Islands	Renewable Energy
5	Cook Islands	Tourism and Financial services
6	Cook Islands	Internet-related capacity building
7	Cook Islands	Tourism and Hospitality
8	Cook Islands	Retail and Trade
9	Cook Islands	Infrastructure
10	Cook Islands	Government
11	Cook Islands	Manufacturing & Sales of Skin Care & Oils
12	Federated States of Micronesia	Investment Promotion Authority (IPA)
13	Federated States of Micronesia	Retail and Trade
14	Federated States of Micronesia	Investment Promotion Authority (IPA)
15	Federated States of Micronesia	Agriculture (e.g., farming, livestock)
16	Fiji	Consulting
17	Fiji	Value Addition (manufacturing of food products)
18	Fiji	Private sector development agency
19	Fiji	Legal
20	Fiji	Manufacturing
21	Fiji	Communication & Marketing
22	Fiji	Agriculture (e.g., farming, livestock)
23	Fiji	Services (e.g., healthcare, education, financial services)
24	Kiribati	Investment Promotion Authority (IPA)
25	Kiribati	Investment Promotion Authority (IPA)
26	Kiribati	Tourism and Hospitality
27	Marshall Islands	Investment Promotion Authority (IPA)
28	Marshall Islands	Investment Promotion Authority (IPA)
28	Nauru	Labour Mobility
30	New Caledonia	Territories Development and Infrastructure
31	New Caledonia	Technology and Telecommunications
32	New Caledonia	Capacity building & training services for women
33	New Caledonia	Public institution

No.	Pacific Island Country (PIC)	Sector
34	New Caledonia	Public institution
35	New Zealand	International trade
36	New Zealand	Consultancy
37	New Zealand	Retail and Trade
38	New Zealand	Services (e.g., healthcare, education, financial services)
39	New Zealand	Handicrafts and Artisan Products
40	New Zealand	Technology and Telecommunications
41	Niue	Retail and Trade
42	Niue	Retail and Trade
43	Niue	Investment Promotion Authority (IPA)
44	Palau	Tourism and Hospitality
45	Palau	Investment Promotion Authority (IPA)
46	Palau	Retail and Trade
47	Palau	Transportation and Humanitarian Aid
48	Papua New Guinea	International Development
49	Papua New Guinea	Agriculture (e.g., farming, livestock)
50	Papua New Guinea	Retail and Trade
51	Papua New Guinea	Services (e.g., healthcare, education, financial services)
52	Papua New Guinea	Tourism and Hospitality
53	Papua New Guinea	Education
54	Papua New Guinea	Education
55	Papua New Guinea	Agriculture (e.g., farming, livestock)
56	Papua New Guinea	Agriculture (e.g., farming, livestock)
57	Samoa	Employment services, Investment Promotion and Industry Development, Consumer Protection, IP, Companies Registry, Trade
58	Samoa	Engineering
59	Samoa	Retail and Trade
60	Samoa	Services (e.g., healthcare, education, financial services)
61	Samoa	Retail and Trade
62	Samoa	Services (e.g., healthcare, education, financial services)
63	Samoa	Livestock & Meat Processing
64	Samoa	Cosmetics
65	Samoa	Services (e.g., healthcare, education, financial services)
66	Samoa	Agriculture (e.g., farming, livestock)
67	Samoa	Technology and Telecommunications
68	Samoa	Agriculture (e.g., farming, livestock)
69	Samoa	Tourism and Hospitality
70	Samoa	Investment Promotion Authority (IPA)
71	Samoa	National Private Sector Organisation
72	Samoa	Services (e.g., healthcare, education, financial services)
73	Solomon Islands	Agriculture (e.g., farming, livestock)
74	Solomon Islands	Technology and Telecommunications
75	Solomon Islands	Investment Promotion Authority (IPA)

No.	Pacific Island Country (PIC)	Sector
76	Solomon Islands	Tourism and Hospitality
77	Solomon Islands	Tourism and Hospitality
78	Solomon Islands	Tourism and Hospitality
79	Solomon Islands	Investment Promotion Authority (IPA)
80	Solomon Islands	Agriculture (e.g., farming, livestock)
81	Solomon Islands	media
82	Solomon Islands	Building Construction
83	Solomon Islands	Fisheries (e.g., fishing, aquaculture)
84	Solomon Islands	Services (e.g., healthcare, education, financial services)
85	Tahiti	Tourism and Hospitality
86	Tonga	Retail and Trade
87	Tonga	Services (e.g., healthcare, education, financial services)
88	Tonga	Fisheries (e.g., fishing, aquaculture)
89	Tonga	Quarry and Block making / Vanilla farm
90	Tonga	Services (e.g., healthcare, education, financial services)
91	Tuvalu	Tourism and Hospitality
92	Tuvalu	Business and Investment
93	Tuvalu	Fisheries (e.g., fishing, aquaculture)
94	Tuvalu	Agriculture (e.g., farming, livestock)
95	Vanuatu	Manufacturing Food Processing
96	Vanuatu	Services (e.g., healthcare, education, financial services)
97	Vanuatu	Services (e.g., healthcare, education, financial services)
98	Vanuatu	Accountant Consultant Advisor
99	Vanuatu	Investment Promotion Authority (IPA)
100	Vanuatu	Fisheries (e.g., fishing, aquaculture)
101	Vanuatu	Consulting
102	Vanuatu	Business Development and Training Services
103	Vanuatu	Handicrafts and Artisan Products



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