

# Women's Microfinance in Nasinu Village, Vanua Levu, Fiji

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## Abstract

In the developing world, opportunities to make money are often few and far between. For women in these situations, chances to earn a steady income are even more rare. The South Pacific Business Development program was created to combat this issue, and it began in Fiji in 2010. The program gives loans out to native women of the islands so that they can create small businesses and make ends meet. So far, the program has provided loans to more than 5,000 women. It is the goal of SPBD to help "these clients be able to improve their earnings capacities, develop leadership qualities and skills in managing their businesses and finances so that they can have a better quality of life." The women of Nasinu Village on the island of Vanua Levu have had access to this program for the last three years, and currently there are 32 women that have loans.



## Significance

Fiji is a developing country, with few opportunities for business development. Villages are particularly lacking in job opportunities, but this is felt most intensely by women. Many villages are at risk of losing their women to the economic draw of cities, where there are more opportunities for women to become financially independent. The South Pacific Business Development program serves to provide village women with loans so that they are able to start their own businesses in the village, and they can stay with their families while earning an income.

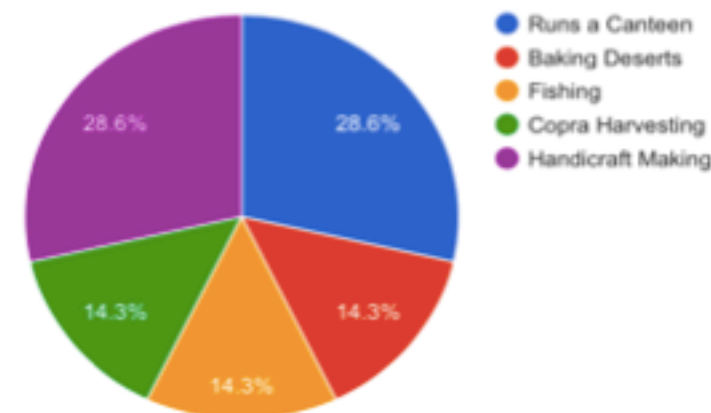
## Methods

- I used the anthropological methods of participant observation for this study, and lived in a village of Northern Fiji, with some of my informants, and their extended family members, for one month.
- I interviewed seven of the thirty-two women in the village with microfinance loans, including the village secretary that works with the South Pacific Business Development each week, in a small, hour long focus group.
- I also interviewed six women without loans and two men, including the village chief, to gather information about their opinions of the SPBD program.
- The limitations of the methods used are the small time frame (2 weeks) that the research could be conducted in, as well as the limited willingness of villagers to discuss gender roles and equality, due to their strong Christian beliefs and their traditional gender roles (note, traditionally men control household finances and organize business transactions).



## Results

How Informants Use Their Loans



**Figure 1.** Chart of the ways in which the women of Nasinu use their microfinance loans. These results are from the focus group that was conducted with seven of the women in the village with loans.



## Conclusions

The South Pacific Business Development program empowers women and gives them opportunities that they would not have otherwise. All of the women in Nasinu that used their loans to start a business reported success with the program and stated that this source of income allowed for them to have more power in their households. On the other hand, women that were unsuccessful, and thus denounced the program, used their loan money on personal projects, like fixing up their homes, or paying for their children's school uniforms.

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