

Challenges for Civil Society Organisations to Meet Women Needs: Urban Squatter Settlements in Fiji

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Abstract

Women play an important role in the development process. Fiji was one of the first in the Pacific Island Countries (PICs) to ratify the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), and commit to eliminate other types of discrimination faced by women. However, the increasing rate of urbanisation is putting pressure on urban resources to provide for women's needs in squatter settlements. Fiji's national development plans (aligned with Millennium Development Goals) and Civil Society Organisations (CSOs) revealed urban squatter settlements are a symptom of poverty and affect all groups of women in squatter settlement; resulting to women's feminisation of poverty and comprehensive vulnerability. This paper aims to discuss the challenges faced by women in squatter settlements, and how Civil Society Organisations (CSOs) have designed institutional annual plans and worked towards achieving their organisational goals. The semi-structured interviews results with women of Jittu Estate, Suva and Service Providers within Suva identified the gaps of how service providers failed to include gender-specific policies to accommodate women's need. To understand women's needs, CSOs need to promote gender-equality and understand that women's needs are diverse and explicit attention is needed to reduce hardship and further feminisation of poverty and bring about positive development for women and their family.

Keywords: Development process, squatter settlement, Millennium Development Goals, Civil Society Organisations, feminisation of poverty, gender-specific policies

1. Introduction

Society's failure to implement gender-specific policies is believed to have contributed to the feminization of poverty. Gender equality initiatives are continually undermined by current community development programmes based on models which work to reinforce local patriarchal and elite control of society. The rapid expansion of squatter settlements, within the vicinity of our towns and cities, is putting pressure on government and CSOs to help improve the living conditions of these poor families especially the uneducated and unemployed. To realize this vision, it is imperative that society is empowered by empowering women to become men's equal and partner in development. Though this is in line with the Fiji government's commitment to CEDAW and to the fulfillment of MDG, it is likely to cause tension in our various communities before improving productivity and hence, the economy.

The rapid growth of urban population, which is associated with urbanization (Fiji Ministry of Local Government, Urban Development, Housing and Environment, 2012, Hassan, 2007, European Commission, 2004, and Barr, 2002) has further aggravated the living conditions of those who were already in or near poverty. Studies have shown that population in urban areas has increased from 30% in 1960 to 49% in 2000 and, as predicted by UNDP, will increase to 60% in years to come (see Mohanty, 2006). The Central Intelligence Agency (2007) and Barr (2002) also reported that there was a significant increase in unemployment from 6% in 1997 to 7.6% in 1999. These alarming revelations explain why government and CSOs must work all the more diligently to control the situation by improving people's living conditions and their community participation through a concerted effort to educate them to become more enterprising.

Reports by government, NGOs and donor agencies agree that squatter settlements affect women and that their existence is a symptom of the poverty (New Zealand Government Aid, 2012 and Tong, 2011) which has plagued most modern economies. This world-wide phenomenon is therefore not restricted to geography or ethnicity. Fiji's political instability, coupled with expiring land leases, has only quickened the rural-urban drift posing a real threat on the livelihoods of those residing in these densely populated informal settlements around our urban centres. The 1990/1991 figures in the Fiji Poverty Report showed that 25.5% of the population lived below the poverty line (UNDP, 1997) with limited or no access to basic amenities (Chandrasekharan, 2007, Hassan, 2007, UNDP, 1997 and Bryant, 1993).

The Fourth World Conference on Women in China, World Conference on Human Rights in Austria (1993), International Conference on Population and Development in Cairo (1994) and the Second UN Conference on Human Settlement (Habitat II) or the City Summit in Turkey (1996) all highlighted that every human being should have rights to a better standard of living. The caucus of the World Summit on Social Development (during the Platform for Action) revealed that of the one billion people in the world who suffer from poverty, majority are women; who lack economic independence (FemLinkPacific, 2012, Chattier, 2010. WCC, 2008 and UN, 1996 cited in Moghadam, 2005), hence, feminization of poverty is our current reality (Chattier, 2010, Fiji Association of Women Graduates, 2006 and United Nations, 2002). This overall picture then suggests that while pockets of women population are targeted by CSOs, achieving gender equality in Fiji is still government's prerogative.

2. Methodology

Service providers were identified through internet websites. Emails were sent to government departments and CSOs that deals with women's issues requesting for interviews at a time and place befitting them. This was done to allow service providers to decide whether they could assist in the interview process because the information submitted to them specified who the researcher was and what the research was for.

There was no limit on the number of service providers that were to be interviewed. Some of them guided the researcher to other service providers (snowball approach); via their phone contacts, emails or physical addresses, that dealt specifically with women issues. Appointments were made using the week line method.

Semi-structured interviews were conducted with service providers considering their busy schedules. However, a number of service providers were unavailable for the interviews so only service providers that welcomed the researcher at the agreed appointed times had the opportunity to contribute to this research.

Women participants for this study were identified and chosen using the snowball approach as well after discovering that the total female population of the case study area was beyond the number the researcher would have been able to interview. Altogether 15 women from the case study area were chosen for the semi-structured interview.

Discussion was then generated to establish whether the service providers were aware of the state's Development Plans or not. Consequently, the organisations' on-going performance, in light of their objectives, was measured against SDP goals to identify any inconsistencies or shortfalls and evaluate the success of their individual strategies and support services.

The case study area, Jittu Estate, is located in the inner part of central Suva and is owned by the Methodist Church of Fiji (MCF). It is the biggest and oldest squatter settlement in Fiji (Hassan, 2007, Gounder, 2005 and Lingam, 2005) and has a population of approximately 6000 people (Chandrasekharan, 2007 and Mohanty, 2006) with a total of approximately 1000 families (Ministry for Local Government cited in Wilson, 2006). At the time of this research, Jittu Estate's population alone has well exceeded 6000.

3. Discussion

This research focuses on the types and the effectiveness of the services made available to women – particularly those who live in squatter settlements. The two major categories of service providers are 'the government' and 'Civil Society Organisations (CSOs)'. Though religious organizations are recognized as CSOs, this paper lists them as a separate category because they follow a similar service delivery technique as government – delivering service with the practice of religion and spirituality.

3.1 The Government

In association with the Pacific Plan and CEDAW, the Fijian government implemented the SDP goal to address women's issues and to involve women in all sectors of the economy. The Ministry of Women, Social Welfare and Housing (MWSWH) is the umbrella body for the four ministerial departments. New portfolios were added to the Ministry of Women and Culture, resulting in the hosting of the four other major departments. These departments were: Department of Women, Department of Social Welfare, Poverty Alleviation Unit and Department of Housing and Squatter Settlement. Currently, officials believe that MWSWH is the primary advisor to government on public policies that affect women. The role of MWSWH is basically to raise awareness of women's issues in the other four departments. Although the Ministry has combined with other major ministries (Social Welfare, Poverty Alleviation and Housing), it claims that they are the main actors in the economy, driving the central government policies in relation to women and more precisely, for women in squatter settlements. However, during the interview MWSWH stated that they have to rely on the central state to make decisions to operate and implement strategies for women. It appears then that the MWSWH does not have the freedom to change or amend policies in relation to women's needs. One of the government officers reported that:

'...we do not know how much money is going to be allocated for our department after the military coup. Now we have to wait for the national budget announcement, and then our ministry will decide the priority areas' (Service Provider Interview)

In addition to this, out of the four departments named above, the Department of Women and Department of Social Welfare appear to have a number of programmes that deal with a few of the gender-specific development goals. With assistance from donor agencies, they over-see regulations, both as policymakers and as service providers to women. The Department of Social Welfare, for example, highlighted that there is one specific programme for women that focuses mainly on micro-financing. This service includes preparing proposals on behalf of women to apply for funds to start their own businesses, and giving guidance to women on ways to sustain their finances and businesses. The ministry closely monitors the recipients of their assistance by visiting them in their homes to assess their progress and experiences.

The other two departments emphasised that they do not target women alone but the poor, throughout the nation. In general, the Ministry provides land and basic infrastructures in the new locations for re-settlers from squatter settlements in collaboration with the Housing Authority and Housing Assistance and Relief Trust (HART) with the defined purpose of relocating squatters. They assist participants to work on projects that are income generating. They also give extremely destitute clients social welfare benefits, such as money for basic food items, medical support, school fees and stationery for their children. Each client's case is carefully surveyed before the benefits are decided. However, they emphasised that these benefits are insufficient and therefore, clients have to find other means to earn a living.

Most CSOs (NGOs and the religious organisations) are in partnership with the Fijian government, with a few operating slightly outside the partnership. A government officer stated that:

'CSOs work is complementary to the work of government. Government services are not fully wide-spread, and because CSOs are close to the women at the grass-root level, they are able to assist the government in response to women's needs' (Service Provider Interview)

Those CSOs operating outside the partnership are mainly the religious organisations, whose aims are to create space for religious and spiritual activities. They pointed out that they seek assistance from the government only when they need funding. For most of those working in partnership with the government, they described their relationship as both positive and negative. On the one hand, CSOs' members are able to access government services when requesting for funds (both contracts¹ and grants²), have occasional meetings with government departments, and are informed of government activities.

¹ Government agencies decide on the services that are to be provided and CSOs try to implement them at the grass-root level.

² CSOs have the right to decide on what to provide for the participants.

On the other hand, the majority of the CSOs agreed that the process of accessing these government assistance can be extremely slow stating that at one point, they ‘gave-up trying to access these services’ (Service Providers discussion group) and instead depended on self-organisational means to operate.

3.2 Civil Society Organizations (CSOs)

This section will first discuss NGOs’ work, as members of CSOs. For the purpose of clarity, it is worth noting that the three sub-categories: national organisation groups, rights-based groups and special needs group are still discussed under the CSOs category while religious organizations are described separately as one distinct category given that CSOs are classified according to the services that they deliver to women.³

3.2.1 National Organisations’ Groups

- *The Fiji Council of Social Services (FCOSS)*, which is the national umbrella body for social service organisations, aims to provide a focal point for people-centred developments and represent its organisation’s members and the social services sector. Through its networks it advocates and creates a working relationship with CSOs to participate in consultations with government on a number of issues. SDP goals are defined and driven by the organisation’s strategic plan. It aims to empower members of the community and assist local organisations to become self-sufficient in order to deliver excellent services to potential participants. Although its services are for all groups of people, most of its participants are women reflecting the kind of programmes they offer. Follow ups are not done because the exercise would need extra staff and funding so participants of their workshops are encouraged to provide feedbacks on programmes and ‘*this is seen as a lesson for us to concentrate on*’ (FCOSS Director interview).
- *The Ecumenical Centre for Research, Education and Advocacy (ECREA)*, work hand-in-hand with FCOSS to strengthen communities. Though ECREA’s main focus is on faith, it believes in empowering people to face life’s challenges and become included in society. Its services are for all groups of people, regardless of age and gender. In relation to squatter communities, it aims to reach out to people in squatter settlements, conduct workshops and advocate on their behalf. The organisation has employed a number of participants from squatter settlements to provide essential services to the squatter areas, such as building toilets for the community and setting up community groups within the area to help people save to buy land or to build a house. It does follow-ups by visiting sites and getting feedback on programmes that were conducted and later does close monitoring and evaluation of this feedback. ‘*However, if the feedback is not positive, we try to do another workshop*’ (ECREA Interview). If the programme is unsuccessful again, then it continues to facilitate in community work to achieve positive results.
- *Bayley Trust Welfare (BTW)* aims to provide services for the underprivileged. It was unaware of the SDP, yet it believes in effectively providing basic needs such as food, clothing and education to the poor and the underprivileged groups. Although it states that recipients are not actively involved in any of its programmes, the officers do review their clients’ living conditions, monitor their progress and decide whether their existing clients should continue to receive assistance or not.
- *Save the Children Fiji (SCF)* is concerned with children’s rights. However, it is actively involved in squatter settlements via playgroups. They hope to introduce and provide free preschool education for children and at the same time involve their mothers in the community-based learning programmes to empower them with lifelong skills through income-generating projects. It has adopted the participatory approach to actively involve women, mainly mothers and their children, in shaping and delivering its services.
- *Fiji Association of Women Graduates’ (FAWG)* main focus is to empower female graduates. It aims to increase the capacity of knowledge and professional development for women by conducting workshops on career goals, especially in the sciences. It stated that their main targets are females in secondary schools, but that they aim to involve all classes and categories of females and to provide scholarships for graduate women.

³ It was discovered that most service providers are involved in focusing on the general public. However, those organisations that specifically focus on women’s issues are mentioned explicitly.

- Participants are also acknowledged through publications, allowing candidates to develop their career. Though it mentioned that its other main programmes are specifically for graduate women, members personally assist a number of destitute women to meet their children's education needs by providing stationeries, school fees and bus fares.

3.2.2 Rights-based Groups

The rights-based groups that were interviewed are:

- *Fiji Human Rights Commission (FHRC)*
- *Fiji Women's Crisis Centre (FWCC)*
- *Fiji Women's Rights Movement (FWRM)*
- *Regional Rights Resource Team (RRRT)*

All four groups targeted the Universal Declaration of Human Rights (UNHR), which reinforced and supplemented the Millennium Development Goals (MDGs). However, there are a number of similarities and differences in the rights-based groups named above. Before the similarities and difference are discussed, it is essential to convey that none of these groups focus specifically on women living in squatter settlements. FHRC and RRRT aim to advocate human rights in general, while the other two (FWCC and FWRM) focused specifically on women's rights. They provide legislative skills and human rights education in order for women to understand their rights. All four groups are fully aware of the SDP goal and are helping the government to achieve this goal. In relation to legislations for women, all four claimed to monitor issues affecting women, and to lobby and advocate policies that promote human rights. Three of the four groups stated that they do follow-ups with women participants. They conduct workshop evaluation surveys, do research in the area of concern for women by investigating registered complaints and undertake appropriate actions in response to complaints received. They also design impact tables to identify gaps after visiting their targeted sites, and find ways in which the organisation can be more participatory.

3.2.3 Special Needs Group

Fiji Disabled People's Association (FDPA) aims to lobby with stakeholders to advocate equal treatment for the disabled groups in all programmes initiated by stakeholders in the transport, education and employment sectors. It operates vocational programmes in sewing, cooking and arts and crafts, in order to encourage participants to develop sole trading businesses in the future. FDPA also claims that families of the disabled regard the centre as a 'day-care centre' 'where families leave their 'burdens' in the hands of the centre staff' (FDPA Staff Interview). Although they assist the disabled persons of all races and gender, FDPA have a programme that focuses specifically on disabled women. With assistance from MOW, this programme aims to provide shelter and education to support victims. FDPA do not follow-up with their participants, but their assumption is that 'participants are operating their sole trading businesses and the rest are involved in domestic chores' (FDPA Staff Interview).

3.3 Religious Organizations

This section will first discuss the activities of the Methodist Church of Fiji (MCF) in relation to their services for women, and then go on to look at the other religious groups combined. These groups are not mentioned individually because the services they render are of smaller scales but more importantly, very little information was given to the researcher regarding the services they offer women.

- The *Methodist Church of Fiji* is the largest Christian denomination in Fiji (Chandrasekharan, 2007, and Methodist Church of Fiji Representative Interview). Its inclusive women's department has been affiliated with the government and has numerous life-coping programmes for its members dealing with spirituality and leadership. However, it was unaware of SDP goals. It states that the church has its own constitution and that its channel of communication with its members is well-defined, encouraging the government to liaise with 'Conference' (leaders or the president of Methodist church) when planning or lobbying. The processes of follow-ups are conducted by programme facilitators, who give personal opinions about workshops and trainings after closely observing the performance of each circuit's participants.

- *The Salvation Army, Poor Relief Society, Fiji Muslim League, and Islamic Women's Social Welfare*⁴ initially depended on donors (local and overseas) to provide basic needs to the destitute, including single mothers and widows. Their services ranged from food distribution to medical support. During religious occasions such as Christmas⁵, Dipawali⁶ and Ramadan⁷, all these organisations provided extra assistance in terms of food supply for instance. In addition to this, only two of the organisations are able to do follow-ups, while the other two are unable to reach recipients to conduct follow-up sessions due to lack of resources and funds. However, they mentioned monitoring individual cases with the help of those religious leaders that work with the faith groups. These follow-ups allow organisations to provide assistance to the most genuine recipients, and at the same time, reduce the number of recipients who may try to abuse the system by making dual claims. These organisations believe that due to an increase in needy people, as a result of coups, '*recipients should obtain assistance from one organisation only*' (Service Providers Interview). They also stated that many clients misuse the benefits by collecting groceries from more than one organisation and selling them to the public.

4. Problems Encountered in the Process of Service Delivery⁸

During the discussions, most of the service providers (the state, NGOs and religious organisations) mentioned that they face the following hindrances in service delivery.

- Lack of funds to provide efficient and reliable services to the needy. Services provided could not fulfill the demands of all the needy cases.
- There is competition amongst service providers for funds to operate. There is communication breakdown due to competition, which leads to misunderstanding of roles and responsibilities of individual service providers. Thus, their research and programmes are kept confidential, and this does not benefit the disadvantaged groups.
- Some NGOs are unable to recognise the work of other NGOs in their full extent and this limits their adaptability hindering their vision and preventing them from coming to a common ground and for a common cause. Ultimately, the NGO community is weakened.
- The low education and literacy levels of clients hinder programmes from taking shape. Most programmes are in English (second language for most participants), '*so we need to convert the programmes into vernacular, which is difficult since much of the English vocabulary does not have a similar meaning in vernacular languages*' (Service Providers Interviews).
- Time, effort and commitment are essential. Most service providers face time constraints since they have to work according to donors' demands.
- The fear of failure in service providers and participants is high. For most women, the programmes were the first of their kind they attended (given that they are still developing learning skills). Most women fail in new programmes reflecting badly on service providers. As a result, some programmes do not get recognised.
- Resources are available to organise and initiate programmes, but service providers stressed that more often than not, there is the need for qualified and experienced personnel to facilitate these services.
- Lack of support and motivation from the community is common. Service providers find it difficult to promote programmes initiated for women as well as network with them due to religious and cultural norms. For instance, the heavy engagement of women in domestic chores and the need for approval from their husbands are believed to be elements that decide whether or not women can participate in programmes.

5. Conclusion

The key outcome of the research findings showed that many service providers fail to include gender-specific policies to accommodate women's needs. Perhaps, service providers do not realise that women's needs are diverse.

⁴ Though it is under Fiji Muslim League, its operations are separately co-ordinated by the Islamic Women's Social Welfare.

⁵ Religious festival for Christians.

⁶ Religious festival for Hindus.

⁷ Religious festival for Muslims.

⁸ Additional questions were asked about the problems service providers faced in the process of service delivery to women.

The finding shows that women's needs are not universal; they vary depending on the location, time, space and community, and service providers need to pay explicit attention to these needs in order to reduce hardship and further feminisation of poverty. In fact, out of the 16 service providers interviewed, results showed that only seven have sets of gender-specific policies that explicitly catered for women's needs. These service providers are reaching out to women so that hardship is reduced. However, CSOs that included women's needs in their objectives and programmes have faced challenges of delivering their services to their participants, since many NGOs and religious organisations emphasised that the central government is not actively helping to support the implementation of women's specific needs. The findings showed gaps between policies and the implementation of policies. Concurrently, Fiji government lacks legislation and systematic policy direction. In most cases, the government lacks the priority and political will to institutionalise the rights of women and move towards a more strategic approach of addressing national gender disparities.

Women's needs, to some extent, are clear and are known to many service providers. However, it was evident that service providers had not been given opportunities to mandate or upgrade policies and programmes related to women's needs. Policies are state driven and are implemented in CSO programmes and training. In addition to this, a number of NGOs and the local government provide manuals to advise service providers on how to mobilise women and improve their socio-economic status. Due to various barriers in service deliveries, many operations by service providers are not reaching the so-called 'hard-core poor', of which women are a part. For example, safety education is unaddressed, even although it is one of the major areas of concern for women in Jittu Estate. On the other hand, there are a number of CSOs like FCOSS and ECREA, who, although they are not gender-specifically programmed, target people in squatter settlements with partial assistance from the central government. Other factors that hinder gender-specific programmes in the support systems include limited fieldwork training for personnel, failure to understand the context of individual squatter settlements, limited English proficiency, inappropriate time and venue for programmes, and a lack of community support for participants to get involved in programmes.

Despite the fact that services are believed to be poorly delivered and are restricted in supply, there is limited monitoring and evaluation of providers. The services provided by service providers seem to be poorly coordinated, and this leads to an unawareness of these services from women. This results in women's dissatisfaction towards the government and CSOs. It was surprising to know that some service providers were unaware of the term 'follow-up'. Thus, service providers fail to conduct follow-ups as they are not aware of the definition itself. In contrast to this, those that do follow-ups do not achieve full success due to financial constraints or presumptions that the programme was a success or that there was '*no use going back to participants because they were not interested in the programme at the first place*' (Service Providers' Interviews). Such presumptions prevent services from reaching the neediest women in squatter settlements, thus discriminating them from human opportunities that are essential for an improved living status.

6. Recommendations

All providers are confronted by a number of factors in service delivery. Lack of funds and resources, and the inability of participants to understand or reach services, are some of the key factors that are continuing to confront the Fijian government and CSOs. Some women participants are aware of the services available, but they do not qualify since the terms and conditions are strict. On the other hand, there are a number of women participants who are unaware of the range of services available to them. In both circumstances, women seem to be given less opportunity to receive help from whatever services are available. Lowered opportunities prevent women from reaching out and asking for help. With limited budgets, many service providers are unable to address women's needs. Many lack human resource skills that are essential to deliver services. Whenever a source of funding was available, donors' requirements and the increased rate of competition were more likely to create rivalry between service providers than to help those in need.

Where providers have been able to set up educational programmes, barriers in language and limited literacy levels restricted the Fijian government and CSOs in playing effective roles in fulfilling women's needs. Participants' failure level was high when programmes were delivered in a language which was difficult for them to understand due to limited literacy. Lack of community support and lack of motivation also contributed to the failure of programmes that may fulfil women's needs.

6.1 Increase funding

The government should provide immediate on-going support to CSOs working with women. Special attention should be given to developing community coherence, improving public health, promoting gender-balanced access to education, vocational training, and support for low-cost housing and to providing an advocacy role for human rights. Increased funding will mean that women's interests could be explored and women could be encouraged to become visible in the informal sector. The funding could also provide essential human needs such as non-formal education, skills development, entrepreneurial training programmes and the creation of a supportive environment.

6.1.2 Adopt Participatory approach

It is essential that service providers adopt a participatory approach to design programmes, since the findings from this research have shown that women have different needs; this was revealed when the researcher adopted participatory tools to find about their needs. Adopting participatory research tools may also provide service providers with a flexible way to identify the needs of women, and at the same time give the providers the opportunity to discover something about themselves and their participants.

6.1.3 Programme development

Service providers need to understand the situation of individual participants such as their English proficiency, level of education and fees that the participants need to pay; timing and venues for programmes need to consider women's availability. In addition to this, participatory and gender-integrated trainings are encouraged to breach the gender gaps and to allow men to better understand women's needs. Programmes should be built around women's strengths, for example, programmes based on religion and spirituality. Community networks need to be encouraged by service providers in which women are encouraged to expand their ideas about spirituality and religion in order to develop further positive psychological means to cope with the feminisation of poverty. In addition to this, service providers should employ a number of women from squatter settlements to acquire regular feedback from the squatter community. Not only would such empowerment provide feedback, but it would show the similarities and differences in the ways in which service providers and squatter communities think. Understanding these differences in knowledge can be the key to understanding and dismantling subordination, or what Chatter (2010) and Foucault (2000 cited in Fawcett & Featherstone, 2000) believe creates the 'bottom up' relations of human beings in everyday social practices. Understanding different types of knowledge can lead to creative development, since power is regarded as productive. Power relationships at the micro-level can lead to further areas of analysis and future improvements, for example in better policy development.

6.1.4 Service Provision Awareness and Trust

Service providers need to carefully monitor programmes and evaluate the outcomes. Changes are needed in the attitudes of service providers towards their clients (women in particular) in order to build trust. The recognition of the quality and effectiveness of the government and CSOs' programmes for women is essential for women's progress and the success of the programme. Different groups of service providers need to liaise with women and find ways to conduct projects. Engage women and stakeholders such as land owners in the planning, monitoring, maintenance and management of infrastructure so that women can regain confidence in services provided by service providers. The media could be used to make the public aware of services available and the programmes that are available for women from service providers.

6.1.5 Internal Reconciliation

Competition amongst service providers can lead to self-interest or negative feelings that can cause failure of services to reach the disadvantaged women. Service providers should note that service delivery is an ongoing process, and no single institution or agency (whether government, donor or NGO) has the capacity to comprehensively address the needs of women. Therefore, service providers should work hand-in-hand rather than being in competition with each other. Instead of service providers working 'on' clients, they should work 'with' clients. Service providers should network on the subject of informal settlements. However, that network should act as a form of sharing information, promoting advocacy, organising and conducting joint research, and mobilising resources relevant to women's needs.

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