

Challenges faced by Women in Fiji: Major emphasis on Education, Investment, Health and Social Attitudes

Mr. Avineel Kumar, Ms. Priteshni Chand, Mr. Alvin Prasad

The University of Fiji

Corresponding Author: Mr. Avineel Kumar

Abstract: *Women play an important role towards economic growth and development; Women in Fiji are no exception to this. While many researchers have focused on impact of international trade on women's welfare, very little or no emphasis has been made on the challenges these women face in the areas of Education, Investment, Health and Social Attitudes especially for a small developing country like Fiji. This further motivated the researchers as it needed to be investigated if these factors were influencing women in Fiji in positive/negative ways from equally participating and contributing towards economic growth and development. Through this research it was revealed that women in Fiji face various challenges particularly in the areas of Education, Health and Investment both at family as well as at society level. The findings and recommendations from this research could be used by key policy makers to empower women in Fiji to more actively participate and contribute towards economic growth and development which in long term could help in poverty reduction and improve standard of living.*

Keywords: *Education, Investment, Social, Health, Social Attitudes*

Date of Submission: 20-07-2017

Date of acceptance: 28-07-2017

I. Introduction

Women in this 21st century are still regarded as part of the minority group despite their active contributions towards economic growth and development. Research by Amartya Sen, and many others have evaluated that women tend to be inexplicably poor and underprivileged in developing countries. ¹Globally, women's participation in the labour market remained steady in the two decades from 1990 to 2010, hovering around 52 per cent. According to a staff discussion note by employees of IMF, the participation of females in comparison to males have been lower and women account for mostly unpaid work. Women are usually classified among the poor and are overrepresented in the informal sector. Trade liberalisation affects women and men differently as there are large differences in adaption, access to education, employment and resources, for this reason women are disproportionately able to take advantage of the prospects that trade offers them. Women in developing countries are often poorer, less educated, receive lower wages, have less access to resources and are more constrained in their employment choices than men. (Korinek J.,2005). ²In addition to this, social norms also limit the access to economic resources and assets as well as their ownership and control. It has also been examined that women are inclined to working in precise sectors of the economy such as textiles, agriculture and the informal sector. Moreover, academics and economists have emphasized the importance of the rise in the inclusion of great numbers of women into the labour market. Governments have recognized at the Fourth World Conference (FWC) on Women that they were major contributors to the economy and to anti-poverty efforts "through both remunerated and unremunerated work at home, in the community and in the workplace" but the progress has been very slow than hoped as women have to carry a lot of responsibilities such as caring for the children and other family members (United Nations, 1995). Furthermore, It is evident from literature that international trade has favourable impact on economic growth and development but there is a concern that the benefits do not accrue to every individual (Swamy G., 2004). Abundant researches have been conducted on the effects of world trade on women. The results have been mixed and questionable but a few consequences can be highlighted: Women have gained new jobs in the export sector, but these jobs may be socially problematic. Workers in Export Processing Zones are paid 20 to 50 percent lower than men while they tend to work 25 percent longer hours. ³ According to (Murray and Reynolds, 2007), fair trade is regarded as a major tool in

¹ http://unstats.un.org/unsd/demographic/products/Worldswomen/WW_full%20report_color.pdf

² A brief commentary by Amartya Sen on aspects of the study of women and development, refer to Kapur, Akash, "Humane Development," *The Atlantic Monthly*, 15 December 1999 [online: web] URL: <http://www.theatlantic.com/unbound/interviews/ba991215.htm>.

³ See Gender and Trade in The Multilateral Trading System by GWIT

sustaining development. In 2010, the World Fair Trade Organisation (WFTO) implied that more than 60% of those involved in fair trade are women. The WFTO echo's the principles of FINE which make specific reference to promoting opportunities for women, arguing that through Fair Trade women have the opportunity to realise their full potential; rights are respected, they are able to play their roles in communities, are encouraged to take leadership roles, participate in decision making and most importantly they are paid fair wages for the work they do (WFTO, 2010). In addition to this, the World Trade Organisation (WTO) has taken a stand to empower women and acknowledge the contribution of women in elevating a country forward. An endorsement was made by nearly all WTO members to obligate their governments for women's advancement and gender equality by promoting effective and discernible policies of incorporate gender perspectives in all their policies and programs. While a lot of improvement has been shown in the income levels and status of women while their position relative to men in terms of wages and other benefits remains constrained by a number of factors mostly unrelated to trade (Swamy G., 2004). A research undertaken by the Food and Agriculture Organization of the United Nations confirms that women in Ghana, Uganda, and Philippines have not only been involving themselves in food production but also being involved in the post-harvest processing, storage and preservation of non-traditional agricultural export crops. This is a clear indication that women are contributing extensively to achieving economic growth. Moreover, a study conducted by (Korinek J.,2005) highlights that trade generates jobs for women in export-oriented sectors particularly in OECD non-member countries. However, there still exists a wage differential between men and women in all countries under study. Besides this, she ascertains that there has been a positive development for many women, allowing them financial independence, a stronger voice in their societies and a wider variety of social choices. Similar results have been obtained by Gladwin and Thompson, (2005) for Mexico.

II. Background

Fiji, is an archipelago of over 330 tropical islands most of which are inhabited. Only a third of the islands are populated with 869, 458 (FBOS) people residing mostly in the two major islands; Viti Levu and Vanua Levu. The economy of Fiji continues to grow steadily, the Gross Domestic Product for the year 2015 was \$FJ 6666.9m, that is an increase of 3.6 % from the previous year (FBOS). The exports sectors in Fiji have contributed significantly to the development and growth of the economy. The major exports are listed in the Table 1 given below:

Table 1: Major exports of Fiji

Commodities	2012 (FJD 000)	2013 (FJD 000)	2014 (FJD 000)
Sugar	174,561	142,131	115,752
Mineral Water	160,609	157,685	125,086
Gold	136,894	82,001	20,831
Garments	92,912	106,670	68,903
Timber & Cork & Wood	68,968	59,071	27,125
Fish	57,817	84,415	49,433
Fruits and vegetables	39,107	42,912	26,993
Sweet biscuits	33,883	29,516	14,456
Flour	23,614	28,422	18,588
Molasses	14,857	15,590	8,548
Ginger	11,378	9,332	5,045
Textiles, yarn & made up articles	8,783	6,833	3,620

Source: Fiji Bureau of Statistics

As shown in Table 1, sugar, mineral water, fish, garments, timber & Cork & Wood, gold, and fruits and vegetables make up the major export commodities of Fiji. Mineral water is emerging as a major export commodity leaving sugar behind. Percentage decline in exports figures has been noticed on Gold, Garments, Timber & Cork & Wood, Molasses and Ginger. The participation of women in the workforce, mainly in the export sectors are growing notably in Fiji. Tourism which is the backbone of Fiji and a major foreign exchange earner also employs a majority of Fiji's working class women in varying positions across the industry. The following table (Table 2) shows Women Employees by Industry in Fiji.

Table 2: Wage and Salary Women Employees by Industry in Fiji

Industry	Percentage change (1990-1995)	Percentage change (1996-2000)	Percentage change (2000-2005)	Percentage Change (2006-2010)
Agriculture, Forestry and Fishing	-28.9	-7.1	-8.9	-16.2
Mining and Quarrying	-76.4	-20.0	3.9	22.2
Manufacturing	525.6	24.7	-8.1	-28.5
Electricity and Water	-73.6	21.3	56.4	20.4
Construction	-66.7	28.3	4.4	-1.2
Wholesale and Retail Trade & Restaurants & Hotels	105.0	8.5	-2.0	1.0
Transport, Storage & Communication	-73.1	37.4	-25.8	12.7
Finance, Insurance, Real Estate and Business Services	-29.9	-26.4	-7.1	-10.9
Community, Social & Personal Services	-50.2	5.3	4.2	-0.6
Total	-13.7	11.0	-2.9	-7.4

Source: Fiji Bureau of Statistics

Women in Fiji have been economically active mostly in manufacturing, wholesale and retail trade & restaurants & hotels, and community, social & personal services. The type of jobs taken by women has changed vastly over the past twenty years for which data is available. It is evident that more women have moved away from mining & quarrying, electricity & water and agriculture, forestry & fishing to finding employment in manufacturing wholesale and retail, trade & restaurants & hotels industry. The transformation of the labour market from traditional to non-traditional can be a result of the change in culture of our society and more women attaining formal qualifications.

Previously it was believed that household chores and taking care of children were the main responsibilities of women but these views have changed overtime. Through education, more human capital is acquired and this has led to more women being absorbed in the job market, that is, women have obtained more skills which are not only suited for agriculture sector but other sectors as well. This has also led to changes in the child bearing age of women in Fiji. As more women have found employment and are balancing work and household chores they are delaying child bearing to later years. While unemployment has always been an issue for Fiji, women have over the years up-skilled and upgraded their qualifications to enable them to become marketable for potential job opportunities. The following table shows school enrolment for males and females by ethnicity and sex.

Table 3: School enrolment for males and females by ethnicity and sex

Year	i-Taukei		Indians		Other		Total	
	Males	Females	Males	Females	Males	Females	Males	Females
1995	14,314	15,746	16,246	17,146	1,917	1,919	32,477	34,811
1996	15,532	16,260	16,520	17,704	1,949	1,957	34,000	35,921
1997	16,280	16,776	16,432	17,047	1,811	1,797	34,523	35,620
1998	16,479	17,071	15,589	16,916	1,616	1,613	33,684	35,600
1999	15,710	17,307	15,355	16,604	1,427	1,826	32,492	35,737
2000	15,487	17,002	15,182	15,897	1,562	1,775	32,231	34,674
2001	15,540	16,989	14,678	15,571	1,561	1,596	31,779	34,156
2002	16,306	17,718	14,382	15,322	1,685	1,799	32,373	34,839
2003	17,124	18,188	14,364	15,046	1,796	1,615	33,284	34,849
2004	17,881	19,121	13,831	14,637	1,603	1,701	33,315	35,459
2005	18,619	19,447	12,471	13,184	1,300	1,369	32,390	34,000
2006	18,649	19,941	13,441	14,098	1,641	1,765	33,731	35,804
2007	18,713	20,761	12,489	13,253	1,732	1,956	32,934	35,970
2008	18,726	20,422	12,471	12,920	1,357	1,850	32,554	35,192
2009	18,529	20,788	11,771	12,473	1,729	1,782	32,029	35,043

Source: Fiji Bureau of Statistics

Total females enrolled in schools in Fiji in the year 2009 stood at 35,043 in comparison to male enrolment which was just 32,092. There were 3,014 more females enrolled in schools around the country. Although the statistics validate that the number of females employed in the export industries in Fiji risen over the years, it needs to be investigated if these working women are facing any challenges that may be holding them back particularly in key areas of Education, Investment, Health and Social Attitudes from fully realising their true potentials.

III. Method

A mixed method (quantitative and qualitative) approach was used to collect data for analysis purpose. This technique is well known and used frequently for performing research (Shah 2006; Seidel & Clark, 1984). We used qualitative method because this method of research aims at discovering the underlying motives and desires of human behaviour. By using qualitative method we were able to examine the underlying factors that influences women both in positive and negative ways from actively participating and contributing towards key decision making especially in areas of health, education and investment. We also used quantitative method because it is based on the measurement of quantity or amount which enabled us to support our theoretical findings with statistical facts and figures. Data was collected through administration of formal questionnaires, interviews and observations. An interview was qualitative in nature given that it involves using the researcher as data gathering tool. The benefits of the interview include the ability to uncover unexpected results (Baxter & Eyles 2004). Some issues with this included the length of time required for gathering data, and difficulties in finding appropriate persons to interview (George and Bennet 2005). To overcome this issue we randomly selected 100 fulltime working women from different industries and sectors of Fiji working in the Central, Eastern, Western and Northern Divisions of Fiji. The demographic indicators that were considered were age, years of work and education level.

IV. Analysis And Findings

The following Table 4 shows the sample distribution based on ethnic race. Out of the 100 women who were interviewed 58 women were i-Taukei Fijians (Indigenous Fijians) and the 42 were Fijians of Indian decent (Indians)

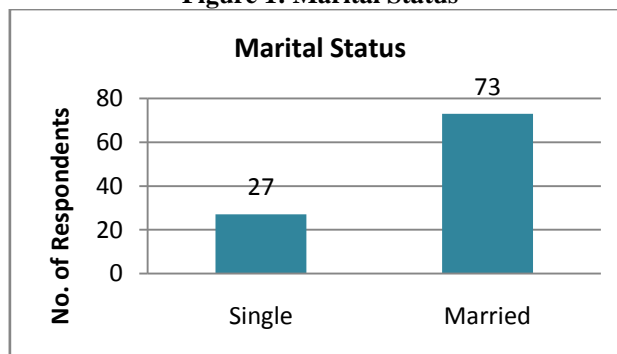
Table 4: Sample distribution based on race

Sample	i-Taukei women	Indian women	Total
Women	58	42	100

Out of the 100 women that were interviewed, it was revealed that 27 were single who were staying with their parents or relatives in their family home in villages/settlements and had full time employment which they were using to support their family and 73 were married women.

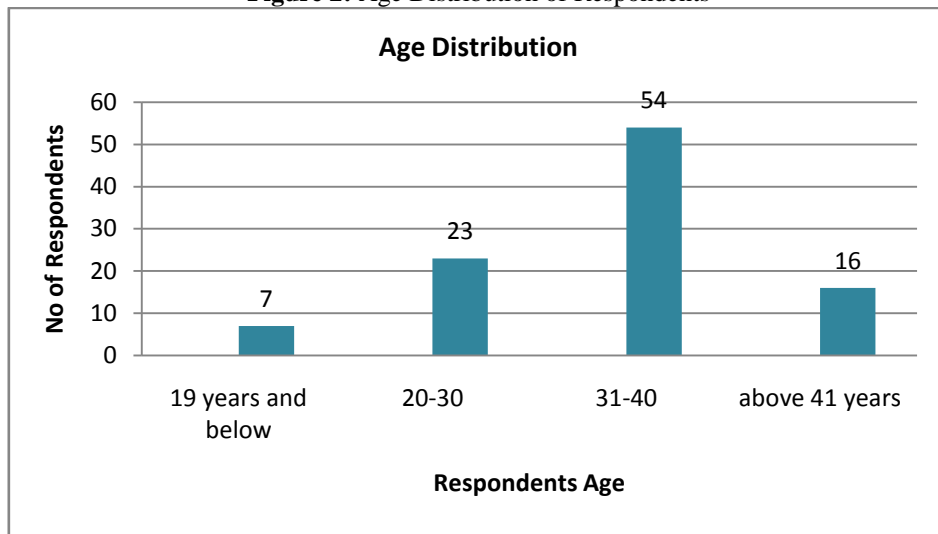
Out of the 73 married women 41 stated that they had children in primary, secondary and tertiary education level where as 32 stated that they did not have any children. They all stated that they had full time jobs which they used to support their nuclear and extend family needs.

Figure 1: Marital Status



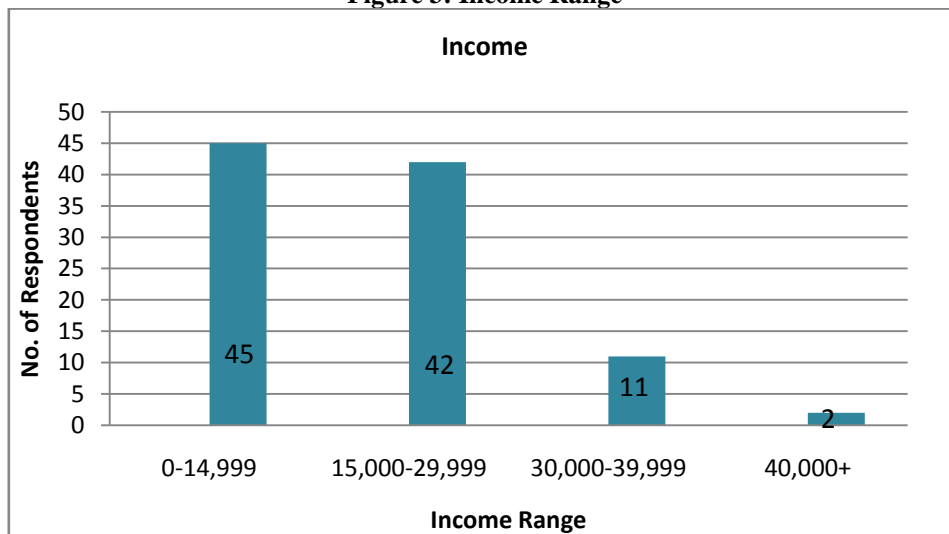
The following Figure 2 shows age distribution of women. It was revealed that there were 7 women who were of 19 years and below, 23 women were between the ages of 20-30, 54 women were between the ages of 31-40 and a total of 16 women fall in the age category of above 41 years.

Figure 2: Age Distribution of Respondents



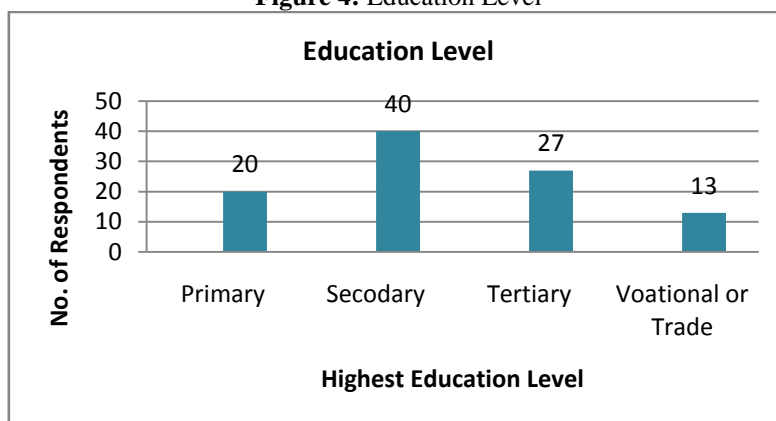
The following Figure 3 shows income range of the sample respondents. It was interesting to note that a majority of the women respondents were earning less than \$30,000 per annum, with a majority falling in the \$0-14,999 income range category.

Figure 3: Income Range



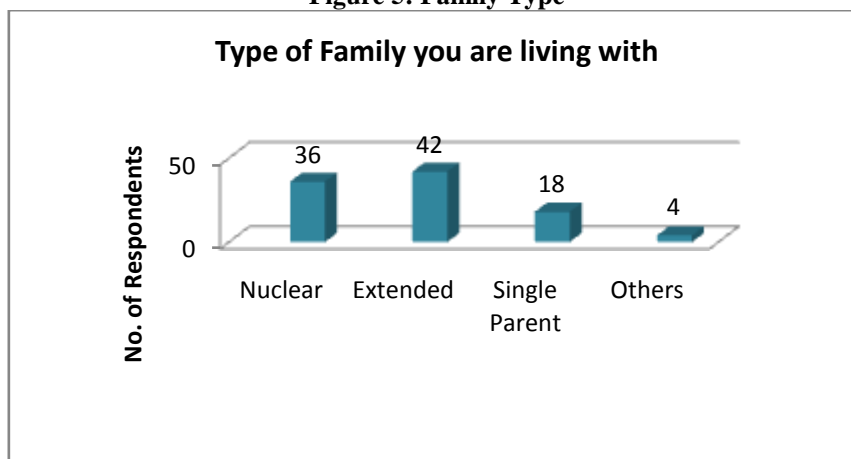
When the respondents were asked about their highest level of qualification, it was noted that a majority (40) of them responded that they had secondary school level qualification. Those who had tertiary level qualification were found to be working in formal work setting and had full time paid employment. It was observed that some were in key decision making roles in their respective organisation and had direct say in the day to day running of the business organisation in which they were employed. Those who had primary school qualification were mostly seen doing jobs that can be classified as low level job in their respective organisations. All of the women agreed that attaining higher level qualification would enable them to progress to higher level positions however when asked about challenges and difficulties a majority stated that they considered their age and their family commitments as their biggest challenge in deciding whether to peruse further higher qualifications or not.

Figure 4: Education Level



It was noted that a majority of the respondents stayed in an extended family setting that mostly consisted of their in-laws/ parents their husbands or partners and their children who were of primary/secondary level school age. 36 of the respondents stated they lived in a nuclear family setting which consisted of their husbands/ partners and their children. It was noted that women staying in both the extended as well as the nuclear family contributed positively towards their family needs and they took shared responsibility to help their families financially. Only a handful were single parents who were working and supporting their families needs on their own without any form of support from anyone. Those who ticked the “Other” category stated that they lived with their friends or relatives in a shared facility based on mutually agreed terms and conditions.

Figure 5: Family Type



V. Education

Education plays an important role towards economic growth and development, with proper and timely access to education; one can get good employment and hence take one’s family out of poverty. Overall with appropriate education one can have a better standard of living and provide for their family needs and obligations as they will be competent enough to make key decisions concerning their family needs.

To better understand the stance of women towards education they were asked the following question “Do you think the current education system at Primary, Secondary and Tertiary level is equally supportive for females and males?”

It was interesting to note that a majority 53% of the women stated that they did not agree with the above statement and stated that the education system at Primary, Secondary and Tertiary level is not equally supportive for females and males. They said that the females were at a disadvantaged situation when compared to males as according to them they felt males had easier access to education. Amongst others, a common example is going to a distant University to study independently. For boys this is not seen as an issue however for girls, safety becomes a determinant factor.

When the respondents were asked if *Females and males both have equal access to education in Fiji* a majority 81% stated above average to the statement. A majority 74% also agreed that Tertiary scholarships (600 Toppers

and TELS) are equally available for both females and males in Fiji and that scholarship to study at tertiary level were non discriminatory in nature.

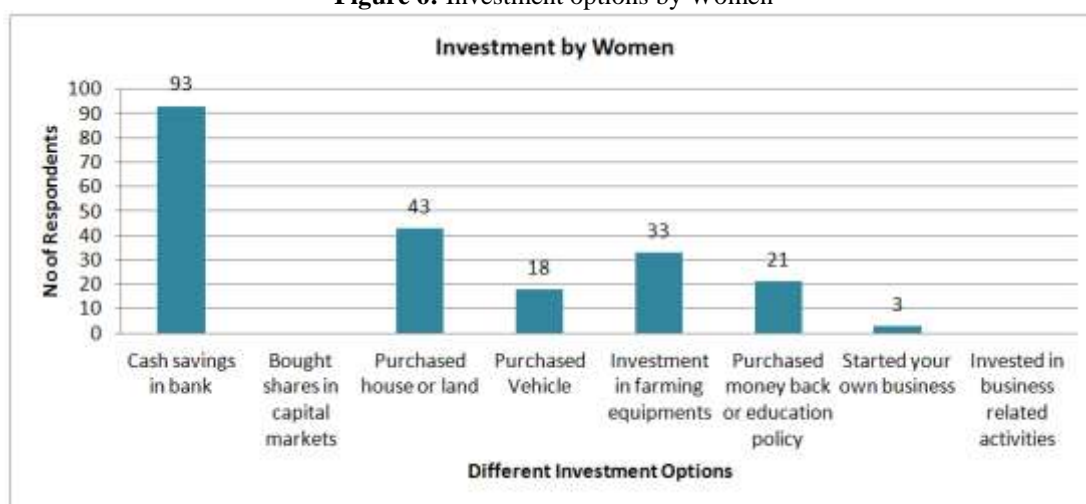
However it was seen that a majority 95% agreed that females have less freedom to choose their area of study than males. This implies that females had less freedom to choose their subject of choice and that most decisions concerning their studies were made by someone else such as their parents, the organization they worked for or those sponsoring their studies.

VI. Investment

Apart from contributing towards families' consumption, the respondents were asked if they had made any type of investment to which a majority 93% stated that they had cash savings in their respective bank accounts, 43% stated that they had contributed towards purchasing of land or house. We were not able to find the breakdown of how many of this was actually independent land/house purchases and how many were of these were a joint investment with their spouse. This was due to the sensitivity of the information which the respondent did not want to divulge.

33% of the respondents who were mostly working in farms or farming related activities stated that they had invested in farming equipments where as 21% stated that they had purchased money back or education policy to secure their children's future and to assist them in their rainy days.

Figure 6: Investment options by Women



As shown in Figure 6 only 18% stated they had purchased vehicles as part of investment. It was disappointing to know that none of the respondents had bought shares in capital markets. The reason for this was their lack of knowledge and understanding of investing in shares and they felt that the easiest investment they could do was having savings in their bank accounts to which they had regular access to.

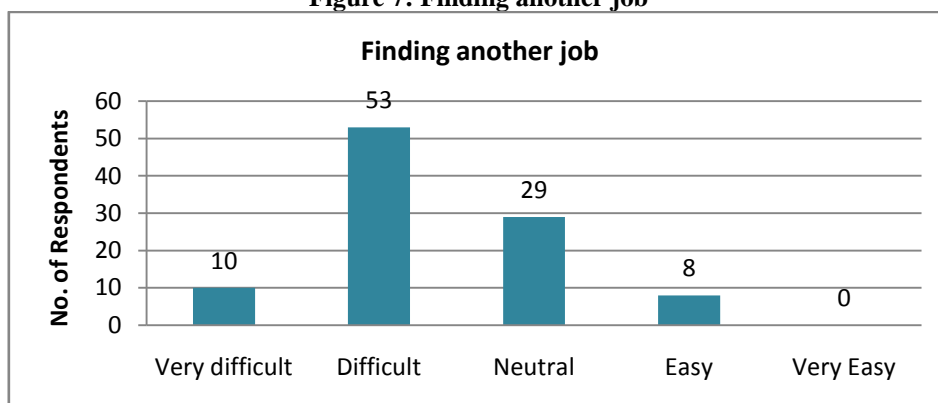
It was also revealed that of all those investment options the working women had, a high of 56% stated that they were pressured to give up investment demands when their families were facing financial difficulties. The funds that they had invested were used to meet the family needs and were spent on consumption. Some common reasons for withdrawing of funds from savings account were to pay for utility bills, medical and unforeseen circumstances such as funeral expenses in family.

When the respondents were asked about the challenges they faced when it comes to making investment, it was revealed that the respondents had lack of knowledge on savings options available that provided them with best returns.

Furthermore getting the necessary documents to meet requirements of financial institutions such as banks was also a common item. Lastly the respondents stated that they faced difficulties in maintaining fixed monthly deposits as in certain months they were having financial constraints and had exhausted the money they had kept aside for monthly deposits.

As far as standard of living was concerned it was revealed that most of the women respondents came from rural areas (54%) when compared to urban (26%) and semi urban areas which was (20%). Majority of the women (64%) lived in a house which was made of timber and corrugated iron and 36% lived in concrete dwelling. A total of (89%) were staying in their own house with their spouse while they remaining who stated they were single stated that they either lived with their parents or relatives.

Figure 7: Finding another job

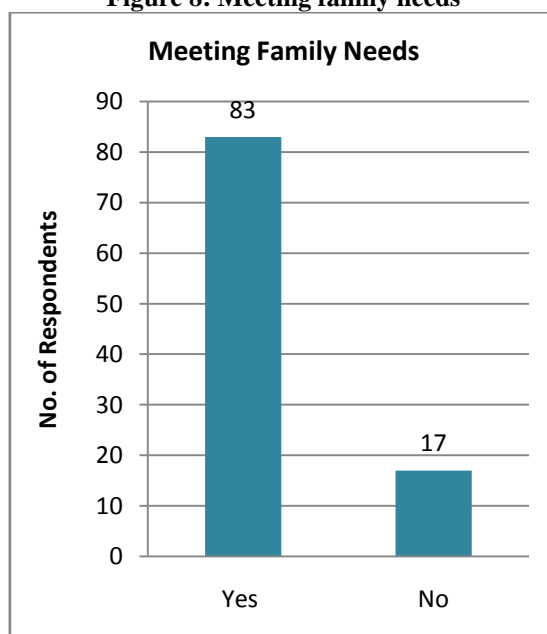


When the women respondents were asked if it was easy/difficult for them to find a new job, a majority 53% stated that it is difficult for them to find a job where as 10% stated that it would be very difficult for them to find a new job as shown in Figure 7 given above. A total of 29% of the respondents stated neutral where as 10% stated that they found it very difficult to find another job of their choice with the level of qualification they had. The common reasons for facing difficulties in finding another job was competitive nature of the job market especially with young workers entering the workforce and taking up entry level jobs amount all the industries and sectors throughout Fiji and the second reason is that they have not upgraded their qualifications which means most of their qualifications are not as marketable to meet the preset growing demand for a qualified workforce.

When the respondents were asked about their ability to meet their family needs a staggering 83% stated that they were able to meet their family needs. They said they were in a position to meet their family obligations despite the salary range being relatively low when compared to other industries and sectors that paid relatively higher base salary.

All the respondents agreed that they were able to satisfy their families basic needs e.g. food, water, shelter and clothing with income they were earning as shown below in Figure 8.

Figure 8: Meeting family needs

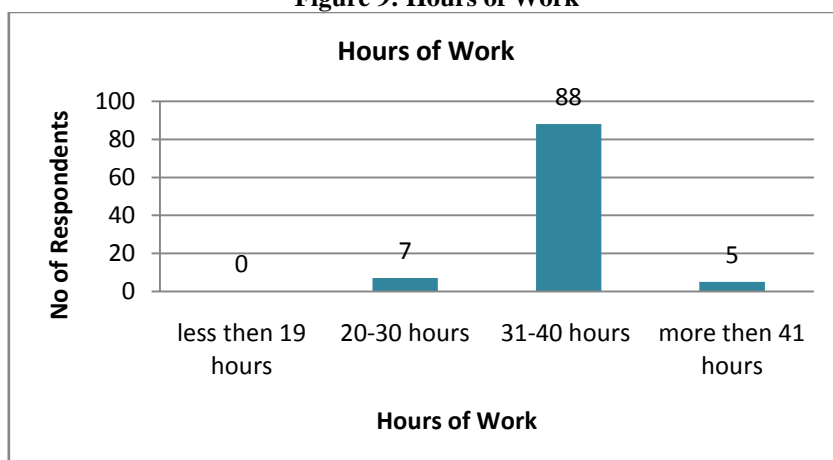


It was further revealed that those who were able to meet their respective family's needs were only able to do so by working between 31-40 hours per week as shown in Figure 9 given below.

It could be interpreted that had these women not worked between 31-40 hours per week, they would not have been in the position to meet the family needs which in turn would have created unnecessary burden for them and their families.

There is a strong relationship between working extra hours per week and having the ability to meet the demands of the family needs.

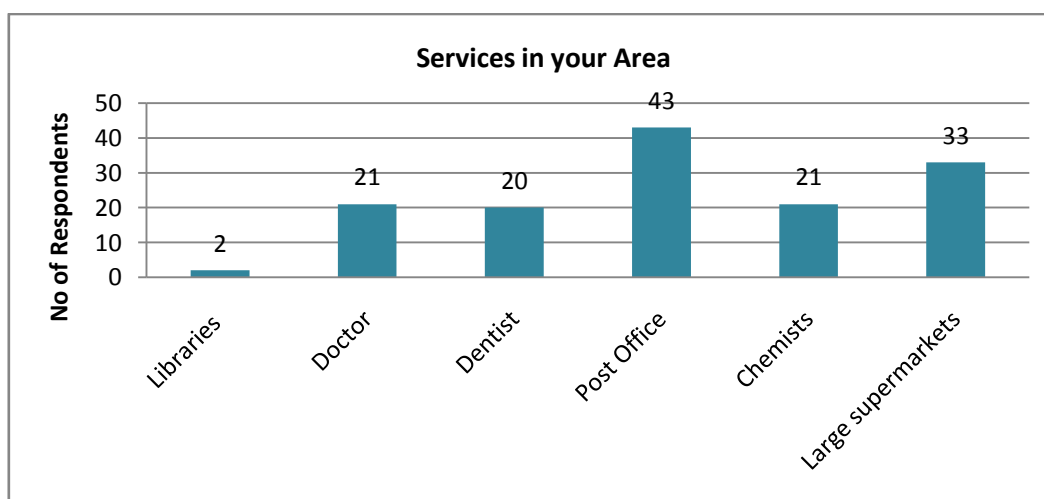
Figure 9: Hours of Work



VII. Health and Infrastructure

Most of the women stated that were of sound health and ensured they lived a healthy lifestyle when it came to looking after their health. As far as service delivery of hospitals were concerned 81% stated that there is still room for improvements to better equip health centers and hospitals around the country. Concerns were raised on shortage of medications in government hospitals which women had to go and buy from private pharmacies after seeking medical help from government hospitals. This they said incurred additional cost for them and their families. The respondents also raised concerns about hospital cleanliness as well as long hours of waiting time that they had to endure which on average they said took half a day. Women were generally happy with the government funded free immunisations program for children which took place in schools around the country and said they always gave consent for their children to be immunized when medical teams visited their children for medical checkups in schools.

Furthermore most of the respondents stated that they had postal services available in their area through Post Office outlets followed by large supermarkets from where they are able to buy most of the consumer durables. Availability of library services was lacking in most of the areas as shown in Figure 10 given below.



In addition to this, other common areas that needed improvement were found to be poor street lighting, potholed roads and risk from traffic for pedestrian and cyclists. While these services are provided by the government through local municipalities the respondents stated that the government should ensure that such basic services should be available in a timely manner.

A staggering 81% of the respondents stated that in the past years they had not taken advantage of any government funded help and support. An exception to this was when government distributed food rations after the catastrophic impact of cyclone Winston that affected most parts of Fiji.

It could be interpreted that either women are not aware about the various government funded incentives being made available or there is lack of awareness campaigns being done by the government and relevant statutory authorities so that more people can take advantage of government funded incentives.

VIII. Social Attitudes

As far as racial discrimination was concerned, none of the respondents had faced any form of racial discrimination at work however a minimal 7% agreed that they had faced racial discrimination at society level. 24% of the respondents agreed that they had faced gender based discrimination at workplace where as the remaining 76% stated they had not faced any gender based discrimination at work. Common areas of gender based discrimination at work were related to pay, promotion, flexibility to choose desired duty rosters and employment benefits. Most of the women agreed that male workers were being given unfair advantage by the management and were being well heard and represented at key decision making level. This in turn de-motivated them at their workplaces and made them to consider applying for jobs at other places.

As far as gender discrimination was concerned at society level, a minimal of 22% stated they faced gender based discrimination at society level where as a majority 78% stated they had never faced discrimination at society level. Of those who stated they faced discrimination at society level came from traditional village/settlement settings and they believed that the traditional way of life in such setting was playing an influential role. An example of this was where a woman in particular had to answer to village elders on the type of uniform she was wearing as it was against traditional village protocol.

Furthermore it was encouraging to note that none of the women feared about job insecurity and they had a very positive view towards their work.

IX. Conclusion

It can be said that women in Fiji need to make more independent decisions as far as their education is concerned. Currently women are not able to make independent decisions especially when it comes to making a choice in regards to subjects they would want to peruse pursue at college and university level. Furthermore they did not have the freedom to choose which tertiary institute they could go to for further studies. Decisions in regards to these were being made by family members including parents or spouse, the organization they worked for as well those that sponsored their studies. Cultural influence also played a major role in this. As far as investment is concerned it was revealed that apart from contributing towards family consumption, majority of the women had savings in their respective bank accounts or had contributed towards purchasing of land or house under joint ownership with their parents or spouse. Only a handful had purchased money back or education policy to secure their children's future that would assist them in their difficult times. There seems to be lack of knowledge amongst women when it comes to making investments and more awareness needs to be created amongst these women so that they are encouraged to take up more investment options available to help secure their families future. Budgeting and proper planning of their daily expenses is vital to ensure they have sustained investment plans and do not end up using their investment money to meet daily expenses. Furthermore as far as standard of living is concerned, it was encouraging to know that most of the women respondents were able to meet their basic family needs despite the low wages they said they were earning. However they agreed that they would face difficulties looking for alternative jobs due to competitive nature of the job market and their outdated qualifications which they have failed to upgrade to meet the market demands. It is recommended that they continue to upgrade their qualifications to be marketable for career prospects as this will enable them to earn a decent wage that would help improve their overall standard of living. Social attitudes in terms of discrimination at work and at society level were found to be not of any major concern for women however it was revealed that a few respondents were disadvantaged in terms of pay, promotion, flexibility to choose desired duty rosters and other employment benefits. Organisations both in private and public sectors should ensure they create a supportive work environment for both males and females and ensure that no female worker feels they are being disadvantaged at their workplace. More awareness needs to be created amongst the working class women about their active roles towards Education, Investment and Health so that women are empowered and are able to make key decisions for themselves and their families as they are competent enough to contribute positively towards economic growth and development of Fiji.

References

- [1]. Baxter, J. and Eyles, J. (1997). Evaluating qualitative research in social geography: establishing rigour in interview analysis. *Transactions of the Institute of British Geographers*, 22(4), 505-525.
- [2]. Fiji Bureau of Statistics (2017). *Key Statistics*.
- [3]. George, A. and Bennett A. (2005). *Case studies and theory development in the social sciences*. New York: The MIT Press.
- [4]. Gladwin, C. H. and C. M. Thompson (1995). Impacts of Mexico's Trade Openness on Mexican Rural Women. *American Journal of Agricultural Economics*. [online] Available at: <http://eurekamag.com/research/002/635/impacts-mexicos-trade-openness-mexican-rural-women.php> [Accessed 27 Apr. 2015].
- [5]. Juhn, C., Ujhelyi, G. and Villegas-Sanchez, C. (2013). Trade Liberalization and Gender Inequality. *American Economic Review*, 103(3), pp.269-273.

- [6]. Korinek, J. (n.d.). Trade and Gender: Issues and Interactions. *OECD Trade Policy Working Paper*, 24.
- [7]. McArdle, L. and Thomas, P. (2012). Fair enough? Women and Fair Trade. *Critical perspectives on international business*, 8(4), pp.277-294.
- [8]. Raynolds, L., Murray, D. and Heller, A. (2007). Regulating sustainability in the coffee sector: A comparative analysis of third-party environmental and social certification initiatives. *Agriculture and Human Values*, 24(2), pp.147-163.
- [9]. Sen, A. (1999). *Humane Development*.
- [10]. Shah, S.K., & Corley, K.G. (2006). Building better theory by bridging the quantitative-qualitative divide. *Journal of Management Studies*, 43(8), pp.21-35. *World Business*, 35(4), 401–416. doi:10.1016/S1090-9516(00)00045-6.
- [11]. Swamy, G. (2004). International Trade and Women. *Economic and Political Weekly*, 39(45), pp.4885-4889.
- [12]. United Nations (1995). *Report of the Fourth World Conference on Women*. [online] Available at: <http://www.un.org/womenwatch/daw/beijing/pdf/Beijing%20full%20report%20E.pdf> [Accessed 13 Jul. 2016].
- [13]. United Nations Statistics Division (2010). *The World's Women 2010 asdf United Nations New York, 2010 Trends and Statistics*. [online] Available at: http://unstats.un.org/unsd/demographic/products/Worldswomen/WW_full%20report_color.pdf [Accessed 17 Jul. 2016].
- [14]. World Fair Trade Organization (2010), "Fair Trade women's work for development and equity", available at: www.wfto.com/index.php?option=com_content&task=view&id=1158&Itemid=305

Mr. Avineel Kumar. "Challenges faced by Women in Fiji: Major emphasis on Education, Investment, Health and Social Attitudes." *International Journal of Humanities and Social Science Invention (IJHSSI)* 6.7 (2017): 69-79.