

INFORMAL SOCIAL PROTECTION AND SOCIAL DEVELOPMENT IN PACIFIC ISLAND COUNTRIES: ROLE OF NGOs AND CIVIL SOCIETY

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Social security and social protection concepts are gaining importance, especially in the Pacific Island countries (PICs). The state-led welfare and social protection system is limited in PICs, where there has been a heavy reliance on traditional, informal and non-state social protection systems which are provided through extended family, kinship, and community. The aim of the paper is to examine the nature of traditional, informal and semi-formal social security and protection mechanisms within PICs, to explore the role of non-governmental organizations (NGOs) and civil society organizations (CSOs) in providing social security and safety nets and to aid in enhancing social development in PICs.

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I. INTRODUCTION

Social security and social protection concepts are gaining importance in the wake of growing economic shocks, political instability, an increasing number of the aged and the rise in risk and vulnerability, which is accompanied by severe environmental and climatic change. Social protection is a fundamental issue in promoting social and human development and reducing risks and vulnerabilities. It is an agenda primarily designed for reducing vulnerability and managing risks of individuals, households and communities. Thus, social protection is a part of a broader framework of social risk management (WB, 2001; 2006a) and is closely

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intertwined with human and social development. Social development is defined broadly as “sustainable human development which enhances human capabilities for enlarging human choices” (UNDP, 2006).

Social protection plays a crucial role in the alleviation of poverty and in the socio-economic development of a country. It contributes to economic growth by not only raising labour productivity, but also by enhancing social stability. The United Nations Commission for Social Development (United Nations, ECOSOC, 2001: 6) noted:

“The ultimate purpose of social protection is to increase capabilities and opportunities and thereby, promote human development... social protection should not simply be seen as a residual policy function of assuring the welfare of the poorest – but as a foundation at a societal level for promoting social justice and social cohesion, developing human capabilities and promoting economic dynamism and creativity”.

The terms “social security” and “social protection” are used interchangeably, when in fact, they are quite different. Social security covers all measures providing benefits, whether in cash or kind, to secure “protection” from lack of work-related income caused by sickness, disability, maternity, employment injury, unemployment, old age, or death; lack of access to health services; insufficient family support; and poverty and social exclusion (ILO, 2010/11: 13). On the other hand, social protection includes “actions to minimize risks or transfers between individuals or households to cope during difficult times”, according to Department of International Development (2006: 6).

Social protection empowers people, widens their choices, and promotes social inclusive development. Its strategies may include reduction, mitigation and strategies for coping with risk. Social security plays a critical role in times of crisis and provides mechanisms to alleviate and prevent poverty, reduce income disparities and enhance human capital and productivity (ILO, 2010/11).

Social security is not merely a need but rather a human right. Article 22 of the United Nations Universal Declaration of Human Rights (United Nations, 1948: 75) states that:

“Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality”.

Article nine of the International Covenant on Economic, Social and Cultural Rights (United Nations, 1966: 7) also makes reference to social security, noting: “the right of everyone to social security, including social insurance”. The concept of a “social protection floor” has been in use in recent years to mean a set of basic social rights, services and facilities that global citizens should enjoy. The report of the World Commission on the Social Dimension of Globalization states: “a minimum level of social protection for individuals and families needs to be accepted and undisputed as part of the socio-economic floor of the global economy”. A “social protection floor” could consist of two main elements – services (access to water and sanitation, health and education) and social transfers, in cash or in kind that help to realize respective human rights (ILO, 2010/11: 17). Social protection mechanisms are central to achieving the Millennium Development Goals and to fulfilling fundamental human rights entitlements to shelter, employment, food, education and health. Failures in social protection will undermine achievement of the Goals and will increase vulnerability.

The majority of the world population still has “no access to a comprehensive social security system” (ILO, 2010/11: 121). A “welfare state” regime exists in advanced capitalist countries in which the needs of individuals are provided for through a combination of social security provisions including pensions, social protection benefits, social services and labour market regulations. Another regime is an “informal security regime” that describes “institutional arrangements where people rely upon community and family relationships to meet their security needs” (Wood and Gough, 2006: 1696-1699). The former security regime which is a state-based welfare and social protection system is of a “formal type” which is very limited in its coverage in the “majority world” while the latter type, the “informal” regime, is invisible but more protective. It is estimated that only 20 per cent of the world’s working-age population (and their families) have effective access to comprehensive social protection (ILO, 2010/11). Regarding informal social protection, Oduro (2010: 3) writes, “(it) encompasses those arrangements and actions taken by individual or groups of individuals that are not guided by formal legal regulations but are not necessarily contravening these laws and regulations”.

Social capital is also an important tool of social protection. The concept of “social capital” commonly refers to reciprocity, trust and networking among groups, and takes a prominent place in an “informal security regime” and in any development discourse. It also refers to community/household relationships that play a crucial role in reducing the vulnerability of the poor. Abom (2004: 343) observes that social capital is generated at a variety of levels: family, kin, friends, community, wider social networks, and civic associations, to achieve shared results. It helps the poor to draw resources and make their living.

Non-governmental organizations (NGOs) and civil society organizations (CSOs) play a crucial role in social security and social protection. They have become increasingly involved in a range of social service delivery and in social development. Today, NGOs cover most facets of social development: reducing poverty and exclusion; improving access to basic services; preventing conflicts; fostering democracy; and influencing public policies (Fowler, 2000). NGOs are especially well suited for human and social security because of their size and reach, closeness to local populations, willingness to confront the status quo, and ability to address transnational threats through coalition-building (Michael, 2002). NGOs based on capacity building, advocacy and incentives to collective action have played a significant role in social capital construction (Abom, 2004; Fukuyama, 2001).

As noted earlier, PICs have limited formal social security systems, but rather an overdependence on traditional, informal and or semi-formal social security arrangements based on extended families and kinship. Besides migration itself, remittance and the informal economic sector also play significant roles in social security and protection. However, the social protection system of traditional and informal sector is breaking away. In view of foregoing discussions, this paper addresses the questions: how does traditional and informal social protection work in the Pacific? Why is informal social protection weakening in the Pacific? How are informal and traditional social protection linked to formal social protection system? How has traditional social protection changed over the years? What role do NGOs play in social protection and social development in PICs?

The following section focuses on the concepts of social security and social protection, and social “safety net” and their linkages to social development.

II. SOCIAL SECURITY, SOCIAL PROTECTION AND SOCIAL DEVELOPMENT

Social security and “safety nets” are important tools of social protection that assist in social development. Social security has two main functions, income security and availability of medical care and health security (ILO, 2010/11: 13). All social security benefits comprise “social transfers”, either in cash or in kind. Social security has two main components: social insurance and social services.

Social security arrangements can be either universal or targeted at specific groups and generally manifest in two basic schemes: contributory and non-contributory types. The most common form of contributory social security scheme is “social insurance” which mainly covers formal wage employment. National Provident Funds would be an example of this. Social insurance schemes generally refer to

those which guarantee protection through an insurance mechanism. This includes, for example, social pension, health insurance, life insurance, disaster insurance and so on. The non-contributory schemes on the other hand are social assistance schemes based on condition of entitlement to receive benefits and provide conditional or unconditional transfers in cash or kind (ILO, 2010/11). Social assistance as the Department of International Development (2006: 1) notes, “comprises non-contributory transfers that are given to those deemed vulnerable by society on the basis of their vulnerability or poverty”.

Social “safety nets” are “tools of social protection that help vulnerable households cope with temporary shocks” (ADB, 2010b: vii). They are a collection of services provided by state and non-state actors including communities to individuals for overcoming poverty and vulnerability and includes transfers in cash or kind, subsidies, and welfare (ILO, 2006a: 7), and aim to prevent poor and other vulnerable groups from falling into poverty, or being caught in a poverty trap when affected by temporary shocks, such as natural disasters or economic downturn. Social “safety nets” can take several forms: targeted or untargeted, conditional or unconditional cash or in-kind allowances such as conditional cash transfers, child allowances, food stamps, food rations or school feeding programmes (ADB, 2010b: 1).

Social security, social protection and social development are closely linked in a two way process. Generally speaking, the higher the social development, the greater is social security and in turn, the greater the social protection. Similarly, stronger social security measures foster stronger social protection which, in turn, raises the level of social development and vice versa. Social development generally includes three closely interrelated processes: “social transfers”, “social services” and “social integration” (Streeten, 1981 cited in Prasad, 2008: 930).

Dimensions of social protection

Social protection has four dimensions: preventive, protective, promotive and transformative (Devereux and Sabates-Wheeler, 2004 cited in Oduro, 2010). The preventive dimension such as pensions and health insurance helps to manage shocks. The protective dimension involves the provision of assistance to those who are unable to work and children. The promotive dimension includes measures for income generation and building capabilities. It includes, for example, provisions for subsidized inputs, microfinance, school feeding programmes, primary education, and communicable disease reduction measures. The transformative dimension seeks to address concerns pertaining to social security and social exclusion. It can protect people against social risks such as discrimination or abuse. The “transformative” dimension is, however, a broad category that extends beyond elements of risk management and includes income generation and regulatory framework and so on.

This conceptualization of social protection covers various groups: poor, excluded and vulnerable (Oduro, 2010: 2). The informal social protection system covers all these dimensions of social protection as well.

Other than individual scholars (e.g. Baulch and others, 2008; Kidd and others, 2009; Oduro, 2010; Prasad, 2008; Ritchie, 2000; Wood and Gough, 2006), studies related to social protection have been undertaken by various international agencies such as the Asian Development Bank (2003; 2009; 2010a; 2010b); the Department of International Development (2006); the International Labour Organization (2004; 2006a; 2006b; 2006c; 2006d; 2006e; 2010/11); the Overseas Development Institute (2010); the United Nations (2001); and the World Bank (2001; 2006b; 2006c).

The Asian Development Bank (2003) identified five broad areas of social protection relevant to the Asia-Pacific region. These include labour markets, social insurance, social assistance, micro and area-based schemes to protect communities, and child protection. Social protection typically includes individual or bundled policies in the form of labour market support, social insurance, and social safety nets. Social protection policies can range from short-term targeted policies to universal coverage.

The following section focuses on social protection systems and social development in PICs. Part one of the next section discusses the social challenges and vulnerabilities in PICs, while part two focuses on informal and traditional types of social protection system that exist in PICs. Part three deals with the role of NGOs and CSOs in social security and protection in PICs.

III. PACIFIC ISLANDS CONTEXT

Social challenges in PICs

PICs are undergoing rapid social and cultural transformations. PICs exhibit wide socio-economic and cultural diversity as well as numerous social challenges. Various social groups and individuals are becoming increasingly vulnerable, while facing social exclusion. Incidences of poverty, youth unemployment, social and gender inequality, domestic violence, sexual abuse and exploitation, teenage pregnancy, crime, suicide, ageing, and disability, alcoholism and substance abuse, poor health and sickness (life-style diseases), and sexually transmitted diseases including HIV/AIDS are some areas of growing concerns in PICs.

Most Pacific Island governments acknowledge that a growing number of households face greater hardship (ADB, 2010b). The United Nations Resident Coordinator in Fiji reported that “almost 30 per cent of the population is living in the state of basic needs hardships and poverty”. The Resident Coordinator further observed that the poverty level in Fiji has increased from 25 to 40 per cent while that of Papua New Guinea (PNG) has risen from 24 to 54 per cent between 1990-2008.¹ The numbers reported for Fiji can be misleading since Fiji’s Income and Expenditure Survey 2008-2009 estimates the national poverty at only 31 per cent whereas the rural poverty level has increased to 43 per cent (Narsey and others, 2010).

The most vulnerable groups are unemployed youth, elderly individuals without family, the poor, people with disabilities (physically and mentally), women and children (including street children), squatter dwellers, prisoners, dependents, the chronically sick, single mothers, widows and widowers, the homeless and ex-prisoners. It is a triple vulnerability for elderly people if they are without a family, poor and suffer a disability.

Most PICs have a relatively young population, with a high percentage of people under the age of 25 (35 to 40 per cent). The “youth bulge” is a social challenge in PICs. However, PICs are now witnessing an increase in the percentage of elderly within their populations. The United Nations projected that by 2050, about 4 per cent of Fiji’s population would be 80 years or older.² The elderly population, defined as 60 years or older, is expected to increase to a double digit figure in all PICs by 2050, reaching 23 per cent in Palau, 16 per cent in the Cook Islands, 15 per cent in Tuvalu, 13 per cent in Fiji, 12 per cent in Samoa, and 10 per cent in Tonga by 2025 (see table 1). The rapidly growing ageing population has significant implications with regard to social protection and security measures in PICs.

Vulnerability index in PICs

Vulnerability is defined as the degree of exposure and coping capacity of a country. The vulnerability index (VI) is a composite index measuring the exposure of a country to global economic crisis and the coping capacity of that country to mitigate the crisis (UNESCAP and other, 2009/10). The greater the exposure of a country to global economic crises for which it may not have the capacity to cope, the greater would be the vulnerability of the country. Five indicators were taken for measuring the exposure to economic crisis: (a) income content of exports (EXPY) per

¹ “Eradicating poverty, an improbable target for Pacific Islands”, Editorial, *Pac News*, 28 July 2010.

² “Elderly to make up 13 pc of population”, Editorial, *The Fiji Times*, 27 September 2010.

Table 1. Projected ageing population in selected PICs

Country	Percentage of older population (60 years and over)		
	2000	2025	2050
Cook Islands	10	16	23
Fiji	6	13	17
Kiribati	5	8	18
Marshall Islands	3	6	12
Nauru	3	8	13
Palau	8	23	25
PNG	4	6	11
Samoa	7	12	20
Solomon Islands	5	6	11
Tonga	8	10	13
Tuvalu	9	15	17
Vanuatu	5	8	12

Source: Kidd and Others (2009).

gross domestic product (GDP) per capita, (b) foreign direct investment, (c) official development assistance, (d) worker's remittances and (e) inbound tourism; all expressed as percentage of GDP. Similarly, to calculate the coping capacity, the following five indicators were used: (a) external public debt stocks, (b) total reserves in months of imports and gross savings, all to GDP ratio, (c) government effectiveness, (d) world governance indicators, and (e) human development index. The exposure index (EI) and capacity index (CI) were the weighted average of the selected indicators. The vulnerability index was discovered by calculating the differences between the exposure index and coping capacity index. As table 2 shows, the vulnerability indices are relatively higher in Tonga, the Solomon Islands and Vanuatu compared to Samoa, Fiji and PNG.

Social protection in PICs

Social protection in various PICs may be at different stages of development, but it is grossly inadequate in all PICs. Nearly all have limited formal social protection system coverage and inadequate benefits to cover medical care, unemployment, old age, workers compensation to compensate for injuries sustained at work, maternity leave, invalidity and the next kin in the event of a death in a family (Naidu and Mohanty, 2009).

Table 2. Vulnerability and social protection indices in selected PICs

Country	Exposure Index (EI)	Capacity Index (CI)	Vulnerability Index (VI)	Social Protection Index (SPI)*
Cook Islands	..	..	..	0.55
Fiji	0.78	0.57	0.54	0.15
Marshall Islands	..	..	..	0.34
Nauru	..	..	..	0.42
PNG	0.63	0.44	0.53	0.01
Samoa	0.83	0.50	0.68	..
Solomon Islands	0.75	0.27	0.85	..
Tonga	1.00	0.45	0.94	0.08
Tuvalu	..	..	..	0.26
Vanuatu	0.86	0.48	0.74	0.08
Total Pacific	..	..	..	0.24

Source: UNESCAP and others (2009/10: 107).

Note: * Baulch and others (2008: 87).

Baulch and others (2008) have developed social protection indices (SPIs) utilizing two broad dimensions: social protection expenditures/social protection impacts and coverage of social protection. Altogether four indicators were selected in formulation of SPIs: (a) total social protection expenditure (as a percentage of GDP); (b) social protection expenditure going to the poor (as per capita expenditure going to the poor as a percentage of national poverty line); (c) a total number of beneficiaries of social protection programmes (as social protection coverage ratio); and (d) the number of poor beneficiaries of social protection programmes (as a percentage of poor receiving some social protection). A detailed procedure for the calculation of SPIs is, however, beyond the scope of this paper.

The Pacific region has a lower average SPI value (0.24) compared to the average SPI for Asia as a whole (0.36). A wide variation, however, exists in SPIs in PICs, primarily due to variations in social protection expenditures and in coverage for social protection. Higher SPIs are found in the Cook Islands, Nauru, the Marshall Islands and Tuvalu, while below average SPI values are recorded in Fiji, Tonga, Vanuatu, with the lowest value found in PNG (see table 2).

Table 3. Social protection expenditure in selected PICs

Country	Social protection expenditure as a percentage of GDP	Per capita social protection expenditure going to the poor as a percentage of national poverty line	Total social protection coverage ratio	Percentage of the poor receiving some social protection
Cook Islands	3.6	29.0	0.67	100.0
Fiji	2.9	8.0	0.13	22.0
Marshall Islands	13.5	20.0	0.23	9.0
Nauru	6.5	24.0	0.31	74.0
PNG	0.3	0.0	0.01	1.0
Tonga	1.3	2.0	0.11	11.0
Tuvalu	6.9	4.0	0.17	41.0
Vanuatu	1.1	2.0	0.13	10.0
Total Pacific	4.5	11.0	0.22	35.0

Source: Baulch and others (2008).

In terms of social expenditure by category of social protection programmes, the Pacific region has a higher percentage of expenditures in the labour market and in social assistance programmes, but has lower expenditures in the social insurance sector compared to those programmes in Asia as a whole (Baulch and others, 2008).

Table 3 shows data on widely varying social protection expenditures as percentages of GDPs between 13.5 per cent in the Marshall Islands to a mere 0.3 per cent in PNG. The social protection expenditure is relatively higher in Nauru and Tuvalu compared to Fiji, Tonga and Vanuatu (see table 3).

In terms of the proportion of total target populations covered in social protection programmes, the Pacific region has a low value of 35 per cent compared to 57 per cent in Asia (Baulch and others, 2008). With the exception of the Cook Islands, Nauru, and Tuvalu, most of PICs show below average coverage, varying between 22 per cent in Fiji to 1 per cent in PNG (table 3). The social protection expenditure going to the poor is quite insignificant within the Pacific region. The value is much lower in the Pacific region (11 per cent) when compared to the 23 per cent in Asia (Baulch and others, 2008). Except for the Cook Islands and Nauru, the values vary between 8 per cent in Fiji to 0 per cent in PNG (table 3). PNG is “notable for a total absence of formal social protection” (AusAID, 2010: 7).

Although both formal and informal social protection systems co-exist in PICs, the formal social protection systems are grossly inadequate and weak. As elsewhere, the National Provident Fund (NPF) is the most common type of a formal social security system in the Pacific region. However, it is limited to workers in the formal employment sector, which represents only a small fraction of the working population, and excludes the majority of workers in the informal economy, where the bulk of the poor are concentrated (ILO, 2006a: 60). Social assistance programmes providing cash transfers to poor and vulnerable people are very limited or non-existent in PICs, with the exception of Fiji's Social Welfare Family Assistance Program (FAP) and the school fee scheme of the Social Affairs Department of Kiribati. It is clearly evident that there exist high social protection deficits within PICs.

Informal and traditional social protection mechanisms in PICs

In the absence of strong state-led social protection services, there has been heavy reliance on traditional, informal and non-formal social protection provided through family, kinship and community, religious bodies and associational groups such as NGOs and CSOs. Most Pacific Island states have long relied only on traditional support mechanisms from families, overseas migrants, community institutions, and churches. In Vanuatu, for example, "family and community arrangements are the main support for the long-term poor as the government has not funded direct social assistance" (WB, 2006b). Moreover, Fiji and Kiribati have the most extensive social assistance programmes in the Pacific.

The informal social protection mechanism is more complex and multifaceted. Different forms of informal social protection mechanisms exist in PICs. However, a knowledge gap exists within informal social protection mechanisms in PICs and within their linkages to labour markets and other formal sector protection mechanisms.

Traditional and informal social protection has the potential to effectively cope with emergencies, alleviate poverty, and build the resilience of poor, vulnerable and marginalized groups. Informal and non-formal social protection systems are closely linked to, and influenced by, cultural values and the tradition of Pacific societies.

Traditional social protection systems in PICs

The Pacific has a strong tradition of giving and sharing among extended families and communities (ADB, 2010b). Social protection in PICs has traditionally been provided by informal means through individuals, families, communities, churches and by NGOs and CSOs. Traditionally, there had been no institutionalized systems of social protection as such. However, each component of social life had

a role in social protection (Ratuva, 2006). The “extended family is still an extremely important source of identity and provides a sense of belonging and well-being”; it “ensures that no one goes hungry, and that no one is destitute” and that “everybody is looked after” (Monsell-Davis, 1993: 1-13). According to Ratuva (2006: 102-103), “traditional forms of social protection exist in various forms such as collective reciprocity of goods and services, ceremonial exchange or even at a level of individual behavioural disposition”. Traditional socio-political systems in Pacific societies are closely linked to customary systems of social protection.

Reciprocity, which refers to people’s informal exchange of goods and services, is still practiced in various forms in Pacific societies, particularly in rural areas. Reciprocity can be of different types: generalized, specialized or redistributive. The generalized type of reciprocity refers to the exchange of goods without specific value or time bound in terms of repayment. This is exemplified in the *kerekere* system of Fiji. Specialized reciprocity refers to the simultaneous exchange of goods. Redistributive reciprocity is the collective exchange of goods through ceremonial processes, as demonstrated in another tradition of Fiji, the *solevu* (Ratuva, 2006).

Pacific societies are based on principles of community-based caring and sharing. Continuing with the example of Fiji, the idea of share and care is embodied in the Fijian “ideal terms of *veivukei* (offering a helping hand), *veinanumi* (the act of being considerate), *veilomani* (being loving and friendly with one another), *duavata* (togetherness) or *yalovata* (of the same spirit)” (ILO, 2006a: 28). The other traditional forms of social protection in Fiji include, for example, *kerekere* (asking for aid based on reciprocity), *solesolevaki* (joint communal labour), and *solevu* (large scale mobilization and redistribution of community resources), *solivakavanua* (communal collection and accumulation of funds) and *yalo solisoli* (social generosity) (Ratuva, 2006). In Fiji, kinship networks called *viewekani* constituting blood and social relations do exist as a network of social protection where individuals and families are looked after by other members of the network in times of need. Contribution and distribution are the binding forces of the Fijian system (Suguta, 1986).

Kerekere system in Fiji

In Fiji, rights and duties that kin entertain towards each other are institutionalized in what is known as the *kerekere* system. Derived from the Korean word meaning “to request”, *kerekere* means “to solicit a good, resource or service or the use of good resource”. Almost “anything can be solicited: food, tapa, mats, canoes, whale’s teeth, cloth, tobacco, money, pigs and so on” (Monsell-Davis, 1993: 5). *Kerekere* is a form of reciprocity in which one may ask neighbours, friends and relatives for goods and services to meet one’s basic socio-economic needs, or for the purpose of fulfilling certain social obligations (Ratuva, 2006). In Suva, as

Gounis and Rutz (1986: 79) observed, the social system of Fiji provides a form of social insurance which succeeds in “spreading both the risks and the benefits” derived from urban labour market participation.

Traditional social protection mechanisms in other PICs

In Kiribati, strong family and community bonds and customs exist which provide safety nets to the disadvantaged (ILO, 2006b). Some of these customs are traditions, such as the *utu* (extended family), *karekare* (taking turns at joint work with non-utu members), *te aiai* (sharing fire), *bubuti* (the requesting of gifts based on family relationships), *te Katabetabe* (burden sharing, especially at funerals) and *tekaonono* (sharing food with people outside the utu).

In Samoa, social security systems that exist informally include the traditional order or *Fa’a Samoa*, church-based welfare schemes, religious social support groups, voluntary provident fund membership for religious orders, and micro-schemes for access to credit (ILO, 2006c: 228). The *Mata* (chiefly title) system in Samoa that controls all local government is a traditional, well-organized social protection system. Over 80 per cent of the land in Samoa is under *Matai* control, and about 65 per cent of the population derive their livelihoods from *Matai* land. The *Aiga* (descent group) in rural Samoa is redistributive social and political units, pooling resources of both cash and food allocation by the *Matai* chiefs according to individual needs (WB, 2006b: 73).

In Samoa, there exist various traditional terms of social protection such as *Fa’ alavelave* (acceptance of socio-cultural responsibility), *Totoma* (expectation of reciprocity), and *Atula* (non-reciprocal giving). The traditional system in Samoa, however, has been undergoing dramatic changes as a result of modernization and socio-cultural transformations (ILO, 2006c: 89).

In Vanuatu, social protection for the weak, orphans, the aged and those who might have fallen on hard times, is a communal responsibility. In Vanuatu, *nakamal* is a community of related households that are headed by a chief. A number of *nakamals* form a tribe and within each *nakamal* a social safety net system exists (Prasad and Kausimae, 2009). With regard to social protection, Ni-Vanuatu relies mostly on families and kinship networks, on access to traditional family land holdings for subsistence farming, and on a broad array of community-based organizations (churches) and NGOs (WB, 2006c: 5). There is, however, little or no government funding provided to NGOs or agencies dealing with social problems (ILO, 2006e).

Ratuva (2006) observes that in the absence of a strong formal social security system, the entire kinship system itself, referred to as *veiwekani* in Fiji, *fa’a Samoa* in Samoa and *wantok* in the Solomon Islands and Vanuatu, provides the basis or

foundation of social protection on a daily or occasional basis. There have been considerable successes in the integration of traditional values such as collective participation, sharing of resources and social integration.

The *wantok* system, a traditional socio-cultural network of people with shared kinship, language and history providing community support, is widely practiced in Melanesian countries such as the Solomon Islands, PNG and Vanuatu (Mihalic, 1971: 202; Mannan, 1978: 199-200; Monsell-Davis, 1993: 3; ILO, 2006d: 86). *Wantok*, in Melanesian Pidgin, is made up of two words, “wan” meaning “one” and “tok” meaning “talk” (Jak, 2010: 1). The *wantok* refers to one’s kin or those closely linked together, either socially or biologically, and it literally means “same language” (ILO, 2006d: 86). According to Mihalic (1971: 202), a *wantok* is “one who speaks the same language, one who is of the same nationality, a compatriot, one who is from the same country, or a neighbour”. The *wantok* system could be seen as an unwritten social contract between those that speak the same language, to assist each other in times of need. It is a “kin obligation” based on the principle of reciprocity (Mannan, 1978: 199). The *wantok* has often been described as a “safety net” for a country like the Solomon Islands, where there are no social service schemes. In the Solomon Islands, there are about 220 different languages spoken. Traditionally, the members of the *wantok* system look out for each other during hard times, for example, to pay school fees of their children and for other assistance in times of need.³ This “type of security has a certain edge over the social security of an impersonal bureaucracy”. The *wantok* system is also well-suited to promote social welfare activities, such as the construction of community centres (Mannan, 1978: 206).

The concept of *wantok* in the Solomon Islands and PNG and *kerekere* in Fiji are broader concepts, acting not only as social “safety nets”, but also emphasizing continuity, the creation of primary relationships, reciprocity, safe relationships, the imperative to respond to requests, and the underlying values of prestige and reputation (Monsell-Davis, 1993: 7). *Wantok* is a system where people depend, care, and help each other in almost all societal affairs of PNG. The “system works very well in a traditional setting” and social protection is the underlying value of the *wantok* system (Jak, 2010: 1-2).

However, the *wantok* and *kerekere* systems, the traditional systems of reciprocity, have negative impacts as well. Instead of safety nets, they act as disincentives (Monsell-Davis 1993; Mannan, 1978). Problems include the intense and continuing pressure of demands being made by others, from requests for bus fares, food, or school fees to even larger ceremonial matters, such as marriage and

³ “The Cost of the ‘Wantok System’”, Editorial, *The Solomon Times*, 16 February 2008, accessed from <http://www.solomontimes.com/news.aspx?nwID=1368> on 5 March 2011.

mortuary payment and contribution to church funds (Monsell-Davis, 1993: 7). Mannan (1978: 200) identified some of the negative impact of the *wantok* system: (a) the system reduces the incentive of the successful entrepreneur, as much of his profit is shared within his *wantok*, leaving little return for his efforts; (b) the *wantok* system also prompts rural–urban migration, thus aggravating urban problems such as “unemployment, squatter settlements and juvenile delinquency”; and (c) it encourages tribal fighting in rural areas, regionalism in politics and nepotism in the area of public service.

Land ownership

Land is considered as a fundamental social security. It remains one of the most important sources of social protection in all Pacific societies. Land in PICs is mostly customary and communally owned. Land defines “identity and cultural legitimacy” and is referred to in the Pacific by different terms such as *vanua* in Fiji and Vanuatu, *fenua* in Samoa, *henua* in many parts of the Solomon Islands and *abana* in Kiribati (Ratuva, 2006: 103).

Ratuva (2006: 106-109) noted that the socio-cultural identity of Fiji has direct links with *vanua*. Native land which consists of 85 per cent in Fiji is collectively owned by extended family units such as *matqali*. This collective land ownership acts as a strong social protection system. Land ownership is vested in the *mataqali*, which is both a land owning unit and a kinship group (Suguta, 1986). Ratuva (2006: 109) observed that “native land cannot be brought or sold”, it is “passed down from generation to generation, thus ensuring that everyone has access to land and resources”. Moreover, “land provides sustained income for many communities from leases, and in many cases this income has been reinvested for village businesses, housing schemes, children’s education and the upgrading of various community amenities”. Land plays a critical role in social protection. It not only provides a sense of socio-cultural identity but also provides the means for socio-economic sustenance (Ratuva, 2006). However, landlessness is a growing problem either because people have moved away from their traditional lands or because of a growing imbalance between traditional land tenure systems and demand for land (ADB, 2010b).

Migration and social protection

Migration itself is an informal type of social protection strategy. Families that are vulnerable socially, economically and environmentally, adopt a risk reduction strategy by migrating within the country (from rural to urban areas) and internationally. Migration, as a social protection strategy, fulfils promotive, preventive and protective roles of social protection. People, especially the poor, migrate to improve their

income or life chances (promotive strategy). Migration is also seen as a risk diversification strategy (preventive strategy). Migration is thus both a risk reducing and a coping strategy.

PICs have a long history of migration. Rural migration to the national capital and other towns is a rapid process in PICs which accelerates urbanization. People are migrating from low-lying, smaller and outer islands to larger islands in search of secured land with hopes of minimizing the impact of environmental and climatic change. The motivation to relocate is, first and foremost, a risk reduction and coping strategy, as the economic and environmental “push factors” in rural and outer islands are stronger than the “pull factors” attracting migrants towards urban destinations. The strong desire to remain at home is outweighed by the need to alleviate poverty and overcome vulnerability.

There has been large scale emigration of Pacific Islanders to metropolitan countries such as Australia, Canada, New Zealand and the United States of America. Emigration destinations of those in PICs are largely connected to past and present political affiliation of the countries. For example, there are more Niuean in New Zealand (about 20,000) than Niue (1,500). Similarly, about 6,000 Tokelauan are in New Zealand and nearly 8,000 Cook Islanders are living outside the country. There are a large number of migrants from Fiji living in Australia, New Zealand, Canada and the United States (Mohanty, 2006a). The emigration rate is high in PICs, especially in Samoa, Tonga and Fiji. Table 4 shows that in 2005 the emigration rates for these countries were 35 per cent, 34 per cent and 15 per cent respectively.

Table 4. Emigration rates and remittances in selected PICs

Country	Emigration (%), 2005	Remittances (millions of United States dollar) 2008	Remittances as a percentage of GDP, 2007
Fiji	15.2	175	4.8
Kiribati	5.0	9	9.0
PNG	0.8	13	0.2
Samoa	35.4	135	22.8
Solomon Islands	0.9	20	5.3
Tonga	34.3	100	39.4
Vanuatu	61.4	7	1.2

Source: UNESCAP and others (2009/10: 80-81).

As previously noted, migration is seen as a risk reduction and social protection strategy. Migrants build social networks, which help to strengthen social capital and the informal social protection system. Migrants use informal social protection mechanisms, especially the family and community networks, to manage risks during the transit. Migration is also seen as one of the major factors in breaking traditional community ties, thereby weakening the traditional and informal social protection system in PICs. Migration, therefore, can be argued as a tool that both strengthens and weakens the social protection system.

Remittances

Remittance sent by migrants is yet another important informal social protection mechanism. Remittances from both urban to rural areas and international transfer play a critical role in alleviating poverty and providing social protection services and, therefore, contribute significantly to social development. Table 4 shows that international migrants' remittances comprise a substantial proportion of the GDP in many PICs such as Fiji (5 per cent), Kiribati (9 per cent), Samoa (23 per cent) and Tonga (39 per cent). In 2008, the volume of remittance was \$175 million in Fiji, \$135 million in Samoa and \$100 million in Tonga (see table 3). Fijians serving on foreign ships bring in around \$15 million of remittance annually.⁴ The Federated States of Micronesia, Fiji, Kiribati, Samoa and Tonga all have high levels of per capita remittance (Prasad, 2008).

Remittances are used by families as a form of social protection measure and "safety net" that assists in alleviating poverty and in supporting family businesses. In Tonga, for example, remittances have both reduced the poverty headcount from 57 per cent to 32 per cent and significantly impacted inequality, reducing the Gini co-efficient from 0.605 to 0.495 (WB, 2006a: 88). Similarly, in Samoa, family remittances from overseas play a vital role in providing social protection and social security to their relatives and friends living in the country. Samoans overseas contribute towards their "social obligations" by remitting money to their extended family. Almost every Samoan has a relative overseas and money sent back home helps to subsidize the socio-economic needs of the relatives. Some of this money is directed to churches, some towards the *fa'alavelave* and some used to start micro-businesses (ILO, 2006c: 91). Studies show that remittances are used by extended families as a form of social protection in Fiji. Remittances have helped family members "to pay for general family subsistence, for the welfare of their children and for bills, fees and other traditional obligations in Fiji" (Rokoduru, 2002: 46).

⁴ "Seafarers earn \$15 m annually", Editorial, *The Fiji Times*, 27 September 2010.

In Kiribati, remittances from seafarers and others working overseas are an important source of cash income that provides a “safety net” for many families. About 24 per cent of all Kiribati households get receipts from abroad. This percentage accounts for 20 per cent of all outer island households and 30 per cent of the households on the South Tarawa (ILO, 2006b: 45).

Unlike Samoa, Tonga, and Fiji, remittances from abroad in the Solomon Islands are very limited. Similarly, remittances from abroad in Kiribati, Tuvalu and Vanuatu are limited, but in recent years remittances are on the rise in these countries due to labour migration to New Zealand under the “Recognised Seasonal Employer” (RSE) Scheme. There is also evidence of “reverse remittances”, where families send money from their home countries to relatives living abroad to help them cope with growing hardship (ADB, 2010b: 9).

In addition to the remittances from abroad, remittance transfers in cash or kind from urban areas within PICs to rural areas and outer islands provide supplementary and protective support to rural households. These “local remittances” are quite common in the Solomon Islands. Both formal and informal mechanisms are used in remitting money within countries and from overseas. On the Island of Tanna in Vanuatu, for example, remittances from urban migrants are the largest source of income for several villages (AusAID, 2010). In addition to cash, remittances in terms of food and household consumable goods are also exchanged between urban and rural areas. However, information on the volume and precise nature of remittances within PICs is scant.

Social capital: domestic and overseas social networks

Informal social protection is provided through kinship and social networks operating nationally and abroad. These networks are defined in terms of family and community networks. The family is an important institution for informal protection, and transfers in cash or in kind occur when a family member is faced with a crisis. The family assumes all the social protection roles: protective, preventive and promotive (Oduro, 2010).

Many informal social networks and community organizations exist in Fiji. For example, the Young People’s Concerned Network (YPCN) in Fiji is a youth network made up of activists from around Fiji who advocate for human rights, gender rights, children rights, youth policies, mental health, HIV/AIDS, reproductive health, and civic duties. There exist a number of social network systems between urban and rural areas and the outer islands in PICs. In Kiribati, for example, a mutually beneficial social network system exists between urban South Tarawa and the outer islands. Outer island households often receive additional remittances, such as school fees

which are paid by employed relatives who live on South Tarawa. In return, the relatives on South Tarawa receive produce from their outer island relatives (ILO, 2006b). In urban areas of Vanuatu, extended networks are usually based on kinship ties among individuals originating from the same island or village. Various urban informal settlements around Port Vila and Lauganville tend to be inhabited by migrants from the same island of origin (WB, 2006c).

Diaspora associations abroad

A good number of families and communities maintain well-knit social network support systems overseas. Migrant families and relatives living overseas provide cash and in-kind support periodically to friends and relatives residing abroad as well as in their home country. *Wantok* association exists abroad as well. An example of such association would be the Solomon Islands Wantok Association in the United Kingdom of Great Britain and Northern Ireland.⁵ There are a number of diaspora associations which currently exist overseas. These associations are actively undertaking social and cultural causes in the name of PICs, with an emphasis in the fields of education, health, sports, etc. Some examples of these associations are: the Auckland Fiji Community, the Auckland Fiji Youth Forum, the Waikato Fiji Association, the Fiji Waikato Community in New Zealand, the Samoa College Old People's Association (SCOPA) in Auckland, the Tongan Nurses Association of New Zealand (TNA), the Tongan Women's Cultural Development Group in New South Wales, the Australian Tongan Tennis Association; Fiji Golf Association in Vancouver, Canada, the Fiji Indian Community in San Francisco, the United States and USA-Fiji Outreach, which provides scholarships to under privileged students of Fiji heritage (USA-Fiji Outreach, 2010). Similarly, the Fiji Australia Association of Tasmania provides help to Fiji nationals with regard to "relocation, education and finance" (Fiji Australia Association of Tasmania, 2010).

A relatively well-knit social network support system of migrant families also exists among Samoans overseas. This network assists in supporting Samoans abroad and in their home country by providing cash and in-kind support to friends and relatives (ILO, 2006c).

Informal sector economic activities

The role of the informal sector is specially crucial in alleviating poverty and providing livelihoods and social protection to vulnerable groups. With rapid urbanization, informal economic activities are growing in urban areas and provide

⁵ Glass, Victoria, "Wantok System", *The Solomon Star*, 26 November 2010, accessed from <http://www.solomonstarnews.com/viewpoint/letters-to-the-editor/9158-wantok-system>.

social protection of various types: preventive, protective and promotive to poor and vulnerable groups. It aids in providing employment in labour markets and generating income, especially for the poor. In some PICs, informal enterprise has developed into a dynamic source of employment and income. In Fiji, for example, informal sector workers account for about 62 per cent of the total labour force (ILO, 2006a: 84). This employment played a critical role in the labour market of Fiji and contributed to the alleviation of poverty (Mohanty, 2006b; Reddy and others, 2003).

In Samoa and Tonga, urban informal enterprise, in terms of trade of second hand clothes and other goods, has grown and currently operates through the diaspora of family networks that span several countries (WB, 2000).

Other informal coping strategies

Various coping strategies are adapted by the poor to overcome vulnerabilities. Family borrowing and the transfer of cash from friends and relatives is a form of informal social assistance that is strong in PICs. Many families survive due to the borrowing of cash or in-kind supports from their relatives, friends or neighbours. Household and community relations and networking act as “safety nets” and as “shock absorbers” and help reduce the vulnerability of the poor. Social capital, *wantok* and *kerekere* systems greatly assist in this regard. Families also adopt additional coping strategies in the face of economic crisis: (a) raising income by taking up various informal sector activities to adapt to price rises and an increase in the cost of living, and (b) adopting “consumption modifying” strategies in the event of declining income such as reducing household spending, family budgeting, changing dietary habits, cutting back on the purchasing of non-essential goods and even withdrawing children from school.

Role of NGOs and CSOs

NGOs and CSOs have become increasingly involved in a range of social services such as health care and education, and have become critical in ensuring social welfare (Jianxiu, 2006). Civil society generally refers to “those voluntary organizations occupying the intermediary space between the state, on the one hand, and the most localized entities of tribe, clan, language group, and family, on the other hand” (Dinnen, 2003: 5). They are active agents of social change and development. CSOs are the link between people and the government. They make significant contributions to non-state social protection systems, and participate informally in all social protection programmes such as labour markets, social insurance, social assistance, micro and area-schemes, and child protection. NGOs in the Pacific are largely involved in advocacy, counselling, education and awareness, training, capacity

building, improving coping capacity, community empowerment, resilience building, and community development.

The NGO sector itself provides employment to a large number of workers especially in Fiji and thus plays a crucial role in the labour market. NGOs assist in building “social capacity”, or the “ability of a social group or community to function and care for itself” (Ritchie, 2000: 641). NGOs in PICs are actively involved in education, health insurance, maternal and child health, reproductive health, micro-finance, micro-credit, community disaster risk management, housing development, income generation, poverty alleviation, social enterprising activities and social welfare services for women, children, the aged and the disabled.

PICs, especially the large Melanesian countries such as Fiji, PNG and the Solomon Islands have a vibrant NGO sector that includes a wide range of local, national, regional and international organizations. There is a substantial umbrella of national NGOs. These include the Fiji Council of Social Services (FCOSS), the Fiji Women’s Crisis Centre (FWCC), Kiribati Association of NGOs (KANGO), Samoa Umbrella for NGOs (SUNGO), the Solomon Island Development Trust (SIDT), Tonga Community Development Trust (TCDT), Tuvalu Association of NGOs (TANGO) and the Vanuatu Association of NGOs (VANGO). Regional NGOs include the Pacific Regional Non-Governmental Organizations (PRINGOs), the Pacific Islands Association of NGOs (PIANGO) and the Foundation of the Peoples of the South Pacific International (FSPI). Examples of international NGOs are Helpage International, World Vision International, the Save the Children Fund, and Educational International. All provide social protection services at various and appropriate levels.

In Fiji, NGOs play a significant role in social welfare (FCOSS, 1981; Mohanty, 2008). In addition to the national umbrella organizations and international NGOs, there are large residential social welfare NGOs, such as Home of Hope and Pearce Home, that provide social services and protection to the poor and needy. Still other NGOs, like the Home of Compassion and the Father Law Home, provide shelter and care to the elderly of Fiji. Outside Fiji, there are few public programmes designed to assist the disabled. Therefore, NGOs have assumed the responsibility of providing education, training, counselling, and financial support to disabled individuals and their families (WB, 2006b). A number of NGOs are also active in the area of conflict resolution, peacemaking, as well as maintaining social stability and cohesion. Peace Foundation Melanesia (PFM), for instance, is a NGO working in the area of conflict resolution in PNG (Dinnen, 2003). Education and health are two fundamental social sectors where NGOs play a vital role.

Educational development

Although education and health services are state-led, they are largely provided through informal and non-formal arrangements in PICs. For example, since the mid-1990s there has been a significant increase in the number of community schools in the Solomon Islands. These day junior secondary schools are run by community groups and churches and assisted by government grants (WB, 2006c: 3).

In Fiji, NGOs and CSOs remain the key providers of formal education ranging from pre-school to the upper secondary level. Almost 99 per cent of primary schools and 90 per cent of secondary and technical vocational schools in the country are in the NGO sector. Nearly 70 per cent of the schools in Fiji are committee-run. Some of the leading NGOs involved in education in Fiji are Arya Pratinidhi Sabha, Gujarat Education Society, the Catholic Archdiocese, the Methodist Church of Fiji, the Seventh Day Adventist and the Anglican Church (Mohanty, 2007). Non-formal education in Fiji is the sole domain of the CSOs (FCOSS, 2003). The NGOs such as the Ecumenical Centre for Research, Education and Advocacy (ECEA) in Fiji runs a Social Education and Empowerment Programme (SEEP) that covers a wider target area in community development, including voter education and the empowerment of women in selected rural areas.

Similarly, in Vanuatu, the government's limited resources are prioritized for formal education, leaving non-formal education to churches, communities and other NGOs. Non-formal education is important to Ni-Vanuatu especially to people in rural areas, which can learn a mix of traditional and contemporary trade skills aimed at increasing employment opportunities (WB, 2006b: 3).

Health services

The role of communities in the provision of health services is not new in the Pacific. There exist community health councils in the Marshall Islands, village health workers in the Solomon Islands and Women's committees in Samoa (WB, 2007). In rural Vanuatu there are 180 aid posts organized and supported by the village councils. Families often assist relatives in travelling to distant health facilities in favour of local facilities that they consider less effective (WB, 2006c). In Fiji, several health service NGOs do exist. For example, the Kidney Foundation of Fiji, the Fiji Network for People Living with HIV/AIDS (FJN+), and the Vodafone ATH Foundation, which provides free eye clinics, heart surgery and medical rehabilitation with the help of overseas volunteers and medical experts. Another example is the Friends of Fiji Heart Foundation, an NGO located in Auckland, but providing health services, in terms of free operations, for the poor and needy citizens of Fiji who are suffering from heart disease. The Foundation of the Peoples of the South Pacific International (FSP),

a regional NGO, is associated with a network of ten independent community-based organizations, and runs community-based health projects in the areas of reproductive health, family planning, awareness on sexually transmitted infections and HIV/AIDS, non-communicable diseases and youth mental health in Kiribati and Vanuatu (FSPI, 2010; FSPV, 2010). Tuvalu Family Health Association is actively engaged in health services including reproductive health and the social marketing of condoms.

Micro-finance and micro-enterprise development

Community/social enterprise is a relatively recent development in the NGO sector in Fiji. Micro-finance and micro-credit mechanisms play a significant role in establishing micro-enterprises and aiding in poverty alleviation. Several NGOs in Fiji are engaged in income generation activities and small businesses such as handicrafts, mat making and honey collection. The Peace Corps Beekeepers of Fiji, for instance, is involved in a honey bee project. Micro-finance institutions in the NGO sector in Fiji, for example, started with the FCOSS and Aglow Lautoka in Fiji. These early NGOs assisted in the implementation of micro-credit and savings projects, providing services to communities and villages (ILO, 2006a). The FCOSS runs a Social Enterprise Development and Education (SEDE) programme that aims at “promoting and empowering communities through entrepreneurial initiatives, capacity enhancements and micro-finance services”. The programme provides loans to establish micro-businesses and promotes saving by the poor (FCOSS, 2010: 1). Another NGO in Fiji, the Foundation for Rural Integrated Enterprises N Development (FRIEND), works towards poverty alleviation through its social and economic empowerment programme. FRIEND runs a programme called Developing Enterprises for Sustainable Income (DESI) which “encourages members of underserved communities to support themselves and their families through small enterprise, making use of available resources and existing skills” (UNHABITAT, 2010). Micro-credit systems exist informally in other PICs. The *wantok* system plays a vital role in entrepreneurial development, especially in PNG (Mannan, 1978).

Credit union systems also work for those who are not covered by formal social insurance schemes. Credit unions provide a sense of support to those without regular employment. In Fiji, for instance, there are several communities, professions or company-based credit unions that act as “safety nets”. These include, for example, the Fiji Credit Union League, the Fiji Teachers Union Credit Society and Service Workers Credit Union (Mohanty, 2008). The Ecumenical Centre for Research, Education and Advocacy (ECREA) in Fiji has an Economic Justice Programme (EJP) under which a People’s Community Network (PCN) has been promoted. This network works towards community-building and empowerment of marginalized and poor squatters and informal settlement dwellers around Suva City. The programme is also

mobilizing squatter dwellers for developing a community micro-saving scheme for the PCN members.

There are other forms of informal micro-credit system which exist in PICs. Informal lending, for example, is a micro-credit system that has been in existence in Fiji for quite some time. However, little is known about informal lending practices. This lack of knowledge creates disorganization within the system (ILO, 2006a). According to one estimate, about 20 per cent of households have access to such loans (Kidd and others, 2009).

Housing development and assistance

Housing development is another area where NGOs play a significant role. In Fiji, two prominent NGOs are working in housing development and providing assistance to homeless and destitute families. These are the Housing Assistance and Relief Trust (HART) and Habitat for Humanity, Fiji (HFH). HART provides shelters to destitute families and undertakes social welfare oriented programmes such as counselling and providing educational assistance to children (Mohanty, 2007). HFH is another lead NGO in housing development that aims at eliminating housing poverty in Fiji.

Child protection

NGOs in PICs, especially in Fiji, have been long engaged in child protection, providing protection to the needy, assistance for homeless, school fees, scholarships to poor and disadvantaged children and participating in child rehabilitation programmes. Fiji has a number of child care institutions, orphanages and boarding schools which have been established by NGOs, such as the Dilkusha Children's Home and the Veilomani Boys Home. The former not only nurtures neglected and needy young girls and provides protection to children who are victims of all forms of abuse, children of poor families and physically challenged children but also provides social assistance in terms of in-kind or cash educational assistance. The latter is a rehabilitation and vocational training centre for boys in Fiji. It provides accommodation to young boys who are placed in the custody of the state for juvenile delinquency, and rehabilitates them with the assistance of their families and communities.

Role of women and women organizations

Women in PICs play a critical role in productive activities and domestic work and in managing and reducing family risks and vulnerabilities. They participate in informal labour markets and, beginning very recently, have participated in small

business and micro-enterprise development. Women are engaged in various informal income-generating activities: child protection, community awareness/building, conflict resolutions, peace-building and maintaining social cohesion. There are a large number of women's associations in PICs, Fiji in particular, that champion women's issues and provide welfare services and protection to women. One example is the Fiji Women Crisis Centre (FWCC), which advocates against violence to women and children and provides crisis counselling, and legal, medical, and other practical support services for women and children who are the victims of domestic violence.

Women are the active agents for community-building and play a critical role in the process of social change. They play a leading role in community-based initiatives aimed at conflict resolution and peace-building and maintaining good order at local level. For example, one of the most remarkable peace-making initiatives by women in the Pacific has been the work of the Kup Women for Peace (KWP) in PNG (Dinnen, 2003).

IV. THE INTERPLAY BETWEEN FORMAL AND INFORMAL SOCIAL PROTECTION SYSTEMS

In many instances, the traditional and informal forms of social protection in the Pacific overlap with the formal system. For example, the traditional forms of social protection such as reciprocity such as duties during ceremonies are also formal. There exist clear linkages between formal and informal social arrangements. Many governments have formed partnerships with churches and other community organizations, particularly in the education and health sectors (ADB, 2010a). For example, the government provides grants to informal educational institutions in Fiji for imparting education and to organizations such as the Housing Assistance and Relief Trust (HART) for housing development in the country. Similarly, in the Solomon Islands, schools run by community groups and churches are also assisted by government grants. In health services in Samoa, for instance, a "network of women's social services, founded on strong traditional community support networks, assist governments in overcoming capacity and finance resource constraints in reaching the needs of the broad population" (ADB, 2010a: 6).

There is clear evidence showing formal social protection systems supporting the traditional support mechanisms in the Pacific. For instance, the Pacific Islanders living in New Zealand who were receiving formal social welfare benefits there were able to transfer assistance through remittances to support the traditional support mechanism (ADB, 2010b). The reverse is also true in some instances; remittances are sent from home countries to support families living with hardship abroad.

Employment in the informal sector plays a prominent role in the labour market and acts as social protection to the poor and needy while also supplementing the formal sector in terms of goods and services. Formal social protection that is more predictable and reliable can complement informal social protection arrangements. There is no doubt that spillover occurs in both the formal and informal social protection systems, making both systems mutually reinforcing. Community and civil society groups contribute in significant ways to the maintenance of peace and good order at local levels and thus provide important support to the formal sector (Dinnen, 2003).

V. CHALLENGES AND OPPORTUNITIES

The formal social protection is inadequate and weak in the Pacific. This is largely due to, firstly, the fact that social protection in the Pacific is relatively a new field of government activity (WB, 2006a). Secondly, the formal social security system offers low coverage and the vast majority of informal sector employment is not covered under any social security measures. Thirdly, most of PICs are witnessing slow economic growth and have low social protection spending. Finally, since family, community and the traditional support systems still remain stronger, although declining, governments rely heavily upon them for social welfare services. This reliance encourages less willingness on the part of the governments to promote the formal system.

Both the informal and traditional social protection systems also have many weaknesses. They tend to be “patchy and uneven in coverage” and sharing tends to be stronger within extended families or kinship groups than in the “community at large” (AusAID, 2010: 23). They are uncertain and unreliable. The traditional social safety nets have been subjected to increasing strain and are less suited to the widespread hardship now facing the region (ADB, 2010b).

The traditional and informal safety net mechanisms in PICs have been weakening. Barr (1990: 121, 130) points out that “the breakdown of traditional patterns of family caring and sharing...is now strongly evident in the Fijian community”. As Nii-K Plange says (cited in Barr, 1990: 81) for many people “what is fading away is not the wish to care but the means to care”. The weakening of the informal safety nets in PICs is attributed to many factors such as a fast growing cash economy, urbanization, rural–urban migration, rapid population change, growing poverty and increasing hardships due to economic crises and frequent natural disasters. The majority of people are under constant fear of losing their livelihoods due to economic crises, and are unable to meet social obligations. Surveys found that in Fiji and Vanuatu, for example, the poorest households often have little or no

family support, and thus cannot maintain their social obligations in terms of contributions to the community and to the church, among other things. This leads to a feeling of social exclusion (Chung and Hill, 2002 cited in ADB, 2010b: 9).

However, there are opportunities to develop innovative arrangements that can link governments, NGOs and communities. In Samoa, for instance, women's village representatives act as a critical link between communities across the country and the Ministry of Women, Community and Social Development (ADB, 2010b). Similarly, the Vanuatu Association of Non-Government Organizations (VANGO) strengthened their relationship with the government by signing a memorandum of understanding in 2004 (WB, 2006c). The Pacific Island community's social networks, social capital and close-knit community structure are some of the strengths which can (a) assist in building a strong network of social "safety nets", (b) facilitate quicker dissemination of information through the community network, and (c) aid in the adaptation of social development programmes.

VI. CONCLUSIONS

Social protection aids in poverty reduction and facilitates risk management and social development. Social protection measures can play a critical role in achieving the Millennium Development Goals in the same way that lack of social protection will undermine them and increase vulnerability. Formal protection systems are inadequate to meet growing challenges in PICs. Traditionally, PICs have heavily relied on support from extended family networks and strong community ties. However, those traditional informal safety net mechanisms are becoming inadequate in the face of growing economic and environmental climate changes. As these informal mechanisms become less effective, it is clear that strong formal mechanisms need to be in place. However, at this time, few exist. The dilemma is that both the state-led formal and the informal social protection systems are currently inadequate. What is needed is a sound social policy framework that is an integration of both the formal and informal mechanisms.

The approach to social protection needs to extend beyond mere financial-oriented considerations. These considerations should include investments aimed at supporting "informal arrangements", upgrading the non-profit sector, strengthening the "social rights" aspect of social policy, and extending the view of social risk management to include the broad concept of "social capital" (WB, 2001: 11).

The role of NGOs and CSOs in social protection is crucial, but the non-profit sector faces numerous challenges such as financial, manpower, professionalism, low capacity building and poor networking as well. There is, therefore, a greater need for

strengthening NGO networks and developing partnerships between civil society, governments and the private sector. Given the resource and capacity constraints of the formal sector, there is a need for strengthening and building informal social protection system and practices. A greater coordination of the formal social protection programmes of government together with programmes run by civil society organizations is needed. There is a need for integration of social policy, social planning and social development for achieving cost effectiveness and a sustainable social protection system.

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