

The Impact of Women-Led Business on Wellbeing and Community Resilience in Fiji

Savannah Dantin
Auckland University of Technology

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Supervisors : Dr. Loic Le De and Dr. Radilaite Cammock

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Attestation of Authorship

"I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person nor material which to a substantial extent has been accepted for the qualification of any degree or diploma at a university or other institute of higher learning, except where due acknowledgement is made in the acknowledgements."

Signed:  . _____ Date: 2023-11-03

Savannah H. Dantin

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Abstract

This study explores the multifaceted impacts of women-led micro, small, and medium enterprises (MSMEs) on wellbeing and community resilience within the unique cultural context of Fiji. The research is grounded in the Fijian Value Systems Framework (FVSF) ensuring a culturally appropriate approach to the study from inception to completion. The Talanoa Research Methodology (TRM) was employed for data collection, fostering open dialogues with five women business owners in Fiji through *talanoa* conducted virtually over video conference for flexibility. The findings of this study reveal a positive correlation between social capital, characterized by strong social networks, and various dimensions of wellbeing. It is evident that social capital is not only crucial for personal wellbeing but also closely tied to business success, illustrating the interdependence of the individual and entrepreneurial aspects of life. Moreover, the research underscores the pivotal role of wellbeing in enhancing adaptive capacities and community resilience to disasters. In the Fijian context, this research underscores the significance of reciprocal *solesolevaki*, a partnership ethos that extends to relationships with family, friends, employees, and the broader community. This relationship is found to be essential not only for business growth but in a community's ability to prepare for, respond to, and recover from disasters, highlighting the multifaceted factors of disaster risk reduction (DRR). Furthermore, the study emphasizes the cultural concept of *bula sautu*, or holistic wellbeing, as a unifying element that interconnects the various aspects of life, from individual health and economic success to community resilience. In Fiji, where tradition and modernity coexist, this research offers insights into how cultural values shape the dynamic relationship between women-led MSMEs, wellbeing, and community resilience in Fiji, ultimately providing valuable lessons for DRR practitioners, policymakers, business owners, and community members alike.

Keywords: Fiji; disaster resilience; community resilience; solesolevaki; partnership; bula sautu; holistic wellbeing; micro, small, and medium enterprise; social capital.

Chapter One: Introduction

This dissertation will look at the role that women in business in Fiji play in building community resilience to disaster. Drawing attention to the value and impact women bring to their communities through this research, aligning with the need at a global scale, to further develop the theoretical understanding of gender and power relationships of societies in disaster risk reduction (DRR) (Ruszczuk et al., 2020; Moreno & Shaw, 2018; & United Nations Women, 2016). Globally, and notably in the Pacific region discussions on climate change adaptation and sustainable development are a high priority (Singh et al., 2022). It is therefore important to highlight that these major issues and discussions do not exist in isolation to DRR theory and practice. Taking into consideration the intersection between these will create a deeper overall understanding of the ways in which individuals, communities, and society, prepare for, respond to, and recover from disasters.

While women are considered disproportionately negatively impacted by disasters (McNamara, et al., 2021), they play a critical role in building resilience to disaster. Women's positions as leaders of micro, small and medium enterprises (MSMEs) can have a significant impact on their own, family, and communities' wellbeing and this may translate into building more resilient communities in the face of disaster. To date, studies into the role women in Fiji play in leadership positions of MSMEs and the resulting contribution their leadership has on the wellbeing and resilience of their communities is limited. A focus on the women-led aspect of enterprise rather than the enterprises themselves may highlight the value that women bring to their communities in the context of DRR and as such may affect change in the gendered roles of women in Fiji.

The following three sections of this introduction will frame the concepts the study is grounded in. First, a background in disaster risk management (DRM) and DRR will define and outline key areas of relevance to the topic, specifically in relation to resilience and holistic wellbeing. Concepts of holistic wellbeing will be framed through a Fijian worldview to better reflect participants of the study. The second section will draw attention to women in DRR with a focus on Fiji. With the third and final section of this chapter highlighting the value micro, small, and medium enterprises led by women in Fiji can have in building community resilience.

1.1 A Background in Disaster Risk Management

1.1.1 Disaster Risk Management & Disaster Risk Reduction

DRM refers to the implementation of policies and strategies central to DRR that aim to reduce existing disaster risk, manage residual risk relating to disasters in order to develop resilience, and reduce the loss produced by disasters (United Nations Office for Disaster Risk Reduction (UNDRR), 2016). Approaches to DRM at an individual, community, societal and global scale contribute to DRR efforts that aim for sustainable development, resilience building, and reduction of losses associated with hazards, be they naturally occurring or man-made. Presently, at a global scale, the work towards DRR is guided by the Sendai Framework for Disaster Risk Reduction 2015-2030 (UNDRR, 2015). This framework highlights both the guiding principles as well as priorities for action in the context of managing disaster risk, where disaster risk is defined as a culmination of factors that influence the impact of a hazard including vulnerabilities, capacities, the exposure of both people and their belongings, and the physical characteristics of the environment and a hazard (UNDRR, 2015). The overarching goal of the global framework is a whole of society approach to DRR that focuses on the building of resilience so that communities can better prepare for, respond effectively to, and recover quickly from, any hazard they may face. The Sendai Framework recognises several vulnerable groups that are exposed to risk during disasters including women, people with disabilities, children and youth, elderly people, indigenous, poor, marginalised, and migrant communities (UNDRR, 2015). Understanding the way in which women contribute to building community resilience in the face of disaster therefore can aid in realising the desired outcomes of global strategies and frameworks in DRR (Beltrame & Medina, 2022).

1.1.2 Defining Resilience

The concept of resilience varies across fields of study including, but not limited to, ecology, psychology, and sociology (Alexander, 2013). In a DRR context individual resilience is defined as a person's ability to withstand the pressures of a disaster. Community resilience is centred on a collective of people and is defined by their connections, resources, and the places they live (Kendra & Wachtendorf, 2003 as in Dückers, 2017). Resilience also takes into consideration the capacities and vulnerabilities of individuals and their wider communities. Where vulnerability refers to the social, economic, environmental, and physical aspects that increase a community's susceptibility to the impact of a hazard (UNDRR, 2016). By comparison capacity refers to the attributes, strengths, knowledge, and resources available to both individuals and communities that afford them the ability to prepare for, limit the impact of, respond to and recover from the effects of a hazard efficiently (UNDRR, 2016; UNDRR, 2022;

Wei et al., 2021). Resilience building efforts, frameworks, policies, and strategies are continuing to focus more on community centred processes by incorporating and building upon different knowledge bases, such as that of women and indigenous communities (DeMello et al., 2020). Continuing the shift in resilience building towards more holistic, dynamic and community centred efforts. The self-mobilisation of a community through grassroots or bottom-up approaches allows community members to define and address their true needs and priorities during each stage of disaster (Cornwall, 2008 & Lee et al., 2022). The capacities and vulnerabilities of a community are highly interwoven and do not exist as isolated concepts; however, Prayag et al. (2021) argue that the disaster recovery literature often discusses these separately and fail to recognise the interconnectedness of capacities and vulnerabilities within a community and the impact these have on their overall resilience. Factors that contribute to disaster resilience can include natural, financial, built, and social capitals, where social capitals can further include cultural, political, and human facets of an individual or community (Campbell et al., 2021). In the context of this study holistic wellbeing will highlight the interactions between these capitals and their implications on individual and community resilience through businesses.

1.1.3 Holistic Wellbeing

Holistic wellbeing is the complex and varied determinants of human development and can be compared to the concept a person's quality of life, its factors include but are not limited to emotional or psychological, social, physical, and financial wellbeing at an individual level or in the wider community (Brown & Westaway, 2011; Eiroa-Orosa, 2020). This study will look at how these factors interact overall to determine how the wellbeing of women in Fiji and their community's foster disaster resilience. To understand the holistic wellbeing of an individual or community the context in which its factors exist and the relationship between factors must be taken into consideration. Relationships between factors of wellbeing can be impacted significantly by existing societal issues such as gendered positionality, socio-economic status, ethnicity, or disability related inequities (Eiroa-Orosa, 2020). The same societal issues of which are known to exacerbate the impact of disasters on individuals and communities (Fatemi et al., 2017; Eiroa-Orosa, 2020). Psychological, social, natural, financial, cultural, political, built, and human factors can impact the short and long-term recovery of a community in the aftermath of a disaster, and it is therefore imperative that they are considered when looking to foster resilience and minimise disaster risk in communities (Campbell et al. 2021).

1.1.4 Wellbeing in the Fijian Context

Given the focus on women in Fiji in this research, the use of relevant Pacific frameworks and knowledge bases are key in building a solid understanding of the way in which women in Fiji exist and contribute to their communities in DRR. Though in the context of DRR there is no one specific framework in wellbeing that can be used to understand the impact that women have on their communities, there are several key concepts across other fields of study that can be drawn upon for a better understanding of Fijian community resilience. This includes key Fijian concepts around individual, familial and community wellbeing as well as concepts from wider Pacific models of health that can holistically lend to understanding the Fijian way of life and community wellbeing. Fijian concepts such as '*bula taucoko*' or '*bula sautu*' can be broadly understood as a sense of completeness in the context of holistic wellbeing; sustainable livelihoods in relation to reciprocity between people and the *vanua* (land); or one's quality of life (Vunibola & Scheyvens, 2019; Fache & Pauwels, 2022). These terms highlight the inextricable link between individuals, communities and the land that together contributes to overall wellbeing. Additionally drawing on the concept of '*solesolevaki*', which refers to community collaboration and the social obligation of working together, often linked to the communal nature and partnerships within Fijian society (Sainimere et al., 2020).

While these terms are often highlighted in discussions around indigenous Fijian communities the communal nature of Fijian society encompasses the multi-cultural dynamic of the country and is not limited to Fiji's indigenous peoples. In addition to these terms the Fijian Conceptual Framework developed by Tuwere et al. (2012) in relation to addressing family violence in Fijian communities can be drawn on for important core cultural values and principles that relate to overall wellbeing in the context of traumatic events, such as major disasters. Pacific worldviews are holistic in nature and consider all facets of what make an individual, family, and community, as well as the way in which these facets interact with each other that afford people the ability to, in the case of this research, develop resilience to disasters. The Fijian Research Value System developed by Cammock and Andrews (2023) will be used to support the framing of this study in a Fijian context. Additionally, other Pan-Pacific approaches to models of wellbeing such as the Fonofale Model of Health (Pulotu-Endemann, 2001) will be drawn on and adapted to encompass Fijian specific beliefs, values, and worldviews in the context of wellbeing in disasters.

1.2 Disaster Risk and Women in Fiji

The term disaster, like many terms in the field of disaster studies, is often contested (Aronsson-Storrier & Dahlberg, 2022). Gaillard (2021) suggests that to truly understand what a disaster is requires an exploration of the power and knowledge structures. The term “disaster” is generally understood as what occurs when individuals, communities or entire populations are vulnerable to the impact of a hazardous event, be it natural, man-made, or otherwise (Bradshaw, 2015). UNDRR (2015) describes disaster as a major disruption to the everyday functioning of a community or society with extensive economic, social, environmental, and material impacts that exceed the ability of those impacted to cope with their existing resources. This means individuals, communities or populations are unable to properly prepare for, respond to and recover from said hazards (Blaikie et al., 1994 as cited by Bradshaw, 2015). Disaster risk, as such, reflects the way in which hazardous events are compounded with constant existing factors of risk including but not limited to; socio-economic status, gender, age, and physical and mental health (UNDRR, 2016).

1.2.1 Fiji

Fiji is an island nation made up of over 330 islands in the South Pacific, approximately 110 of which are inhabited (Figure 1). Fiji’s most recent census in 2017 found the permanent population of the country to be 884,887 with approximately 50.7% male and 49.3% female, and approximately 56% of the population who reside in urban centres. The population of Fiji is made up of two major ethnic groups; indigenous Fijians (iTaukei) at 56%, and Indo-Fijians at 36%, the remaining 8% are of mixed ethnic heritage; including but not limited to those of other Pacific Island, Asian, and European descent (Fiji Government Bureau of Statistics, 2017). The country is affected by several natural hazards on an annual basis including but not limited to; cyclones, floods, and droughts (Asia Development Bank, 2019; Risk-informed Early Action Partnership, 2021). The occurrence of these hazards has the likelihood of increasing in severity and frequency due to Fiji’s geographical location and the impacts of climate change (Charan et al., 2016). In recent years in addition to these natural hazards, Fiji was significantly impacted the COVID-19 pandemic. Gounder (2022) argues that the global pandemic, and the implications it had on international travel and trade policies during its peak has impacted livelihoods of individuals, families, communities, and society in a way that has not previously been experienced. COVID-19 has had a profound and negatively compounding effect on communities in Fiji (Gounder, 2022). Widespread redundancy across many industries have likely affected the way in which people, prepare for, respond to, and recover from disaster and impact the building of community resilience.

Figure 1: Map of Fiji



Source: Copyright CartoGIS Services, College of Asia and the Pacific, The Australian National University, 2022.

1.2.2 Fijian women in Disasters

Disasters, regardless of scale, are experienced by individuals and communities across society in a variety of ways, and women can be disproportionately impacted by such events (McNamara et al., 2021). This includes, but is not limited to, women having higher loss of livelihood and lives when compared with men during disasters as well as facing longer recovery times post-disaster (UN Women, n.d). Impacts that are further exacerbated by socio-economic status, existing physical or mental health issues and gendered positionality or gendered power relations within society that can limit a woman's access to, and control over resources (Fatemi et al., 2017; Bradshaw, 2015).

Drawing attention to these specific gender related issues The Asia Development Bank (2022) exemplifies Fiji's gender inequity and discrimination towards women in several socioeconomic spheres that impact disaster resilience. This includes the way women participate in the economy, with only around 34% of women in paid employment compared to 66% of men in the official labour force, in addition to women earning only two thirds of what men do (World Bank, 2022; Asia Development Bank, 2022). Gender based violence is also a major issue faced by many women in Fiji with 64% of women aged between 18 and 49 who have been in an intimate relationship, experiencing physical and sexual violence by

a partner across their lifetime, this is double the global average for gender-based violence (Fiji Women's Crisis Centre, 2013).

The social construction of gender and what it means to be a woman in society today can significantly impact the ways in which women contribute to community resilience building and therefore their role in DRR. However, studies continue to highlight the distinct capacities of women before, during, and after a hazardous event or crisis (Fordham, 1998). The strength of community and social networks that women often maintain mean they contribute significantly to post disaster recovery efforts within their immediate and wider community (Lee et al., 2022).

In Fijian society, communities are built on complex social support systems that elevate resilience building strategies in disaster and crisis situations at both a conscious and unconscious level (Singh et al., 2022). Singh et al. (2022) identified at a rural community level that within these support systems women play an integral role that impacts their community across a multitude of factors that include social and economic resilience. This can be translated outside of rural communities in wider Fijian society through women-led micro, small and medium enterprises (MSMEs).

1.3 Women-led Micro, Small and Medium Enterprises in Fiji

The way in which individuals and communities experience disasters is significantly shaped by the existing and changing socio-economic fabric of a country, including existing inequities. The people of Fiji regularly experience natural hazards and must contend with a long history of political instability including political coups in 1987, 2000, and 2006. Additionally, Fiji has also been impacted by major global events such as the COVID-19 pandemic. The significant impact of the COVID-19 pandemic on the Fijian tourism sector for example saw large scale redundancy across the country, impacting individuals, businesses, and communities in an unprecedented way (Connell, 2021; Gounder, 2022). As a result of an approximate 20% contraction of the Fijian economy (Connell, 2021) and the prolonged shock to the livelihoods of tens of thousands across Fiji, individuals, families, and wider communities have had to adapt in their approaches to income creation. This has included approaches such as increased community support, small businesses, remittances from those in other countries, and the resurgence of bartering systems (Monovo & Scheyvens, 2021; Gounder, 2022). As a result of the economic downturn the need for better understanding of what micro, small and medium enterprises (MSMEs) can bring to the socio-economic fabric of Fiji is an essential element in understanding and developing community resilience in disasters.

The global literature suggests that women-led enterprise is a central, though often undervalued element of community resilience (Gannon et al., 2021). According to Atela et al. (2018) women-led enterprise, particularly at a micro, small and medium scale, is beneficial to promoting individual and community resilience through the allocation of business profits towards individual and familial needs including healthcare, education, and essential household goods, or to the wider community by supporting other MSMEs. In general, business, and economic activity can be described as either formal or informal. Where the formal economic sector is defined by individuals and businesses who operate within rules and regulations outlined by official authorities. By comparison the informal sector encapsulates all other business operation that may sit outside of these rules and regulations (Maiti et al., 2016). In Fiji the most common women-led MSMEs across the formal and informal economy have a focus on food production, agriculture, hospitality, cleaning services, tourism, information and communication technology, and professional services such as legal and accounting advice (Asia Development Bank, 2018). While the contribution women bring to the Fijian economy is widely accepted as a key factor in wealth generating and job creation, women as a demographic are still considered the most underrepresented group in the areas of sustainable development (Halkias, 2011 as cited by Movono & Hughes, 2020).

1.3.1 Social Capital and Solesolevaki

Understanding the ways in which women-led MSMEs operate in a social and economic context in Fiji creates a baseline for the development of effective strategies to foster disaster resilience. The social capital, including community relationships, networks, and partnerships play a key role in the operation of a MSME. This social capital however can undermine the enterprise, through social pressure of supporting members of the community, or strengthen the enterprise, through the rallying of support behind the business from an individual's wider communities (Monovo & Becken, 2018). These have the potential to be exacerbated during a crisis. Gibson (2012) highlights the difficulties faced by MSME owners in Fiji in finding a balance between working for profit and maintaining social obligations. This difficulty is due to the individualistic aspects of being in business, particularly when presented against the collective, community centred worldview of Fijian society. Rather than attempt to ignore this collective approach, Fijian MSME owners implement the practice of *solesolevaki* (partnership). This partnership, especially in a small community, can be leaned on to promote collaboration, shared development in a meaningful and sustainable way that aids in the building social, cultural, and economic capitals (Gibson, 2012; Movono & Hughes, 2020).

In a Fijian context, studies that highlight the value and contribution of women in resilience building efforts to disaster oftentimes focus on climate change adaptation and sustainable development (Nakamura & Kanemasu, 2020; Singh et al., 2022) with limited research on the intersection of these topics and the DRR field. Additionally, to date, there are limited studies investigating the role women in Fiji play in leadership positions within small and medium enterprises and the resulting contribution of these towards holistic wellbeing and disaster resilience. To further DRR and sustainable development goals, it is essential to consider how culture is understood and practiced both within a community and through their businesses. In Fiji, indigenous culture, that is rooted in elements of patriarchy, plays an integral role in everyday life at both a conscious and unconscious level across Fiji's multicultural society (Monovo & Hughes, 2020).

1.4 Aim of the Study

This dissertation aims to fill existing gaps in knowledge relating to the specific roles and impacts of women-led enterprises on holistic wellbeing and disaster resilience of communities in Fiji. In drawing attention to the efforts and impacts that women and women-led enterprise have on resilience building in Fiji, this research will identify and explore existing gendered roles of women in society that see women participating in social and economic resilience. The main research question this study will try to answer is:

What role do women-led MSMEs have in building holistic wellbeing and fostering disaster resilience in Fiji?

This overarching research question will be answered through the following key objectives:

- 1) To identify the key contributions of women-led MSMEs to building community resilience in Fiji.
- 2) To examine the impacts women-led MSMEs have on individuals and community wellbeing post disaster.
- 3) To explore the connections between gendered roles of women and women-led MSMEs during and post disaster.
- 4) To identify the barriers to and opportunities for supporting women-led enterprises for long-term community resilience.

1.5 Summary

'Chapter One' has introduced the key elements of this research including defining DRM and DRR, resilience, and holistic wellbeing. The introduction has also placed these concepts into a Fijian context, drawing attention to disaster risk and women as well as women-led MSMEs in the country. Chapter Two will explore, through a Fijian cultural lens, existing DRR literature with a focus on women in disasters, women-led enterprise in Fiji, holistic wellbeing, and community resilience. Chapter Three will detail the methodology of this research, drawing attention to the use of the Fijian Research Value System (FRVS) in the development and processes of conducting this research as well as the Talanoa Research Methodology of data collection and the Thematic Analysis of collected data. Chapter Four will present the results of the study while Chapter Five will discuss findings of this study by confronting them with the existing literature. The dissertation will end by revisiting the objectives of this research and providing both recommendations for policy makers and practitioners and possible areas of research moving forward.

Chapter Two: Literature Review

2.1 Introduction

Chapter two looks to ground this research in the existing literature by exploring the links between women-led enterprises, wellbeing, and disaster resilience through a Fijian lens with respect to a wider body of literature available (Figure 2.1). Section 2.2 will unpack how women are framed in DRR literature, highlighting capacities and vulnerabilities of women in disasters, and will highlight the importance of social capital in fostering disaster resilience, and will consider the gendered role of women in Fiji. Section 2.3 will highlight the connection between holistic wellbeing and resilience through a Fijian lens and will define how business ownership supports holistic wellbeing. Section 2.4 will discuss the role MSMEs play in disaster resilience in general as well as the role of women-led MSMEs in this same context.

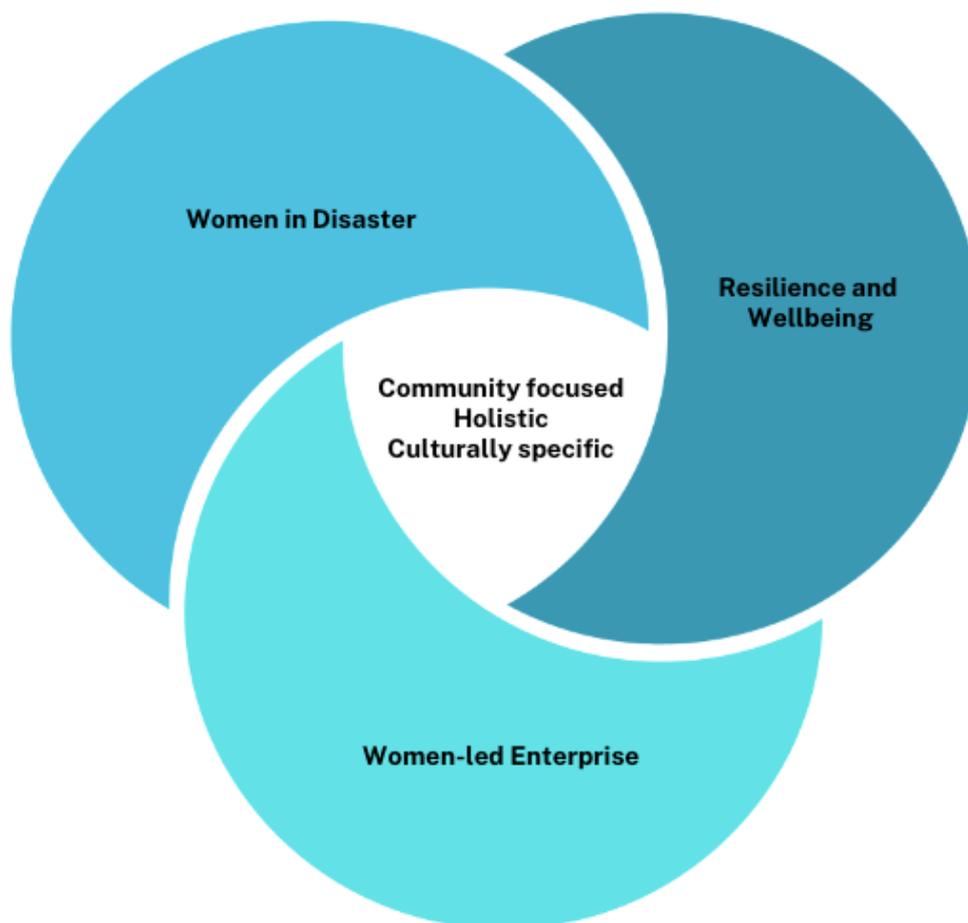


Figure 2.1: Linking women-led MSMEs, wellbeing and disaster resilience (Authors own, 2023)

2.2 Women and Disasters

2.2.1 The impacts of disaster on women

Women contribute significantly to disaster preparedness, response, and recovery efforts particularly in creating and mobilising social capital (Fothergill, 1999; Clissold et al., 2020). Clissold et al. (2020) surmise women contribute significantly to disaster response by mobilising grassroots response efforts based on immediate needs; supporting distribution of critical resources; creating inclusive approaches to recovery for marginalised members of the community; supplementing income; and providing psychosocial support. For example, in response to the initial stages of the COVID-19 pandemic in February 2020 a Fijian woman set up the 'Barter for Better Fiji' Facebook page to support those who had lost jobs and had little cash. The platform allowed individuals in the community to trade goods and services directly with other members of the community for other goods or services without the need for cash exchanges in a time people were struggling financially (Finau & Kant, 2022). Clissold et al. (2020) also found that women in Vanuatu supported financial recovery after Cyclone Pam in 2015, specifically where women market vendors who were able to, would sell goods at the markets on behalf of women who were physically unable to, or were occupied with other disaster recovery activities. This prevented those who could not attend the markets from becoming more financially burdened (Clissold et al. 2020).

By comparison, studies often focus on the disproportionate and negative impacts that disasters have on women (Chowdhury et al., 2022). Janki (2020) suggest that women are often at the intersection of several inequities that can place them in positions of vulnerability where they are disproportionately impacted by hazards and disasters. The literature draws attention to specific areas of impact that disasters have on women by implicitly exposing and amplifying existing inequity they face daily. Chowdhury et al. (2022) suggests that in disasters women may be subject to increased domestic violence, sexual assault, gender discrimination, added pressures to fulfil household responsibilities, social and financial deprivation, and higher levels of unemployment. Furthermore Erman, Robbé, Thies, Kabir and Maruo (2021) explain that women also experience poorer health and education outcomes and are limited in their decision-making powers because of disasters. For example, women can experience poorer health outcomes when they are unable to access reproductive and maternal healthcare in the aftermath of a disaster (Nour, 2011), and they are more likely to experience unemployment leading to financial difficulties and shift to self-employment (Erman et al. 2021). These examples highlight the varying and diverse impacts of disaster on women across socio-

economic and cultural contexts and highlight areas in which inequity can be addressed to support disaster risk reduction for women.

While evidence supports the argument that women are disproportionately negatively impacted by disasters, Erman et al. (2021) note that there is more to how women are affected by disasters than being framed as “perpetually worse-off”. Instead Erman et al. (2021) propose that rather than framing women as perpetually worse-off the focus is shifted to “those affected in diverse ways”, when compared to other demographics. Studies suggest that how women respond to disasters highlights a common theme where women take on an increased responsibility within family structures as caretakers and providers (Chowdhury et al., 2022). This is exemplified by Thornton and Voight (2007) who discuss women taking on greater responsibility to provide food for their family during Hurricane Katrina when compared to men in the same situations. Similarly, Reyes and Lu (2016) highlight how women affected by flood events in the Philippines take on more responsibility in providing food and caring for sick family members, a societal expectation, and an issue that women have self-prioritised. Chowdhury et al. (2022) suggest that women who take on greater responsibility during and after disasters because of societal expectation can experience significant impacts on personal wellbeing regardless of ethnic or socio-cultural background. This aligns with Erman et al. (2021) who posit that women are affected in different ways by disaster.

2.2.2 Social-cultural implications on the capacities & vulnerabilities of women in disaster

Vulnerability is shaped by the negative implications of social, economic, environmental, and physical capitals experienced by people, in this case women, that increases their susceptibility to a hazard (UNDRR, 2016). Oftentimes this means women face the brunt of negative socio-economic and health impacts of disasters (Gaillard et al., 2017; McNamara et al., 2021; Erman et al. 2021). The existing and ingrained inequalities within society, such as the socially constructed role of women around domestic duty, workload, and poverty can often be exacerbated during and after a disaster (Singh et al, 2022). In a Fijian context women’s role within society is built on the foundations of its traditional patriarchal society and the implications of western society through colonisation. A woman’s assumed role in many Pacific countries as caregiver has implications on how she is viewed in the context of a disaster. It is important to note that many of the discussions within the DRR literature around the capacities and vulnerabilities of women stem from the Western dichotomy of men and women. This dichotomy as such does not consider the complexity of wider gender identities that exist (Gaillard et al., 2017).

Women however often carry insurmountable, underutilised capacity in community resilience building and preparedness activities, as well as in the response to and recovery from disasters (McNamara et al., 2021). Capacities can include specific attributes, strengths, skills, knowledge, and resources held by an individual or a wider community that allows them to prepare, withstand, respond, and recover from a hazard (UNDRR, 2016; UNDRR, 2022; Wei et al., 2021). In the Pacific Island Region, some of the key capacities of women include their roles as social capital mobilisers through their large social networks, and as innovators who utilise their local knowledge and lived experiences extensively to support their communities (McNamara et al., 2021; Singh et al., 2022). For example, women market vendors in Vanuatu set up a group to promote better inclusion and support from official organisations during the response and recovery from Cyclone Pam in 2015. Women were able to do this tapping into their existing social network from the local 'marketplace association' (Clissold et al., 2020). Gaillard et al. (2019) suggest that individual and community capacities are a culmination of knowledge and skill, influenced heavily by multiple experiences with local hazards, access to external information and education. Additionally, Gaillard et al. (2019) highlight that most often the capacities that support response to and recovery from disasters are ones that exist in people's everyday life rather than generated in the moment when experiencing major hazardous event.

2.3 Wellbeing & disaster resilience

2.3.1 Social capital as a framework for fostering resilience

Resilience is multi-scale, highly dynamic and intersectional (Béné et al., 2016). Many social science approaches view resilience as relational between people, rather than individualistic (Drolet et al., 2015). The Sendai Framework for Disaster Risk Reduction 2015-2030, defines resilience as the ability of a community, society, or system to adapt, withstand or make changes to, to maintain acceptable levels of functioning when exposed to a hazard (UNDRR, 2015). Dückers (2017) posits three levels to resilience including: individual, defined by an individual's ability to withstand traumatic events; community, centred on the collective ability of groups from neighbourhoods to cities to withstand shocks; and finally, society defined by the collective of communities, societal resilience is often highly dependent on wider socio-economic, institutional, and political issues. Simplified, resilience is how people identify and utilise the resources available to them to support their wellbeing and how communities negotiate and share these resources in culturally relevant ways (Ungar, 2013 as cited by Drolet et al., 2015). Factors that contribute to an individual, communities, and societies resilience to disasters can include natural, financial, built, and social capitals, where social

capitals can further encompass cultural, political, and human aspects of an individual or community (Campbell et al., 2021). These capitals are applicable across all stages of what has been termed the 'disaster management cycle', including risk reduction, readiness, response, and recovery. These capitals can be defined as follows: natural capital refers to the natural resources and ecosystem; financial capital is availability and access to financial and economic resources; built capital relates to aspects of physical infrastructure; social capital is the connections, reciprocity and trust within communities; cultural capital is the way the world is understood and lived in; political capital refers to the influences on decision making to access resources; and finally human capital refers to the skills and abilities of people (Scoones, 1998; Campbell et al., 2021).

In general, and in the Pacific Island Region, social capital (or ties and networks) plays a major role in resilience and wellbeing, specifically the ability of individuals within a community to utilise their social and human connection with others to interact and share experiences relating to past disasters (Aldrich, 2012; McNamara et al., 2021; Singh et al., 2022). Béné et al. (2016) explore the idea that a major part of what constitutes resilience is an individual or communities' own perception of their ability to prepare for, respond to, and recover from the impacts of hazards. The strength of social networks and how people relate to one another has an impact on how individuals and communities perceive their own resilience. Singh et al. (2022) argue that women in Fiji build and maintain complex personal networks that allow them to utilise these human and social capitals reciprocally to improve their own, and their wider community outcomes in a disaster. For example, in Votua village in Fiji women stated that their social groups allowed them to support one another during disasters. They did so by providing each other food, shelter, tools, equipment, short-term loans, and physical support such as child-care and labour exchanges (Singh et al., 2022). Women's acknowledgement of the value of their social networks therefore strengthens their positive perception of individual and community capacities and level of resilience. Moreover, supporting the argument presented by Béné et al. (2016) that the connection between a strong social network and a positive perception of an individual's capacities may improve disaster resilience. Fostering resilience through social capital allows women to mobilise in disasters to support a more effective recovery. For example, McNamara et al. (2021) highlight that women in Vanuatu can mobilise their social capital, through relationships developed in their marketplace businesses to share skills and knowledge with other women to support disaster recovery. This can have a positive flow on effect that allows communities to further increase their capacities in other facets of resilience throughout the medium- and long-term recovery process (Singh et al., 2022). Finally, Erman et al. (2021) suggest that an increase in representation of women in the DRM

field globally positively correlates with an increase in recognition of the part that women have played and continue to play in building community resilience to disasters.

2.3.2 *The gendered role of women in Fiji*

In traditional iTaukei (Indigenous Fijian) culture Meo-Sewabu (2016) highlights that the gendered identities of Fijian women are strongly linked to service to the *Vanua* (land), people and the institutions of their environment, when this identity is secure, so too is the sense of completeness and holistic wellbeing. The core value that women held within traditional social structures was that of maintaining bloodlines, through marriage and child bearing abilities. Within household and family structures the roles of women leaned towards that of servitude to their husbands due to the patriarchal nature of tradition and hierarchal nature of life within the home where men were the head of the family and decision makers (Tukana, 2013). Women's roles within the hierarchal family and social structure are driven by the iTaukei values of *veiqaravi* (servitude), *vakarokoroko* (respect) and *veitokoni* (reciprocity or sharing). *Veiqaravi* refers to the primary role of servitude women have to their family and community structures. *Vakarokoroko* refers to the idea of selflessness, relationship building and how the 'self' relates to these connections. Finally, *veitokoni* is defined as the idea of sharing of resources and through being welcoming, open, and loving for the benefit of the wider community (Tamesese et al., 2010; Lasaqa, 1983). Noteworthy within this context is that both men and women were traditionally defined by their domestic roles of *veiqaravi*. Where when men did not meet their defined roles in serving the community they were seen as undisciplined, irresponsible, and lacking purpose. By not contributing to the greater good of the community they often were unable to find a wife, which supported defining their position in the community structure (Meo-Sewabu, 2016). This illustrates the value placed on *veiqaravi* for both men and women within traditional Fijian culture.

As a result of colonisation and urbanisation the landscape of society in Fiji has experienced significant socio-cultural shifts. Today Fiji's population and society exist with a variety of ethnic groups inclusive of iTaukei, Indo-Fijian, and other smaller groups including those of mixed heritage. Singh et al. (2022) suggest that the complex social roles that women hold within the specific structures of iTaukei communities may not be echoed across other ethnicities in Fiji. Singh et al. (2022) further argue that iTaukei communities approach risks as a collective, compared to Indo-Fijians who tend to be more individually focused. Applying this to a disaster readiness, response, and recovery context implies that individualistic and community approaches are distinct within the major ethnic groups in Fiji. This poses two gaps in the

literature, specifically what the approaches to risk of those of mixed ethnic backgrounds and those who live in urban centres within communities of a variety of ethnicities.

2.3.3 Holistic wellbeing in disaster through a Fijian lens

Individual and community wellbeing is a multi-faceted concept that holistically encompasses several elements of wellbeing including emotional, social, physical, and financial wellbeing and is often linked to the idea of quality of life (Brown & Westaway, 2011; Eiroa-Orosa, 2020). According to Iacoviello and Charney (2014) psychosocial factors that are positively linked to resilience include an optimistic outlook on life, cognitive flexibility, strong social networks, coping skills, the ability to care for one's physical health, and a strong moral compass. The negative physical, emotional, social, and financial impacts of disasters can significantly impact the wellbeing of individuals and communities (Frijters et al., 2023; Berry et al., 2010). Developing and caring for wellbeing is therefore imperative to mitigate the burden placed on the wellbeing of individuals and communities who are impacted by, respond to, and must recover from a disaster (Généreux et al., 2019).

Wellbeing in the context of Fijian culture can be linked to three key concepts that include the *vanua* (land), *solesolevaki* (partnership), and *bula sautu* or *taucoko* (holistic wellbeing). Where *vanua* provides individuals and communities with a sense of identity tied to place (Filho et al., 2022), *solesolevaki* represents the idea of partnership or collective community effort mirroring the concept of social capital in the context of resilience building (Monovo & Becken, 2018), and *bula sautu* can most closely be related to holistic wellbeing, inclusive of environmental, socio-cultural, kinship, and economic wellbeing (Leweniqila & Vunibola, 2020). Tuwere et al. (2012) explain that *sautu* is deeply rooted to family, where maintaining the family's wellbeing and being able to withstand problems that place insurmountable stress on individuals, families, and communities is central. Furthermore Tuwere et al. (2012) and Cammock and Andrews (2023) highlight that key principles of *bula sautu* are the pursuits of peace, harmony, wealth, and overall wellbeing inclusive of elements of culture and spirituality. These concepts can be used to support understanding the relationships that exist for individuals, families, and communities in the context of disaster resilience. For example, *bula sautu* gives people the ability, through a powerful sense of overall wellbeing to be resilient towards the impact of disasters. While both *solesolevaki* and connection to the *vanua* gives people an outward reason and motivation to participate in and support community resilience building activity, such as building social capital and providing a good or service to the wider community through businesses.

2.4 Women-led enterprise in disaster resilience and adaptive capacity in Fiji

2.4.1 The implications of business ownership on individual and community wellbeing

A persons' or business's adaptive capacity can be defined as one's potential to adjust their practices to the changing contexts in which they exist (Pierel, Helgeson, & Dow, 2023). Specifically in the context of disasters, one's ability to utilise their capacities to adapt to the crisis situations presented by disasters. Individual and community wellbeing as a tool of adaptive capacity can be impacted by business ownership. Studies suggest that there are several factors that determine and add to the wellbeing of an entrepreneur that go beyond the financial benefits of a business into wider facets of wellbeing including improved satisfaction to life and individual circumstances (Abreu et al., 2019; Wilkund et al., 2019). In addition to this Wilkund et al. (2019) explain that increased personal fulfilment can strengthen an individual's capacity to drive positive change in their local communities and the wider society. This argument however does not go beyond the surface of holistic wellbeing and retains a Western individualistic approach that does not speak to the integration of indigenous worldviews rooted in Pacific communities. In a Pacific context the way in which entrepreneurship benefits wellbeing is linked to the collectivist approach to business ownership. Harmsworth (2005) argues that culturally inclusive enterprises are focused on improving holistic family and community wellbeing. Moreover, that business in the Pacific region focus business goals on encompassing environmental, social, spiritual, and cultural wellbeing of the collective not just financial wellbeing of an individual (Imbun, 2014; Scheyven et al., 2018; Vunibola et al., 2022). For example, in Papua New Guinea, Vunibola et al. (2022) highlight business owners see supporting community wellbeing through their business as essential, believing that in prioritising community wellbeing the community will in turn continue to support them as entrepreneurs. Furthermore Harmsworth (2005) argues that in culturally inclusive enterprises financial wellbeing is seen as a method of supporting wider social, environmental, cultural, and spiritual wellbeing.

Imbun (2014) posit that in the Pacific the collectivist rather than individualist approach to business is a common approach that benefits both the business owners and their communities. For example, Spiller et al. (2011) outline a Māori wellbeing approach to business that brings together business practice and values that benefits both business owners and the wider community. The aspects of this approach include spiritual, cultural, social, environmental, and economic. A key element that Spiller et al. (2011) draw attention to is the concept of *manaakitanga* in *te ao Māori* (Māori culture) which refers to reciprocity and respect and is centred in the service to support wellbeing. In a business context this can mean aiming

to build a strong relationship with community of the businesses stakeholders as well as centralising acts of generosity to support community wellbeing. The similarities between *manaakitanga* and Fijian concepts of *veiqaravi* (servitude) and *veitokoni* (reciprocity) are evident in the way we define and understand the concepts. As such supporting framing of how business impacts holistic wellbeing of individuals and communities in a Fijian context.

2.4.2 Benefits of women-led enterprise on disaster resilience

Across low- and high-income countries one of the keys to economic success is the ability of women to contribute without barrier to national development (Asia Development Bank, 2018). The driving forces behind women entrepreneurs can range from the need to support their families' basic needs due to economic and social pressures, the desire to generate and grow wealth, as well as the desire to develop creative skills, create independence, self-fulfilment, and generate social change (Shah & Saurabh, 2015; Sajjad et al., 2020). Women-led enterprises are beneficial to, and aid in significant growth of local, regional, and global economies, through the creation of further employment opportunities and development of women, and increase in diversity of businesses (Omwenga et al., 2013; Langowitz & Minniti, 2007). This economic growth supports a more resilient community in the face of disaster. For example, in Basesy Philippines one of the main income generating businesses for families is the women-led mat weaving practices that provides ongoing income. Minniti (2010) suggests that women entrepreneurs with smaller stronger networks tend to have a deep and permeating effect on those closest to them, in this context their communities in the face of disaster. For example, the small community of women market vendors in Vanuatu support one another by selling goods on behalf of other women who are unable to do so themselves after being significantly impacted by disaster. This prevents any one woman from suffering further from financial strain (Clissold et al., 2020). Additionally, in general MSMEs that are resilient and have the capacity to respond efficiently to a disaster will return to business activities quickly therefore continuing to provide employment and services to the wider community (Paton & Johnston, 2017 as cited by Adekola & Clelland, 2020).

Strong social networks and personal relationships are essential to entrepreneurs are shown to enhance the growth and performance of a business as well as improving the chance of a business's survival (Omwenga et al., 2013). Studies suggest that women are essential in promoting resilience, improving income distribution, and shaping adaptive capacity, particularly at household and community levels by making significant contributions to family and social welfare (Trivedi & Gaur, 2015; Atela et al., 2010; Minnit, 2010; Nichter & Goldmark,

2009). For example, Singh et al. (2020) draw attention to women living in rural areas in Fiji who diversified and supplemented the income of their households by utilising traditional knowledge to make handicrafts to sell in markets. This highlights a key adaptive capacity of women that strengthens disaster resilience through improving the financial stability of households and communities. Further emphasising the adaptive capacities of women Clordina (2023) focuses on the key strategies implemented by women-led businesses in Florida to maintain their operations after disasters including: the use of innovative technology, utilising government resources where available, employing quick and strategic decision making, and utilising community resources.

To provide a holistic picture of the value of women-led MSMEs to disaster resilience it is also important to consider the specific leadership approaches of women in Fiji. As discussed, women in Fiji, and therefore the MSMEs they lead, are subject to the social constructs and norms of Fijian society built on traditional patriarchy. Tofinga, Douglas and Singh (2016) present four key leadership approaches that are present in women leaders of social enterprise in Fiji. The study exemplifies the ways in which women-led MSMEs exist under the social constructs of Fijian society. The first approach highlights the women leaders focus themselves, and as such their businesses, toward social inclusion, acknowledging the presence of inequities in society and working to address these. The second approach is driven by the desire to help others such as women leaders supporting employees, their families, and the wider community. The third draws attention to the leadership approach where passing on knowledge, teaching, and supporting the development of the skills of others is essential. The final approach discusses the setting of clear standards and procedures for employees to meet expectations. These approaches whilst not exhaustive provide a guideline of culturally accepted leadership styles that would be well received based on societal norms in Fiji, as such building a more resilient business and community. It is important to note however that societal norms are likely to change in Fiji as the country experiences institutional shifts through gender development projects and research (Tofinga et al., 2016). While Tofinga et al. (2016) have highlighted leadership approaches that are applicable to general day to day running of a business they do not take into consideration the added stressors associated with disasters and the implications these stressors have on leadership or management styles during disaster. Identifying the ways women in Fiji lead supports a better understanding in how holistic wellbeing and adaptive capacity is realised through women-led businesses by understanding the dynamics in employer/ employee relationships. Further research is required to better understand any differences that may exist between women's approaches to business leadership in Fiji in everyday life and in disaster situations.

2.5 Conclusion

This chapter has highlighted the key literature to support the framing of this study. The existing literature has drawn attention to the shift in how women are usually portrayed in DRR, emphasising the need to move away from the idea that women are perpetually worse off as a result of existing inequities being exacerbated by disasters, towards capacities focused research and terminology to support further development of women. This chapter has also identified some of the key cultural implications that impact women-led MSMEs. Framing these key concepts through a culturally appropriate Fijian lens provides an insight into the connection between women-led MSMEs, holistic wellbeing, and disaster resilience. To end this chapter the benefits of women-led MSMEs and their relevance to disaster resilience have been highlighted and specific leadership approaches identified that would support women-led MSMEs in Fiji. The chapter to follow will outline the methodology used in conducting this study.

Chapter Three: Methodology

3.1 Introduction

This chapter focuses on the methodology and methods to address the objectives of this study. It begins by outlining the guiding framework behind the research design and process, the Fijian Research Value System (FRVS) (Cammock & Andrews, 2023). The FRVS was selected as a guide to help design and undertake the research in a way that aligned with the participants of the study and my own positionality with strong familial ties to Fiji. The FRVS shapes each step in the method, from the recruitment of participants, through to use of the Talanoa Research Methodology (TRM). TRM is a culturally responsive tool to conduct interviews and undertake the analysis of the data, suited to Pacific contexts and participants. In conjunction with these tools, Thematic Analysis (TA) was used to determine the underlying themes that were indicative of participants' lived experiences.

3.2 Researcher Positionality

I am lucky enough to call Fiji my home and it is where I spent the first 18 years of my life before travelling to Aotearoa New Zealand to pursue my university education. My maternal family settled in Fiji after my grandfather's great-grandfather travelled from Germany in the early 1860s as a botanist to study the flora and fauna of the country. My immediate and extended family remains in Fiji to this day. My maternal grandmother's side of the family is Māori and *whakapapa* (genealogy/decent from) to Ngāti Rangitihī and Whakatohea in the Bay of Plenty region of Aotearoa New Zealand. These roots have informed my identity as a Pacific person. While I am not iTaukei (indigenous Fijian), my step-father and half-sister hail from the province of Macuata in northern Vanua Levu.

My connection to the Pacific, Fiji, the *vanua* (land), and the people, has driven my interest in conducting research about women in Fiji in the context of disaster resilience and community building. Furthermore, the impetus for my research has been considerably influenced by having lived in the region, personal experience of severe weather events such as Cyclone Winston in 2016, and the significant impacts of the COVID-19 pandemic on many of my friends and family. In this research it was important to remain considerate of both my insider and outsider positionalities. There is a dichotomy to my unique position; while my upbringing in Fiji has positioned me as an insider with regard to certain aspects of the local society and culture, I remain an outsider as non-iTaukei. My personal connections to Fiji enabled me to identify culturally appropriate approaches to research and practice that align with the Fijian context

and worldview. Furthermore, these ties to Fiji allowed me to identify and connect with participants in this research through existing *veiwekani* or relationships. This recruitment process, through existing relationships, plays an important part of the TRM, which I discuss in the following sections.

3.3 Guiding framework – Fijian Research Value System (FRVS)

The FRVS is the holistic guiding framework behind this research and is characterised by four central principles of Fijian societal culture: *veiwekani* (relationship), *vakarokoroko* (respect), *veitokoni* (reciprocity) and *veiqaravi* (service). These principles are central to the culture and society of Fiji both in a traditional setting, and in the multicultural fabric of modern-day Fiji (Cammock et al., 2021; Ryle, 2010).

These values were used both as a guiding framework (discussed in depth below), and as a lens to support understanding lived experiences of participants in Fiji. Understanding *veiwekani* as a key principle of my research was crucial for interpreting relationships between participants and their own communities, and in turn, how this has impacted the way they operate business. *veiwekani* is also rooted in the concept of *vakarokoroko*, specifically the respect owed to others and nurturing those relationships. The concept of *veiqaravi* denotes the importance of servitude to community, both in the context of serving a customer as well as being of service to their own staff during times of crisis. *veitokoni* can be linked to the sense of community and reciprocity between people, specifically for example the reciprocity between how women in business and their communities or other women in business.

Through a researchers lens these principles, while not exhaustive, can be seen as the foundation of a Fijian paradigm (Cammock & Andrews, 2023). These principles have been applied to each stage of this research, from the way in which this study was designed, the way *talanoa* were conducted, to acting as a guiding framework alongside the TA process. These concepts are interconnected and were engaged at each stage of the research process. They can be understood as follows:

3.3.1 Veiwekani (Relationship)

At its core *veiwekani* refers to the relationship between people. It is rooted deeply in empathy and caring for others and draws on the importance of relationships (Farrelly & Nabobo-baba 2014). This has been applied across the entire research process. Becker (1995), as in Cammock and Andrews (2023), highlights that Fijian people often connect with others first

through the relationships they already share. For example, in recruiting for this study I utilised existing friendships in Fiji to identify potential participants not known to me. In this study *veiwekani* specifically relates to the relationship between researcher and participant. While some participants were known through existing relationships prior to undertaking the study, those who were unknown were identified through personal connections and using my own community. This idea emphasises the importance of building relationships and connecting with participants of research in a meaningful way. While *veiwekani* is applicable across the entire research process, it applied significantly in the early stages, helping me to identify participants for the study. Each participant was engaged with informally at least once before the formal *talanoa* interview process, to build rapport. This included through existing friendships, written communication, in person conversations, and building connections through introduction by mutual friends.

3.3.2 *Vakarokoroko (Respect)*

Vakarokoroko denotes the idea of nurturing, and respect of culture, tradition, and relationships. In a research context *vakarokoroko* dictates the balance of power between the researcher and the participant. In creating safe spaces for *talanoa* to be conducted, researchers must acknowledge their positionality as a researcher within social hierarchies. Understanding the implicit power dynamics that a researcher brings to a study ensures the personal stories of participants are gathered and disseminated in a culturally safe and respectful manner.

In developing this research an important consideration relating to *vakarokoroko* was respecting the time and value of women participants. The gendered roles of women within society can often lead to higher expectations of women to be willing and able to share their time with others. Therefore, it was important to consider that participants may have limited time to share, without disrespecting their willingness to do so. In addition to valuing the time participants shared it was important, given the focus on experiences in disasters, to be respectful and nurturing when discussing events that may have caused significant stress in participants' lives. Creating a nurturing and safe environment for *talanoa* was important to ensure women were not re-traumatised by anything they may have experienced in disasters. As such, the guiding *talanoa* questions were chosen for simplicity to gather information that is most relevant. Consequently, questions focused on facilitating meaningful conversations, whilst respecting the experiences and limited time of the women participating.

3.3.3 *Veitokoni (Reciprocity)*

Veitokoni refers to the reciprocity between individuals through an exchange. Traditionally, this referred to a physical exchange, however in the context of research, *veitokoni* relates to the reciprocal sharing of knowledge, and that both researcher and participants gain from the experience (Cammock et al., 2021). The researcher garners stories and information shared by the participants to better understand their lived experiences, while participants gain an understanding of their value as an individual, and their capacity to impact their communities in the context of community resilience and wellbeing. Ryle (2010) highlights that *veitokoni* is intrinsically linked to *vakarokoroko*, specifically as a form of respect through a physical or emotional exchange that ties people, place, and relationships together.

Veitokoni comes into play during the *talanoa* interview process through the creation of an empathetic, welcoming, and hospitable environment where participants can share their stories freely. This ties in with the communal and sharing nature of Fijian culture described by Lasaqa (1983). During the formal *talanoa* process the focus remained on the participants and their experiences. However, during informal *talanoa*, and before and after formal *talanoa*, I shared my own experiences of similar events they had experienced, in the spirit of *veitokoni*. Not only did this support an environment of reciprocal sharing but aided the development of relationships.

3.3.4 *Veiqaravi (Service)*

Veiqaravi can be described as service to others, specifically through the giving of a participant's time, resources, and energy (Cammock & Andrews, 2023). In the context of research, *veiqaravi* can manifest in several ways. This can include gifting and hospitality through love to show thanks to participants for sharing their time and keeping researchers accountable for their study by sharing findings with participants. *Veiqaravi* also ensures that research is framed in a way that is accessible, relevant, and useful to participants when shared with them. Furthermore, that research initiatives are put into place to benefit Fijian communities (Nabobo-baba, 2008; Smith, 2012). In this research, for example, participants should gain a better understanding of how their roles as women entrepreneurs benefit their wider community in building disaster resilience and wellbeing when outcomes are shared.

3.4 Talanoa Research Methodology (TRM)

Talanoa is a deep-rooted aspect of Pacific culture and is a concept widely understood across the region as a dialogue to share and relate stories and experiences to one another (Farrelly & Nabobo-baba, 2014). Nabobo-baba (2007) describes *talanoa* as an 'offload', specifically in the sharing of emotions, time, knowledge, experience, and spirit (Vaiotei, 2006; Otsuka, 2006). A *talanoa* can span across informal and formal settings, between strangers and amongst friends. In the context of research, the TRM is an established research methodology across the Pacific region that utilises a process of dialogue and storytelling to conduct qualitative research (Vaiotei, 2013). While noting the many differences that exist between the cultures across the Pacific, the process and concept of *talanoa* links across the region and is a phenomenon which many Pacific Islanders relate to, learn from, and use to share the stories and narratives of their lives (Tavola, 1991; Vaiotei et al., 2002, as cited by Vaiotei, 2013). TRM is first and foremost rooted in empathy for the stories of participants and aligns with the FRVS guiding framework.

The criteria for recruiting participants for this study was kept simple and focused on those who self-identified as women and owned their own businesses operating in Fiji. The recruitment utilised my personal connections in Fiji to identify women who fit these criteria. Once participants were identified I was able to reach out and communicate my interest in speaking with them about their businesses and experiences in the context of wellbeing and resilience-building in the face of disaster. For participants with whom I did not have existing relationships, I used time between the first communication and the *talanoa* to develop deeper *veiwekani* (relationships) with them by identifying and sharing connections through mutual friends, explaining my own connection to Fiji, and sharing the details and focus of the study. After the initial approach, participants were provided with further formal information sheets explaining the study.

3.4.1 Talanoa Sessions

Talanoa sessions were conducted one on one with participants. Since the subject area of disaster risk management was not widely known by the participants when they were first approached, both formal and informal communication about the topic was essential. In addition to formal information sheets provided, informal *talanoa* were held with individuals who felt particularly nervous about the process or wanted more information on the topic. In some cases, participants did not require additional information and were happy to proceed without further detail. Both informal and formal communication and *talanoa* sessions lend to proper

implementation the Fijian Research Value System. Specifically, *veiwekani* and *vakarokoroko* emphasise the nurturing of relationships. By taking the time to properly explain the area of study and ensure that participants understood the relevance of their participation, and the questions they would be asked, I was able to ensure they felt safe and comfortable enough to share their stories. Relationships were nurtured both with participants whom I had existing relationships, as well as those with whom the relationships were new. Additionally, these conversations ensured alignment with *veitokoni* and *veiqaravi* through providing all the information they required, as an act of service and reciprocity in advance of the story's participants would share.

Participants of this study included iTaukei women and women with multicultural ethnic backgrounds who own businesses in a variety of fields. Five women were interviewed as a part of this study. Their respective businesses included a dance company, a clothing line and garment factory, an events management business, a catering business selling frozen goods, and a business focused on providing general administrative support to customers, such as running errands and delivering goods. Each *talanoa* lasted between 30 and 50 minutes and were conducted in English. *Talanoa* were done virtually over video call in the first instance and in some instances, due to poor internet connection, audio calls were required. Conducting interviews online, while sufficient, presented some difficulties. Though it was the most feasible option, conducting *talanoa* online did not leave room for conversations to ebb and flow as organically as they would if conducted in person. Impacts such as poor internet connection during *talanoa* were mitigated as much as possible by allowing an unlimited amount of time for the participants to share, and encouraging pre- and post- *talanoa* through informal discussion if participants had any questions or more to say. While these mitigation efforts were successful for this study it is important to note there is still an element of physical and spiritual distance between researcher and participant that comes from virtual communication. This distance however can only be mitigated by conducting *talanoa* in person.

3.5 Data Analysis

Thematic Analysis, or TA, is described by Braun and Clarke (2012) as a method of analysis commonly used in qualitative research. It allows the researcher to identify and organise common themes across a data set rather than focusing in on a singular unique experience found in only one data point. This method of analysis draws on commonalities of participants and allows the researcher to identify important themes relating to the core subject. In the case of this study, it drew on themes relating to how women contribute to building community resilience and wellbeing in the context of disasters. TA is a highly flexible method of analysis

that offers the ability to focus on the data in several ways including finding meaning across the entire data set or diving deeply into one common phenomenon. The flexibility of TA works well alongside the flexibility of *talanoa* as a research methodology and easily aligns with the needs of the FRVS.

The process of TA can be conducted in either an inductive or deductive way, or both simultaneously. Inductive refers to a bottom-up approach to analysis of the data specifically determining codes and themes from what is in the data. Comparatively a deductive approach refers to a top-down style whereby research brings ideas, themes and topics that are used to interpret the data (Braun & Clarke, 2012). The reality of TA often sees the use of both inductive and deductive data analysis. In this study inductive approaches were used to identify themes based on experiences of the participants.

Braun and Clarke (2012) describe the six phases of TA that were used to process the *talanoa* with participants. These are as follows. Phase one; becoming familiarised with the data, (for instance, listening to audio recordings of the *talanoa* and rereading transcripts). Phase two; generating initial codes, providing relevant labels to feature in the data relevant to the research question. Phase three; searching for themes, (identifying of patterns between codes). Phase four; reviewing potential themes in relation to the dataset and codes to determine, for example, if themes are coherent and meaningful. Phase five; defining and naming themes, including identifying and specifying the uniqueness of each theme, noting that themes should have clear scope, purpose, and focus. The final phase, phase six, refers to the producing of a report—in this case, the remaining chapters of this paper.

3.6 Ethics

This research was developed in accordance with the Auckland University of Technology (AUT) Code of Ethics and sought ethics approval prior to the commencement of the interview process, to ensure proper planning and cultural sensitivities were applied throughout the research process. The associated AUT Ethics Committee (AUTEK) approval number for this study is 22/239. Since *talanoa* were conducted virtually there was no requirement to seek ethics approval for on-the-ground research in Fiji. Understanding the method of both developing this research study and determining the process in which it would be undertaken was key in creating an ethical study. The intersection of the FRVS and the TRM means that the interaction with participant was conducted in a manner culturally relevant to the way in which life is experienced in Fiji. Determining my own positionality within this research was also important as it allowed me to identify any biases and pre-conceived notions that I may have

had, and supported a more empathetic, culturally aware research process. Participants were treated in an ethically safe manner and were assured that should they choose to withdraw from the study, they would not be disadvantaged in any way. The use of TA allowed for a flexible, academically sound method of analysing the data collected that easily takes a Pacific worldview into consideration.

3.7 Conclusion

Conducting this research in a culturally appropriate manner was key to understanding the way in which the participants exist and participate within their communities. The following chapters discuss and outline the key results and findings from the study and include considerations for future research based on the outcomes. The use of the FRVS underpins the approach across the entirety of this study and was used in conjunction with TA to draw culturally appropriate connections between participants' experiences as women in business in Fiji, holistic wellbeing, and disaster resilience at an individual and community level.

Chapter Four: Findings

4.1 Introduction

The aim of this study was to examine and develop a better understanding of the contribution and impacts women-led businesses have on community wellbeing and resilience building in Fiji. The study draws upon one-on-one *talanoa* sessions that were non-structured, allowing conversation to flow around stories shared by the participants. The *talanoa* guiding questions focused on: how disasters have affected participants and how this in turn impacts business operations and future planning; what impact being a business owner had on their wellbeing; how strong social networks benefit wellbeing and business resilience; how women who lead businesses support their wider communities and how this supports disaster resilience; and finally, participants' experiences as women in business and what they see as opportunities to further support women-led businesses.

This study was conducted between 2022 and 2023, a time during which COVID-19 was at the forefront of many participants' minds. In addition, flooding and cyclones were cited as key hazards threatening individual, business, and community resilience. A total of five *talanoa* sessions were conducted with women business owners in Fiji via video conference. This chapter highlights the results of these interviews. Given the small number of participants in this study, to support the anonymity as agreed to by participants in the consent process, the participants have been assigned pseudonyms as detailed in Section 4.2. As discussed in Chapter 3 the *talanoa* interviews were analysed using TA with an inductive approach that allowed themes to emerge from the data rather than searching data using predetermined themes. As a result of this process three key themes were identified and will be presented throughout this chapter; Section 4.3 examines the impacts of strong social networks on business and wellbeing. Section 4.4 explores the connection between businesses and their communities. Section 4.5 focuses on the adaptative capacities of women-led MSMEs. Ahead of presenting these results, Section 4.2 will introduce participants and outline the MSMEs they lead.

4.2 Outline of Participants and their MSMEs

Participant one, Patricia, is the owner of a garment factory specialising in the production of corporate uniforms for large organisations like hotels and government departments. The business employed 12 individuals at the time of the *talanoa*. During *talanoa* with Patricia, it became apparent that COVID-19 was the disaster her business had been most impacted by.

Participant two, Mereana, is the owner of a small home-based catering business selling frozen dumplings directly to customers and at the local markets. Mereana noted that her business developed out of necessity after losing her primary source of income as a flight attendant with local airline Fiji Airways during the COVID-19 pandemic. While Mereana had no full-time employees like other participants' businesses, she relied on family support to run her business and was able to support her family and keep her house help employed throughout COVID-19 as a result of the business' success.

Participant three, Tiare, is the owner of a dance company which at the time of *talanoa* had been operational for 15 years. The company has various sources of income including as a dance school, and through the hiring and training of professional local dancers to perform at hotels and events locally and internationally. There were 57 staff at the time of interview, however she noted that prior to, and throughout, the COVID-19 pandemic there were 33 employees, all of whom are still employed by the company. Tiare discussed their experiences with flooding, cyclones, and COVID-19, particularly highlighting the innovative ways they generated income during the pandemic and to keep dancers employed. The creative arts, and in particular dance, are often seen as an inefficient way to earn a living by the wider community and young dancers are often unsupported by their families. The company provides a safe space for members of the community to explore and develop their craft.

Participant four, Sarah, is the owner of a business focused on providing customers with support for personal- and business-related tasks including, but not limited to, administration, grocery shopping, house and pet sitting, and delivery services. The basis of the business is to support the wider community by connecting customers with services they need to help make both their personal lives and businesses run smoothly. The business did not maintain full time employees at the time of the *talanoa*, however it utilised part time contractors such as taxi drivers for deliveries. Like Mereana, Sarah was made redundant by Fiji Airways during the COVID-19 pandemic.

Participant five, Kelly, is the owner of an event planning business with a range of services including event and party planning and management, equipment hire, and corporate event styling. She discussed how event planning supports her own disaster preparedness and how she assists her wider community in building resilience. Due to COVID-19 lockdowns, the tourism and the events sectors were impacted significantly and as such Kelly was unable to keep staff employed during the pandemic. She noted, however, that she was often able to provide support in other ways, such as by providing groceries to staff who were made

redundant. Since reopening post COVID-19, Kelly has rehired all original employees and new hires are from the local area where her business is based, to support the local community. Presently Kelly employs 30 staff during the peak events season and operates with a reduced workforce during the off season.

4.3 Theme 1- The role of strong social networks on business and wellbeing

A key theme that has emerged throughout this research is the positive impact that strong social networks of family and friends have on participants' wellbeing, and the direct impact this has on the success of their businesses. Four out of five of the participants discussed the negative implications of disaster on their wellbeing, discussing feelings of isolation and financial pressures experienced during the COVID-19 pandemic, as well as the pressures of managing a business in areas often physically impacted by cyclones and flooding. While the negative impacts of disasters are undoubtable, all participants highlighted several ways they managed their wellbeing. The women interviewed cited that existing social support networks of family and friends, as well as learning to set personal boundaries with these networks, supported their individual wellbeing. The participants also spoke positively of the impact that supportive family and friends had on their capacity to successfully run a business. These sentiments were exemplified by participants during *talanoa*, as captured in the statements below:

"I'm able to do the things that I do and I'm able to have the success and everything that I'm doing right now because of my family and because things like childcare are more affordable here." [Patricia, 7 May 2023]

"I have my family all around me in case I need help. I have a support system. I have a supportive partner who is extremely encouraging and supportive with every single thing I do." [Patricia, 7 May 2023]

The connection to family as constant presence was highlighted as a key element of wellbeing, a particularly noteworthy element of a Pacific way of life. A supportive environment, even through adversity builds capacity of women both for them as individuals as well as for their businesses:

"Oh, they have been so awesome, they've helped like always been there from day one with my business, they've always helped with the cleaning, pitching in as in cleaning, cooking, selling at the markets, doing the long hours with me..." [Mereana, 16 November 2022]

“Yeah, so you know like no matter how crazy the idea they’re [family] like that’s great, do it, you know like they’ve never once said how are you going to make this work?” [Tiare, 2 November 2022]

*“Yeah, you know, they’ve, everyone’s been amazing. Yeah, just supportive, you know... I’ve never really had anyone say, oh don’t do it or... it’s a cr*p idea... I don’t know, it’s me or people I’m around, but they just, you know, are supportive.” [Sarah, 10 May 2023]*

“I am a product of entrepreneurs... So, I grew up being exposed to operations during cyclone time... So, I am the way I am, because from day dot, I watched my dad in particular go into operational mode.” [Kelly, 3 August 2023]

Throughout each *talanoa*, the participants spoke with a positive tone when discussing how they had grown as a result of experiencing disasters. After speaking of the difficulties that they had experienced because of disasters, there was a noteworthy element of pride that each participant had when speaking of the ways they learned to manage their wellbeing, the supportive social networks they had curated as well as how they were able to support their wider community. This section focuses on results that link participants’ positive relationships with their social networks that benefit their wellbeing. Results that will highlight participants support to the wider community through their business will be further discussed in Section 4.4.

The participants also discussed their relationships with other women in business, expressing gratitude for the ways in which these relationships have supported their wellbeing. Furthermore, positive relationships with other women in business are reciprocal, as evidenced by the following statements:

“I treasure those friendships [with other women] and I just feel like I’d be willing to help the next woman.” [Tiare, 2 November 2022]

“I have a few women mentors that I turn to that are just so amazing.” [Tiare, 2 November 2022]

“When she invited me [another business owner] I was like, see this is the kind of support we need... maybe not all women, but most women are like that... you’re like hey come along [to networking events].” [Sarah, 10 May 2023]

4.3.1 Management of individual boundaries within social networks

Although overall the women interviewed expressed positive feelings about the support their social network provided them, there was also an undercurrent of a more personal approach to wellbeing. Some participants expressed a level of wariness about their social networks and the social expectations they came with, explaining that, particularly in relation to the COVID-

19 pandemic, they often needed to establish boundaries with certain people to protect their own wellbeing. This highlighted that while social networks are highly beneficial to wellbeing, they require some management to ensure they do not overconsume an individual's resources and become a negative influence. Participants indicated that by setting up boundaries they could improve their own wellbeing without having to cut off anyone in their social circles:

"I think for me it was a blessing. I think I learned to say no to a lot of things through COVID... which was illuminating... I was such a yes person..." [Patricia, 7 May 2023]

".. it was a little bit hard...it really made me realise I was taking on a lot of things that did not belong to me... so yeah, I had to put up some boundaries." (Sarah, 10 May 2023)

Participants highlighted that they now share closer bonds with their social networks who were respectful of their boundaries and shared the experiences of disaster. Women also highlighted feeling more resilient and prepared for the future at an individual level as well as in their businesses after experiencing and recovering from disasters alongside their social networks:

"100% I'm more resilient, if anything comes my way, I know I can tackle it." [Mereana, 16 November 2022]

"If something doesn't work out, I know I can find something else and move forward and move on and not just sit and just be depressed..." [Mereana, 16 November 2022]

"I feel much more confident, I mean what could be worse than COVID, like honestly." [Tiare, 2 November 2022]

"I think we survived, even though it was catastrophic. I think we survived that pandemic well because of our experience with natural disasters, with cyclones." [Kelly, 3 August 2023]

Additionally, at an individual level, the participants indicated that owning and running a business supported their wellbeing by giving them a purpose during times of crisis, as well as goals to work towards. This indicates a specific connection between business ownership and wellbeing, particularly in the context of having experienced the impacts of disaster:

"So, I really told myself I can do this, it's really given me this positive character in me that, it's not the end of the world that I've lost my job and I've found my talent, my passion." [Mereana, 16 November 2022]

"I would say it kept me very busy. It kept me focused on a particular goal; I was able to learn how to be an entrepreneur... I've really grown." [Mereana, 16 November 2022]

*“When I started with [the business], like all the driving and stuff, it was very therapeutic.”
[Sarah, 10 May 2023]*

While results indicated there are some elements of wellbeing that are negatively impacted by social networks these can be managed by boundary setting. Overall, the results highlight a strong correlation between the strong social networks and a positive outlook on personal wellbeing. Furthermore, results indicated a strong connection between the participants’ social networks and the success of their businesses.

4.4 Theme 2- Connecting business and community

Participants often shared that during disasters they felt a duty of care to cater for their employees’ needs. During *talanoa* sessions when participants were asked about their community they spoke about their immediate and extended family, friends, employees, family of employees, members of their church, customers, and business colleagues. As such, for the purposes of this study, the term ‘community’ encompasses all, or varying combinations, of these groups. The participants expressed that they felt an obligation to help not only to their own families, but to those they employ and their families. This obligation to support the wider community was always spoken about with a positive attitude, with no participant expressing any negative feelings towards employees or the wider community. The interconnectedness of community, be it family, friends, employees or otherwise is important in the context of Fiji and how businesses operate, particularly where business owners take more than their immediate nuclear family into consideration when making choices for their small business:

“I want them [other business owners] to help each other... I already do it in my business, you know, take care of your business, take care of your team then if you’ve got the resources, and the resources doesn’t have to be money, you know it could be shelter, it could be transport, it could be manpower... and then take care of your community... I want the SMEs to be a huge driver, when it comes to preparedness for their towns.” [Kelly, 3 August 2023]

Women shared that while experiencing disaster could prove difficult as they had to be leaders and oftentimes make difficult decisions, it inevitably brought them closer to their employees. They explained that having a small business meant that employees are more like family members, and, as such, the desire to support them through employment was a driving factor in either starting or maintaining the business through crisis. The women spoke of the ways in which their determination to be good leaders meant their business was able to adapt, ultimately creating a more resilient business and community:

“As a relatively small operation, we employ 12 people in total, so 10 women and 2 men. We were lucky enough that we thought ahead and started producing masks [during COVID-19] ... just a way for us to be able to A) continue to make money to live on and B) continue to employ our women because we’re so small, they’re like family.” [Patricia, 7 May 2023]

“When COVID happened and then we lost our jobs my husband told me we had to let her [employee] go because we weren’t able to pay her... and we had to let so many things go, so anyways when I created this business, I’m able to pay her and keep her employed with me.” [Mereana, 16 November 2022]

Participant three, Tiare described the process of guiding her business through COVID-19 as stepping up as a leader to keep staff employed:

“Luckily none of our staff had to lose their jobs through COVID-19... and at the same time you know, this is the time where you show that you’re a leader and you really care about your people. You put your money where your mouth is.” [Tiare, 2 November 2022]

“In times like this our [company] family knows that we’ll look after each other through tough times and after that experience... I definitely think it [disasters] brought us closer together.” [Tiare, 2 November 2022]

Comparatively Participant five, Kelly described the ways in which she supports employees by sharing equipment owned by the business when they are faced with severe weather. She described she was often planning for, and thinking of those most vulnerable in her immediate community:

“Because we are an equipment hire business, we have drink dispensers... So, then we distribute that amongst our staff, and we prioritise anyone who has young children, or elderly or pregnant, so if there’s anyone that fits into that category, or they live in a household with multiple people, then we prioritise it that way and we distribute our drink dispensers to them and get them to fill up with fresh water beforehand. In the past we have had staff request to take plastic tables with them so they can raise their belongings.” [Kelly, 3 August 2023]

Participants highlighted several ways in which they directly and indirectly support their wider community. This included for example, directly through their services and products, recommending other businesses with similar services to customers they cannot provide for, making monetary donations and sponsoring community events such as sports, and sharing their personal expertise and knowledge with others.

“We always said that once we reached the point where we were doing well enough to say no to smaller jobs or smaller orders because we just couldn’t take them in due to the capacity of the larger orders that we’re doing that we would never just say no but we would recommend a smaller business.” [Patricia, 7 May 2023]

All the interviewees felt it was critical to support their wider community to be better prepared for disasters:

“We feel like if we have a personal connection with someone directly in that community [communities impacted by disaster] then the supplies [that are donated] actually go where they are supposed to.” [Tiare, 2 November 2022]

“We offer them [preferred charity] manpower and vehicles to assist them with preparing themselves for cyclone.” [Kelly, 3 August 2023]

The connection between the participants and their wider community was evident, with participants willing and happy to share about how their communities have supported them as business owners, as well as how they have in turn supported their communities. There is an interconnectedness between success of women-owned businesses as a result of community support, the resilience of said businesses to disasters, and what the businesses and business owners are then able to share with the community in return.

4.5 Theme 3- Adaptive Capacities of Women-led MSMEs

Throughout the *talanoa* sessions participants highlighted their adaptive capacities through solution focused business operations in the face of disaster. They also indicated the ways in which their business supports resilience and their preparedness for future disaster. Two of the five participants indicated that starting their business was as a result of losing their jobs due to COVID-19. This signalled that for these participants, finding a solution to their personal problem was a driving factor in starting their business. As such their adaptive capacity and solution focus was a foundation of their business. For participants whose businesses existed pre- pandemic, their experience through other disasters supported their ability to be adaptable and continue with their business operations:

“So, when COVID happened I lost my job and I had to resort to finding other things because we are so used to two incomes... so I created my own business.” [Mereana, 16 November 2022]

“So, I was laid off from Fiji Airways. I was the cabin crew... I knew, you know something big was coming and I was just like, oh, you know, I created a business.” [Sarah, 10 May 2023]

The COVID-19 pandemic was highlighted as a key event that forced participants to make changes to their existing business operations in order to stay functioning. Participant one, Patricia, discussed how their garment factory was able to pivot and become an essential service to provide masks to frontline workers and other essential government staff during the pandemic. This allowed her to keep the business operational during lockdown periods:

“We were lucky enough that we thought ahead and started producing masks... Everybody that was like either a first responder or considered an essential business was purchasing masks from us.” [Patricia, 7 May 2023]

Another example of this adaptability was Participant two, Mereana, who highlighted the impact that COVID-19 borders between main towns and cities had on her supply chain. To continue business operations, she chose to make the product in its entirety herself, however, said that once the supply chain re-opened, she reverted to her original process to save time. This indicates that while there were interim solutions, they were not always the preferred option. The implementation of creative ideas using new technologies to supplement the business was also highlighted by Participant three, Tiare. She explained that this supported employees in learning new skills and knowledge in digital technology that they applied to their business during the pandemic:

“We did a whole lot of online digital product like for the LA Museum and like this thing in Dubai like just making all these creative things digitally which was really cool because we’d never worked like that before.” [Tiare, 2 November 2022]

Participant five, Kelly provided a comparative example of her businesses adaptation approaches to severe weather that results in power cuts in the area her business operates:

“We adjusted our business when they did start giving back power, they were doing power sharing. So, we worked out the times, because they never told us, they never told us when the power was going to come on. So, we paid attention to the patterns, and then we noticed that the power was coming on at six o’clock in the morning till 11 AM. So, we changed our working hours. We started at six o’clock in the morning to do all our admin and sales. Then at quarter to eleven, we switched off all the air conditioning, started switching off the computers, and then we switched to manual work. So old school customers calling or customers walking in. Yeah. So, we did that to keep our business running.” [Kelly, 3 August 2023]

Participant four, Sarah discussed the idea of keeping the number of immediate staff to a minimum and using contractors who have other business as key staff. By using contractors there was no pressure to provide work and pay at a constant rate because most contractors had other jobs. This meant that the business could be successful without added pressure of full-time staff during times of crisis. Sarah indicated that the contractors supporting her business saw working for her as additional income for them rather than their sole revenue.

“So, these individuals [who work for her], they’re sort of like contractors you know? Okay. So, they already, they have their own little maybe business on the side, or some of them drive like, you know, a taxi or something. So, they’re not solely reliant. And I think that is good.” [Sarah, 10 May 2023]

The approaches of participants to disaster and being adaptable is varied and highlights their creativity. Results highlighted that most participants perceived their own resilience as having improved because of experiencing disasters previously, citing their adaptability as a key factor in their resilience. Recurrently, the participants highlighted the notion that women are particularly capable of building resilient communities through their businesses:

“I think that now differently what I’m doing is like from every sale that we make I’m putting that small percentage aside as a reserve which I never used to do before because I’ve just learned the hard way that I never want to be stuck with no ability to support my team.” [Tiare, 2 November 2022]

“I feel like after COVID I’m much more confident in our ability to pivot and navigate quickly and adapt to emergency situations very fast.” [Tiare, 2 November 2022]

While these results are only a snapshot of a wider group of women in business, they suggest that adaptability and resilience may be a common theme with the many other women in business in Fiji:

“So, my SME group, the business owners come from every sector in the country, and we have members from all over the country. More than 50 per cent are women business owners.” [Kelly, 3 August 2023]

*“The potential of women to help the community and the nation in times of natural disaster, there is no limit. Yeah and of course, at the end of the day, I’m sorry, but [women] are the ones that get sh*t done.” [Kelly, 3 August 2023]*

4.6 Summary of Findings

Through the process of data analysis, three key themes emerged from the results of this study. These include: the positive impacts that strong social networks have on business and wellbeing; caring and service to community as a driving force for women-led businesses; and finally, the adaptability of women in disaster. The results stress that disasters often force business owners to adapt and find solutions because there is no other option. Results highlighted the positive implications their social networks had on their business and holistic wellbeing. Where strong social networks supported participants in keeping their businesses operating through difficult times; and to holistic wellbeing by supporting their social capital. While there was resounding positive connection between social networks and wellbeing it is important to note that in some cases participants felt a need to reinforce personal boundaries with their social network to maintain balance between social obligations and individual wellbeing. Women acknowledged that they had learned from past experiences to better

prepare for, respond to, and recover from disasters, and explained how their ability to adapt has benefitted their business operations. The women who participated in this research each have unique experiences that have given them the ability to pivot and adapt successfully during a crisis, as such supporting individual and community resilience. To follow, Chapter Five will discuss the ways in which the results of this study support or challenge existing literature in DRR, taking into consideration the unique implications of a Fijian worldview.

Chapter Five: Discussion and Conclusions

5.1 Introduction

The findings detailed in Chapter Four indicate the positive impact social networks have on women in business, specifically how their businesses benefit their personal wellbeing and how this improves individual resilience. The results also highlighted the interconnectedness of business success and community resilience in the context of disasters. The four key objectives of this study were to: 1) identify key contributions of women-led MSMEs in building community resilience in Fiji; 2) examine the impact women-led MSMEs have on individual and community wellbeing post-disaster; 3) explore the connections between gendered roles of women and women-led MSMEs during and post disaster; and 4) identify barriers to and opportunities for supporting women-led enterprises for long term community resilience. Specifically, sections 5.1 and 5.2. in this chapter highlight the findings of the study and its position within the wider body of research around disaster resilience, women, and business. Section 5.3 will conclude the study and outline how the research has met the objectives outlined above of this dissertation. Section 5.4 will look at the key strengths and weaknesses of the study. The chapter ends with a practical recommendation (5.5) for disaster risk management practice in Fiji based on this research.

5.2 A Fijian Lens on Social Capital, and Disaster Resilience

5.2.1 Implications of solesolevaki on response and recovery

To reflect on the contributions this research has made to the existing literature, the discussion is framed through a Fijian lens. Using this lens supports articulating the interactions between a culturally specific approach to business, wellbeing, and resilience that this study sought to discern through the experiences of women in Fiji. The interconnectedness of business, wellbeing and resilience identified in the findings of this study are rooted in *solesolevaki*. *Solelolevaki* refers to the idea of partnership and collective community effort and can be compared to concept of social capital in DRR literature (Monovo & Becken, 2018). The partnership between individuals and their community creates social capital that fosters their personal wellbeing. *Solesolevaki* was exemplified in this research through the outward motivation participants described as a driving factor behind their business, in particular the desire to support their family, friends, employees, and communities; and the experiences that were shared around the support they received from both family and community members. In research about how culture is impacted by the tourism industry and development in Fiji,

Monovo and Becken (2018) reflected that Fijian communities described *solesolevaki* as the glue that connects people and provides them with a common purpose. Furthermore, Monovo and Dahles (2017) showed the positive implications of *solesolevaki* in Vatuolailai village on the coast of Viti Levu in Fiji, where women organised themselves for the purpose of sharing their experiences and empowering each other to achieve their socio-economic goals. They highlighted that *solesolevaki* between women positively influenced their economic success and had a flow-on effect, empowering them psychosocially and politically. Findings of this dissertation identified that participants displayed *solesolevaki* through their engagement with their communities, specifically their connection between family, friends, employees, other business owners, churches, and government entities.

Display of *solesolevaki* can be linked to two of the three forms of social capital; bonding and bridging social capital described by Aldrich (2012). Bridging and bonding social capital fall into the category of horizontal social networks. By comparison the third, referred to as linking social capital is understood as the vertical relationship between individuals of different levels of position and power within the community (Behara, 2023). Bonding social capital refers to the unity provided by horizontal connection between immediate family, friends, those connected through businesses including associates or customers, as well as other members of the wider community who share demographic or socio-economic status (Poortinga, 2012; Behara, 2023). Bonding social capital is exemplified by participants in this study through their immediate social network of family, friends and relationships built through their business. Bridging social capital, which is also considered a horizontal relationship, builds on bonding social capital by encapsulating similar groups as bonding social capital who may fit into a different socio-economic or political status. It focuses on the solidarity and respectful cooperation between groups in a wider societal context (Poortinga, 2012; Behara, 2023). The relationships between participants and their employees in this research exemplified bridging social capital between socio-economic groups, where there is a solidarity in the difficulties they face in disaster. Moreover, this solidarity creates shared drive to continue business operations for the collective benefit through crisis. Linking social capital is understood as the network between people of different power and position in the community that supports individuals and communities mobilising resources when needed (Poortinga, 2012; Behara, 2023). In the context of this research *solesolevaki* can be linked most closely to the horizontal social networks of bonding and bridging social capital because of the strong family and kinship ties in participants communities.

Behara (2023) maintains that the importance of social capital cannot be undervalued as a driving factor of both reducing disaster risk and coping with disasters. Moreover, the three

forms of social capital can provide the necessary sense of collective belonging, collaboration, and support required to build a more resilient community able to prepare for, respond to, and recover from disasters (Poortinga, 2012; Behara, 2023). This is emphasised by the results of this study where *solesolevaki* and the implications it has on social capital has shown how it supports an individual's and a community's ability to effectively prepare for, respond to and recover from disasters.

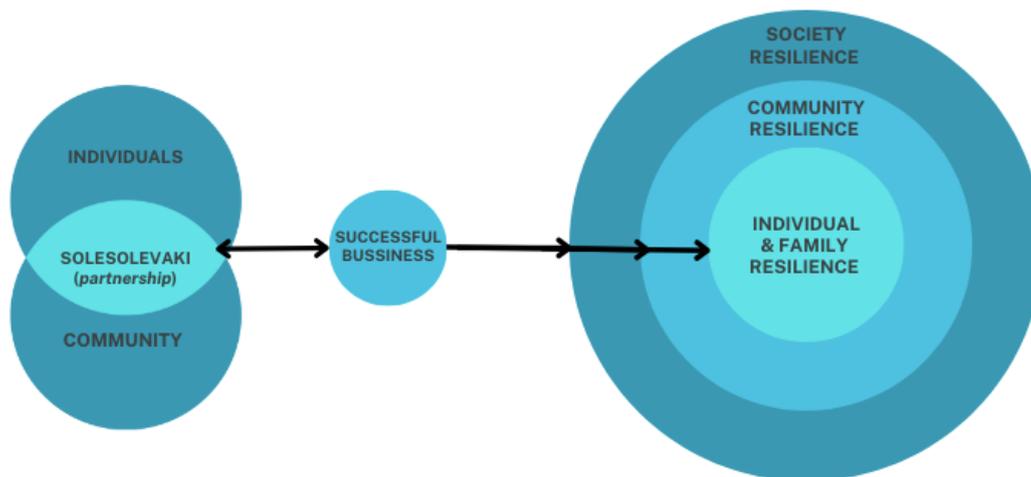


Figure 5.1: Fostering disaster resilience through solesolevaki and business relationships.

Figure 5.1 articulates the *solesolevaki* (partnership) between individuals and communities that supports business success and fosters resilient individuals, families, communities, and societies.

5.2.2 Mobilisation of social capital through women-led MSMEs

The results of this study find that a strong social network has a positive impact on business success in a disaster context. Results highlighted that in addition to the positive impacts on wellbeing, social networks were in many cases what 'kept businesses going' during disaster. All participants described the strong social networks, particularly relationships with close family and friends as a key element of what supports their wellbeing and the success of their businesses. This aligns with the position of Omwenga et al. (2013), that strong personal relationships are proven to support growth and performance of a business. The participants discussed the ongoing support they receive from their social network that is central to their ability to continue to grow and develop their businesses. For example, employees and family

members worked together to keep participants businesses operating during the COVID-19 pandemic. They did this by both 'lending a hand' making products and carrying out deliveries for the business and providing emotional and psychological support to participants including helping alleviate the burden of other stressors such as childcare when facing crisis.

Existing literature suggests social networks are an essential element of business success in disasters. For example, Atela, Gannon and Crick (2018) posit that both informal and formal support networks of women in Kenya are essential in building capacity of women entrepreneurs to face the multitude of challenges they face daily and in disasters. Participants in the study by Atela et al. (2018) highlighted the valuable interactions and relationships they have with other women in business further emphasising the idea that social networks of businesswomen remain a key tool in adaptive capacity. This also aligns with Clissold, Westoby, and McNamara's (2020) study of women entrepreneurs in Vanuatu whose social capital was essential in minimising loss and promoting quicker recovery from cyclones. Clissold et al. (2020) explained that social capital enabled the mobilisation of sharing resources, collective financial risk mitigation, and the promotion of opportunities for other women in Vanuatu. The participants of this dissertation were valuable advocates of women's capacities in their communities both directly and indirectly; directly, by choosing to hire and support women employees and women in the community, and indirectly by promoting issues like paid parental leave for male employees. This supports Gaillard et al. (2019) who advocate that all people, including women, have capacities regardless of inequities that exacerbate their vulnerabilities.

5.2.3 An individual vs. community approach

To further highlight the importance of strong social bonds in a disaster context, bonds which strengthen individual and community resilience, McNamara et al. (2021) and Singh et al. (2022) described the ability to mobilise social networks as a key capacity of women in the Pacific. These results echo findings presented by McNamara et al. (2021) that social capital can be utilised to encourage growth and continued business operations through disaster. Fothergill (1999) found that women's roles in their communities, particularly where they were able to contribute to the betterment of their community in disaster, were deemed as highly valuable. Trivedi and Gaur (2015) also suggest that women-led MSMEs are essential to family and social welfare. The findings presented in this dissertation support these ideas through the collectivist approach to business described by Vunibola et al. (2022) where women-led MSMEs take a whole of community approach to their businesses rather than a solely individualistic approach. Women-led MSMEs are, as a result of their collectivist approach to

business and strong social networks, essential to collective mobilisation during disasters in Fiji.

Results highlight these ideas specifically where participants described the mobilisation of their community to support their business, that then allowed them to support their community in return. This occurred directly by continuing to provide a service to customers and indirectly through donations, sponsorships, and sharing personal knowledge, and experiences in preparedness and planning for disaster. Fothergill (1999) also found that when women played an active role in disaster response within their community, they had an improved sense of self and their capacities. Results of this dissertation support this idea, particularly where participants spoke proudly of their contributions to communities, their improved wellbeing, and the learnings they have taken from experiences and have applied to their planning for future disasters.

5.3 Business and Culture: Fostering Wellbeing and Disaster Resilience

5.3.1 Bula Sautu as a mechanism for individual and community resilience

In the Fijian context, social networks create an outward motivation to build a successful business to serve the wider community both in day-to-day business and in response to and recovery from disasters. This outward motivation can be linked to the concept of *veitokoni* (reciprocity) specifically around the sharing of resources one possesses for the benefit of others. For example, Participant 4, Sarah, uses her business and connections to act as a conduit between other businesses and her customers. She describes herself as a service connector supporting customers by providing them with assistance for simple errands like grocery shopping. In a non-disaster situation, customers may require groceries to be picked up and delivered as a matter of convenience because of a lack of time to do so themselves. However, in a disaster context such as COVID-19, providing the same service becomes essential for members of the community who may be physically unable to do it themselves. Participants' desire to foster disaster resilience and support their wider community through their business be linked directly to *bula sautu* or holistic wellbeing of an individual and their family described by Tuwere et al. (2012). *Bula sautu* considers the environmental, economic, familial, and socio-cultural wellbeing of an individuals, family, and community (Leweniqila & Vunibola, 2019). This holistic idea of wellbeing is also common for other Pacific cultures such as the concept of *wanbel* in Papua New Guinea, an ethos that denotes ideas of unity, agreement, and being at peace (Steven et al., 2019).

5.3.2 Holistic wellbeing and Psychosocial resilience

In the context of businesses this holistic approach not only considers how a business supports an individual's resilience but also how the businesses support the resilience of community and society. Dückers (2017) explains that psychosocial resilience exists as an interconnected, multi-layered framework that includes adaptive capacities at individual, community, and society levels, with each layer building on the one before. Individual resilience is defined as a person's ability to withstand the pressures of a disaster. Community resilience is centred on a group of people and is defined by their connections, resources, and the places they live. Businesses are also considered a source of community as they bring together employers and employees (Kendra & Wachtendorf, 2003 as in Dückers, 2017). Communities as such make up the wider society, consequently societal resilience is built on that of individuals and communities. Results of this study have provided evidence that supports the idea that individual and community resilience are linked and can be enabled through businesses. For example, participants highlighted that their business supported individual resilience by providing financial stability, purpose, and social connection for women and their families. Additionally with the understanding that businesses are inherently a source of community through the employee/employer relationship, participants explained that they were able to support community resilience of employees by way of financial support, social connection, sharing of knowledge and skills, and sharing business resources directly with their employees during disaster.

The results of this study highlight that women in business in Fiji consider a holistic approach to their wellbeing and businesses through encompassing the factors that underpin individual and community resilience. For example, women described the environmental considerations made around the location of their business to protect from the impacts of flooding. They highlighted the economic and familial driving forces of starting and running a business to provide for their family. Finally, they described some of the social and cultural obligations to their social networks, including employees and their wider communities. In the context of disaster resilience, connections can be drawn between the approaches of *bula sautu* and the seven capitals of recovery including natural, social, financial, cultural, political, built, and human developed by Campbell and Blake (2021). Additionally, Cammock and Andrews (2023) draw the connection between concepts of *bula sautu* and relational wellbeing that encompasses spiritual, environmental, economic, and familial wellbeing as well as socio-cultural awareness discussed by Spiller et al. (2011). The examples provided from this study support a wider Pacific body of literature that proposes entrepreneurship in the region is rooted

in a collectivist approach to business that focuses on reaching goals beyond profit encompassing social, environmental, spiritual, and cultural wellbeing (Imbun, 2014; Scheyvens et al., 2018; Vunibola et al. 2022). This study provides results that first identify existing elements of psychosocial capacity of women-led businesses in Fiji within the holistic concept of *bula sautu* that can then be further developed.

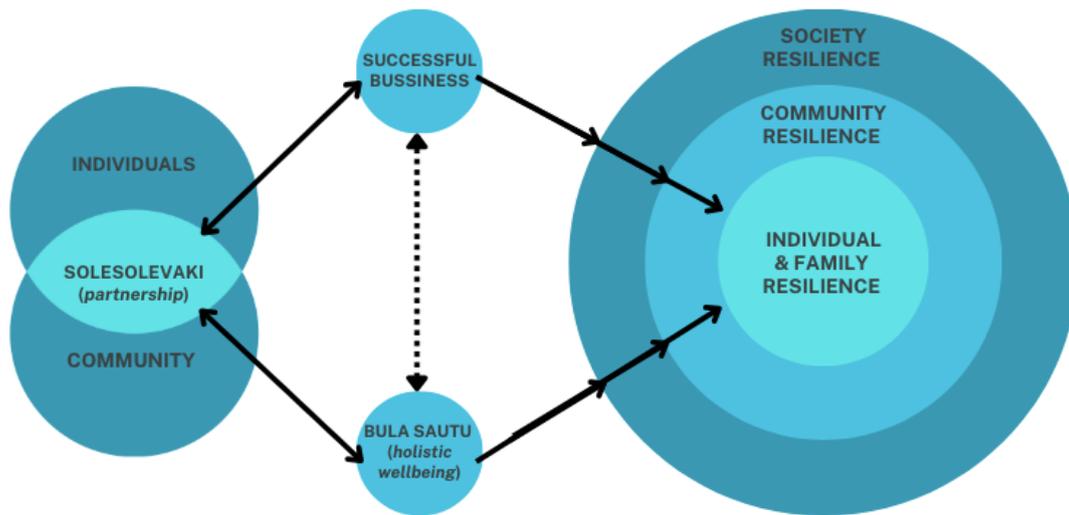


Figure 5.2: Solesolevaki and social capital: The link between women-led business, *bula sautu* and disaster resilience.

Figure 5.2 articulates the connections between key elements of discussion in this chapter. *Solesolevaki* (partnership) between communities and individuals creates social capital that supports building a successful business and *bula sautu* (holistic wellbeing). *Bula sautu* creates an environment that supports women running successful businesses and as such business success continues to build *bula sautu*. Finally, both the successful business and *bula sautu* support individual, community and whole of society resilience.

5.3.3 The link between women-led MSMEs, psychosocial wellbeing and capacity

Results from this study suggest that entrepreneurship provides benefits for individuals *bula sautu* by supporting one’s finances, improving social connections, creating a stronger sense of purpose through an entrepreneurial spirit, and a sense of fulfilment by being able to serve and support their community. This is concomitant with Abreu et al. (2019) who posit that the link between wellbeing and entrepreneurship goes beyond the benefits of financial wellbeing associated with a successful business. Wiklund et al. (2019) argue that entrepreneurship

supports wellbeing by being an essential source of personal fulfilment for individuals and suggest that in turn this strengthens an individual's capacity to be a driver of positive change in society. In the current study participants highlighted that their businesses gave them a purpose as individuals, describing the positive impact that owning and actively running a business had on their psychosocial and physical wellbeing. Participants also suggested that owning a business gave them goals to work towards in everyday life and throughout response to, and recovery from disaster. Moreover, participants shared the sense of fulfilment also came from actively contributing to their communities during disasters through their business, aligning with Fothergill (1999) suggestion that women's active role in disaster response improves one's sense of self and their capacities.

Miller and Pescaroli (2018) argue that building psychosocial capacity allows communities to actively engage in and take control of their own response and recovery. Miller (2012) describes psychosocial capacity as the ability for people impacted by disasters to "survive and thrive" both psychologically and socially during and post disaster. Results of this study suggest, as detailed previously in this chapter, that business ownership benefits participants psychosocial wellbeing as a part of their *bula sautu*. Furthermore, Pyles et al. (2017) summarise some of the key benefits of community participation in response and recovery including: identification of specific community problems and needs; community empowerment and capacity building activities; effective use of resources; and reduction of long-term psychological issues. Results of this research support these ideas, particularly where participants highlighted that through their businesses, they were able to identify immediate needs of the community and utilise their available resources to support them. This draws attention to the importance of women-led MSMEs as a vehicle for women's active participation in the response to and recovery from disasters in their community. The positive implications on psychosocial wellbeing as a result of active participation in community response and recovery is critical in minimising further negative impacts of disasters (Miller & Pescaroli, 2018). In a wider DRR context the results of this research support the idea that community participation in both response to and recovery from disaster is essential for long-term sustainable disaster recovery and in the development of more resilient communities (Islam et al., 2021; Pyles et al., 2017).

5.4 Conclusion and Recommendations

This study sought to answer the question "*What role do women-led micro, small and medium enterprises have on holistic wellbeing and community resilience in Fiji?*" by exploring the key objectives to: identify key contributions of women-led MSMEs in building community resilience in Fiji; examine the impact women-led MSMEs have on individual and community wellbeing

post-disaster; explore the connections between gendered roles of women and women-led MSMEs during and post disaster, and identify barriers to and opportunities for supporting women-led enterprises for long-term community resilience. The themes that arose from the findings of the study indicated there is an implicit connection between women-led enterprise, holistic wellbeing, and community resilience. The participants openly shared their experiences as women in business, their experiences in disasters from flooding and cyclones to COVID-19. In sharing these experiences participants drew attention to their unique capacities and capabilities as women leaders in their communities supporting the ideas presented by McNamara et al. (2021) that women carry capacities that are often under recognised and underutilised. Findings of this study support the growing literature behind the capacities of women in disaster and counters the narrative that women are often most vulnerable to disasters because of social, economic, and cultural inequities (Chowdhury et al., 2020).

In conclusion, the study has contributed to existing literature and has provided new insights into the link between business, wellbeing and disaster resilience highlighting the importance of the roles of women in building disaster resilience both individually and as a community. The findings of the study were able to satisfy the objectives set out in Chapter 1 by framing business, wellbeing, and resilience through a Fijian cultural lens. By framing the results and providing a visual framework (Figure 5.2) to support the findings, the discussions were able to articulate that:

- 1) One of key contributions of women-led MSMEs in building community resilience is through nurturing of social networks and the mobilisation of this social capital during disaster response and recovery in Fiji supporting the ideas presented by Clissold et al. (2020) that women in Vanuatu mobilise social capital by resource sharing, mitigating financial risk collectively, and promoting opportunities for other women.
- 2) Women-led MSMEs support individual and community wellbeing post disaster by encouraging *veitokoni* (reciprocity) between groups. Specifically, where the collectivist reciprocal nature of women-led MSMEs support their community and are supported by their community. For example, where MSMEs keep people employed and provide them with essential resources such as finances, emotional support, and even relief supplies to withstand and recover from disaster. This draws attention to the importance MSMEs in relation to keeping communities afloat, supporting the local economy through their business, and using social capital to support response to and recovery from disasters (Paton & Johnston, 2017; Trivedi & Gaur, 2015; Atela et al. 2010; Minnit, 2010; Nichter & Goldmark, 2009).

- 3) Findings suggest that women do not perceive themselves to exist in a totally patriarchal society in the traditional sense presented by Tukana (2013) where men are seen as the head of the home with decision making authority and that the primary role of women is one of servitude. Where women and women-led business align with traditional elements Fijian culture is in their display of *veiqaravi* (servitude) and *veitokoni* (reciprocity) described by Tamesese et al. (2010) through businesses with their communities. Findings therefore satisfy the objective to exploring gendered roles of women supporting the concept presented by Tofinga et al. (2016) that societal norms relating to gender are changing. However, results make clear that traditional elements of culture and society still play a key role in the foundation of women's approach to business in Fiji.
- 4) Further to highlighting the shifts in gendered roles of women, the findings of this study indicated that women found their gender was not a barrier to their business operations explaining they felt highly supported by their communities, however stipulating they felt this was a privilege and did not believe it to be a universal experience for all women in Fiji. Participants chose to highlight the ways in which they were supported as women through the mobilisation of social networks which ensured their capacity to withstand disasters.

5.5 Strengths and Limitations of the Study and Opportunities for Future Research

One of the key limitations of this study was the small number of participants involved. The study could only focus on five women-led MSMEs in Fiji. Despite this small number, a valuable aspect of interviewing this number of participants meant that *talanoa* sessions were more in depth and not constrained by time limits that would have been required with a large quantity of participant particularly given the time constraints to the study. This also meant that as an interviewer I was able to accommodate the schedules of participants, ensuring that there was no pressure on the women involved to fit into the study schedule but rather I was able to fit into what suited them most as business owners, mothers, and active members of their community. This was particularly important to build a level of trust and comfort between myself as an interviewer and the women being interviewed. This aligns most with *veiwekani* (relationship) and *vakarokoroko* (respect) aspects of the FRVS that was used as a foundation to the research methodology in this study. Another key limitation relating to interviews was that the *talanoa* were conducted via video conferences, which meant that participant

involvement was limited to those with a stable internet connection. This limited the inclusion of women who do not have stable internet access to due to constraints such as a rural location or financial limitations. To improve inclusivity of research I recommend any further study be conducted in person, in person *talanoa* would also improve the application of a FVSF that guided the development of this research.

This study did not include specific requirements for ethnicity of participants and as a result the participants were of diverse ethnic backgrounds that highlighted the multicultural context of urban centres in Fiji. Further research to include more participants may allow distinctions to be made in findings between specific ethnic groups in Fiji including indigenous iTaukei and Indo-Fijian groups. Results raised that there is an element of individualism that acted as a counterbalance to the demanding elements of supporting and providing for the community and of operating a business. Further research should consider this as a point of comparison on the community centric focus in Fiji.

Finally, findings showed that women did not perceive themselves as disadvantaged because they were women, however in most cases believed that this was a result of upbringing that encouraged their strengths and grew them into strong leaders. While this finding satisfied the objective to investigate any shift of existing gendered roles of women, further study would benefit in looking more deeply at these shifts at a wider societal scale particularly in a DRR context to identify the implications this shift may have on the way disaster resilience is understood and DRR activity is conducted at an individual and community level.

5.5 Recommendation for Disaster Risk Management Practice

The key recommendation for disaster risk management in practice is a disaster preparedness training package for women-led MSMEs in Fiji. The following recommendation include details on what can be included, how to reach the target audience, and its application to continued growth and development for women in building disaster resilience. Noting the importance of women-led MSMEs in community mobilisation in disasters the first recommendation would be a government or Non-Government Organisation (NGO) based program that provides a holistic training package in disaster preparedness planning for women-led MSMEs. The training program could include financial planning that supports women identifying what their individual and business financial requirements may be during a disaster, psychosocial wellbeing training that helps women understand and implement best practice that can support the mental and physical wellbeing of themselves, their families, and their employees. By supporting women before disasters in planning by identifying the avenues in which they may be impacted will

allow them to respond quickly and effectively to a disaster and as such better place them to support a wider community response and recovery. To reach and connect with women-led MSMEs to implement this project utilising existing MSME networks in Fiji will be essential. All participants in this study indicated either a formal or informal business network which they are part of, utilising the existing connections and the expertise in disaster preparedness within this group is key to providing a training program that is both trusted and effective in its implementation. In post disaster settings the relationships built between members of the training programme can also serve to discuss and collaborate on new plans based on continued learnings and experiences in disaster.

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Appendices

Copies of participant recruitment documents :

Appendix A : Ethics Approval

Appendix B : Participant Information Sheet

Appendix C : Consent Form

Appendix D : *Talanoa* Guiding Questions

*Note : Original documents were supplied on AUT headed paper.

Appendix A: Ethics Approval



Auckland University of Technology Ethics Committee (AUTEC)

Auckland University of Technology
D-88, Private Bag 92006, Auckland 1142, NZ
T: +64 9 921 9999 ext. 8316
E: ethics@aut.ac.nz
www.aut.ac.nz/researchethics

28 September 2022

Loic Le De
Faculty of Health and Environmental Sciences

Dear Loic

Re Ethics Application: 22/239 The impact of women led enterprise on psychosocial wellbeing and resilience building in Fiji.

Thank you for providing evidence as requested, which satisfies the points raised by the Auckland University of Technology Ethics Committee (AUTEC).

Your ethics application has been approved for three years until 27 September 2025.

Non-Standard Conditions of Approval

1. With regards to the snowballing recruitment please ensure that other parties do not provide the researcher with other people's contact details without their permission. It is preferable that those interested in the research contact the researcher directly.

Non-standard conditions must be completed before commencing your study. Non-standard conditions do not need to be submitted to or reviewed by AUTEC before commencing your study.

Standard Conditions of Approval

1. The research is to be undertaken in accordance with the [Auckland University of Technology Code of Conduct for Research](#) and as approved by AUTEC in this application.
2. A progress report is due annually on the anniversary of the approval date, using the EA2 form.
3. A final report is due at the expiration of the approval period, or, upon completion of project, using the EA3 form.
4. Any amendments to the project must be approved by AUTEC prior to being implemented. Amendments can be requested using the EA2 form.
5. Any serious or unexpected adverse events must be reported to AUTEC Secretariat as a matter of priority.
6. Any unforeseen events that might affect continued ethical acceptability of the project should also be reported to the AUTEC Secretariat as a matter of priority.
7. It is your responsibility to ensure that the spelling and grammar of documents being provided to participants or external organisations is of a high standard and that all the dates on the documents are updated.
8. AUTEC grants ethical approval only. You are responsible for obtaining management approval for access for your research from any institution or organisation at which your research is being conducted and you need to meet all ethical, legal, public health, and locality obligations or requirements for the jurisdictions in which the research is being undertaken.

Please quote the application number and title on all future correspondence related to this project.

For any enquiries please contact ethics@aut.ac.nz. The forms mentioned above are available online through <http://www.aut.ac.nz/research/researchethics>

(This is a computer-generated letter for which no signature is required)

The AUTEC Secretariat
Auckland University of Technology Ethics Committee

Cc: savannahfiji@gmail.com; Radilaite Cammock

Appendix B: Participant Information Sheet

Date Information Sheet Produced:

15 August 2022

Project Title

The impact of women led enterprise on psychosocial wellbeing and resilience building in Fiji.

An Invitation

Bula Vinaka,

My name is Savannah Dantin, I am originally from Fiji and now live and work in Aotearoa New Zealand in the Emergency Management sector while pursuing my Masters in Disaster Risk Management and Development at Auckland University of Technology.

I would like to extend this invitation to you, to participate in my dissertation research study looking at the impact of women led enterprise on psychosocial wellbeing and resilience building in the context of disaster risk management in Fiji. Your participation in this research is voluntary and whether you choose to participate or not you will neither be advantaged or disadvantaged.

What is the purpose of this research?

This research aims to highlight the benefits that women led enterprises in Fiji bring to their wider community by identifying and understanding:

- How women led businesses in Fiji help build up disaster resilience in their community.
- How women in Fiji affect the wellbeing of their communities in disaster recovery through their businesses.
- How we can continue to support women led enterprises for long term disaster resilience.
- How women led businesses help shift gender roles of women in Fiji.

How was I identified and why am I being invited to participate in this research?

You have been identified as a potential participant for this research as a woman in Fiji who owns or leads an enterprise that was started after a major disaster, like the COVID-19 pandemic, or has experience several other disasters, like Fiji's many cyclones, throughout your time as a business owner. Fiji's small social circles mean you are either a personal connection of mine and I have approached you directly to gauge your interest in participating or we have been put in contact by a mutual friend who thought you may be interested in sharing your story.

How do I agree to participate in this research?

Your participation in this research is voluntary (it is your choice) and as detailed above, whether you choose to participate or not will neither advantage nor disadvantage you. You are able to withdraw from the study at any time. If you choose to withdraw from the study, then you will be offered the choice between having any data that is identifiable as belonging to you removed or allowing it to continue to be used. However, once the findings have been produced, removal of your data may not be possible.

In order to participate in this study, it is important that you respond to this email (savannahfiji@gmail.com) and agree to participate, after which we will identify a suitable time to connect for a talanoa session. Your verbal consent of participation in this study will be given before we begin our talanoa on the chosen date.

What will happen in this research?

This project will involve a talanoa style interview with me as the interviewer on the topic detailed above. With the aim of reciprocal sharing of knowledge where you, the participant, share your stories on how

disasters have impacted you and how you have used your business to develop resilience to disasters at both a personal level and in your wider community, and where I share the findings of the study with you through disaster management lens. This means you will engage in an unstructured talanoa for at least one hour with me. I will ask some guiding questions throughout the talanoa in order to gain an understanding of experience as a woman in business and how your work has impacted you as an individual and the wider community in the context of disasters. The informal style of talanoa interviewing will give you the opportunity to share your story; how you have been impacted by disasters, how your business has helped you and your community recover from disaster and how you build resilience for the future. Given my current residence in New Zealand and yours in Fiji, we will conduct our talanoa session via video call that will be recorded only for transcription purposes.

What are the discomforts and risks?

While this study does not aim to cause discomfort, I understand that discussing your experiences relating to the disasters you have faced may bring up some uncomfortable memories. As such, to make your talanoa session as comfortable as possible you will be given the option to not answer any questions that you do not wish to answer as well as take any breaks you may need throughout the talanoa.

How will these discomforts and risks be alleviated?

In order to mitigate any discomfort that you may feel discussing how a disaster has impacted you, the talanoa will focus on the positive impacts that your business endeavours have had on you at a personal level as well as your wider community. In depth discussion of any significant traumatic events relating to your experience with disasters will not be necessary.

AUT Student Counselling and Mental Health is able to offer three free sessions of confidential counselling support for adult participants in an AUT research project. These sessions are only available for issues that have arisen directly as a result of participation in the research and are not for other general counselling needs. To access these services, you will need to:

- Email counselling@aut.ac.nz or call (+64) 921 9998.
- let the receptionist know that you are a research participant and provide the title of my research and my name and contact details as given in this Information Sheet.

You can find out more information about AUT counsellors and counselling on <https://www.aut.ac.nz/student-life/student-support/counselling-and-mental-health>

What are the benefits?

As a participant this study will give your insight and frame the work that you do as a woman in Fiji through a disaster management lens. It will aim to highlight the value your businesses and projects bring to the wider community in the context of wellbeing and resilience building, ideally bringing further value to the work you do. As the researcher this study will count towards my degree in the AUT Masters of Disaster Risk Management and Development programme. In a wider context this research could also be beneficial in the dissemination knowledge to disaster risk management practitioners and policy makers about the importance of women led micro, small and medium enterprises in Fiji and how they may support you and your businesses in the future.

How will my privacy be protected?

All personal information you provide, including your name, will not be disclosed, or indicated in the findings and reports of this study. The data collected will be kept safely under the regulations of AUT and will be destroyed after 6 years. During this 6-year period prior to destruction, only the researcher and supervisors may access the data for the purpose of further understanding the topic. Your information will not be disclosed to any third parties.

What are the costs of participating in this research?

Your participation in this research is voluntary, therefore, there are no costs associated with it. You will however be asked to give about one hour of your time for the talanoa interview process.

What opportunity do I have to consider this invitation?

You will have a period of 14 days to consider this invitation to participate in this study.

Will I receive feedback on the results of this research?

Once the data collection and analysis has been completed in full for this study a summary of the findings will be sent to you via email.

What do I do if I have concerns about this research?

Any concerns regarding the nature of this project should be notified in the first instance to the Project Supervisor, Loic Le De, loic.le.de@aut.ac.nz, +64 09921999 ext. 7499.

Concerns regarding the conduct of the research should be notified to the Executive Secretary of AUTEK, ethics@aut.ac.nz, (+649) 921 9999 ext 6038.

Whom do I contact for further information about this research?

Please keep this Information Sheet and a copy of the Consent Form for your future reference. You are also able to contact the research team as follows:

Researcher Contact Details:

Name: Savannah Dantin

Email: savannahfiji@gmail.com

Project Supervisor Contact Details:

Primary Supervisor

Name: Loic Le De

Email: loic.le.de@aut.ac.nz

Phone: +64 09921999 ext. 7499

Secondary Supervisor

Name: Radilaite Cammock

Email: radilaite.cammock@aut.ac.nz



Oral Consent Protocol

Project title: *The impact of women led enterprise on psychosocial wellbeing and resilience building in Fiji.*

Project Supervisor: *Loic Le De*

Researcher: *Savannah Dantin*

The participant joins the videoconference

Do you agree to my recording your consent to participate?

If they agree, then the record function will be activated and they will be asked the following:

Have you read and understood the information provided about this research project in the Information Sheet dated 15 August 2022?

Do you have any questions about the research?

Do you understand that notes will be taken during the interviews and that the in interview will also be audio-recorded and transcribed?

Do you understand that taking part in this study is voluntary (your choice) and that you may withdraw from the study at any time without being disadvantaged in any way.?

Do you understand that if you withdraw from the study then you will be offered the choice between having any data that is identifiable as belonging to you removed or allowing it to continue to be used? However, once the findings have been produced, removal of your data may not be possible.

Do you agree to take part in this research?

Do you wish to receive a summary of the research findings? (please tick one): Yes No

Do you want me to send you a copy of the audio recording for this consent? Yes No

Please confirm you name and contact details

Participant's name:

Participant's Contact Details (if appropriate):

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.....
.....
.....

I will now turn off the recording of the Consent and then will start a separate recording for the interview.

Approved by the Auckland University of Technology Ethics Committee on type the date on which the final approval was granted AUTEK Reference number type the AUTEK reference number

Note: The Participant should retain a copy of this for.

Appendix D: Talanoa Guiding Questions

1. What disasters do you feel have most impacted you, your family, and your community? (I.e., cyclones, COVID-19 etc.)
2. How have you, your family and your business been affected by these disasters? (i.e., lost jobs, property etc)
3. How have disasters affected your personal wellbeing, such as your psychological and physical health?
4. How have disasters affected your social wellbeing?
5. How have disaster affected your financial wellbeing?
6. Do you find yourself more concerned about these aspects of your wellbeing before, during or after a disaster has happened?
7. How do you think, based on what we have spoken about thus far, disasters impact your personal relationships between you and your family, friends, and wider community?
 - a. Has this brought you closer with family and friends or further apart?
8. Has starting/ or continuing to run your business helped with your overall wellbeing?
 - a. Does it help with the overall wellbeing of your family?
 - b. Wider community?
9. Do you think that your business has allowed you to be resilient to disasters?
 - a. or will allow you to be more resilient to future disasters?
10. Do you use your business to support/benefit your wider community?
 - a. Do you provide job security for others? How?
 - b. Do you use your successes in business to pay it forward within your community? How? (For example; do you use a portion of income to support other local women owned businesses?)
11. Can you tell me what it's like to be a women entrepreneur in Fiji?
 - a. Do you feel being a women entrepreneur in Fiji is more difficult than if you were a male?
 - b. What are some of the difficulties you face as a woman?
 - c. Do people treat you differently because you have had success in your business? In a positive or negative light?
 - d. If negative. What are some of the ways you work to change the way people see women entrepreneurs?
 - e. If positive. What are some of the ways we can continue to grow this positive mindset towards women entrepreneurs.
12. Have you ever had to change the way you operate your business because of a disaster in order to continue to support the wellbeing of you, family and wider community?
13. What are some of the ways your family has supported you as an entrepreneur that have helped you succeed?
14. What are some of the ways your wider community has supported you as an entrepreneur that have helped you succeed?