



# ADDRESSING POVERTY: PRO-POOR GROWTH AND FINANCIAL INCLUSION in ASIA PACIFIC

5-6 December 2006

Visions Theatre, National Museum of Australia, Canberra

## Speakers' biographies and abstracts (in order of presentation)

---

**DAY ONE:** Tuesday, 5 December

**Key issues and current economic initiatives**

---

**9.00-9.15** Opening address

**The Hon Ms Teresa Gambaro, MP, Parliamentary Secretary to the Minister for Foreign Affairs**

The Hon Teresa Gambaro MP was appointed Parliamentary Secretary to the Minister for Foreign Affairs in 2006. In this portfolio, she assists the Minister in managing Australia's overseas aid programme through AusAID. She is Australia's Special Representative on Landmines. Teresa works actively with Australian NGOs; she is passionate about helping those in the Pacific region who are greatly disadvantaged, particularly women and children. She is the Member for Petrie in Queensland.

---

**9.20-10.20** Session one: Moving out of poverty: Key issues and current initiatives

**Chair: Professor Frank Jackson, Director, Research School of Social Sciences, ANU**

Frank Jackson was appointed Distinguished Professor at ANU in 2003 and is the Director of the Research School of Social Sciences. He has a PhD from La Trobe University. Frank joined the ANU in 1986 as Professor of Philosophy and Head of the Philosophy Program, Research School of Social Sciences. At the ANU, Frank has served as Director of the Institute of Advanced Studies (1998-2001) and Deputy Vice-Chancellor (Research) (2001).

**Dr Manjula Luthria, Senior Economist, The World Bank, Sydney**

Manjula Luthria is the Senior Economist for the Pacific Region and is based in The World Bank office in Sydney, Australia. Her work focuses on boosting economic growth in the Pacific islands and entails providing assistance to the member states on issues of macro policy such as public debt and enhancing the effectiveness of public expenditures, and micro foundations of growth through improvements in the business environment and trade integration. She is lead author of the 2006 World Bank publication *At home and away: Expanding job opportunities for Pacific islanders through labour mobility*.

**Abstract: Moving out of poverty: An overview of current economic initiatives for reaching the poor**

**Dr Theo Levantis, Economics Adviser, and Dr Peter van Diermen, AusAID**

Theo Levantis has had extensive experience working on a broad range of issues relating to development in PNG and the Pacific. He completed his PhD on the PNG labour market at the ANU in 1996. From 1996-2001 he worked as a researcher at the ANU and from 2002, until moving to AusAID in July 2006, he was a senior research economist at ABARE. Theo has published three books and 20 articles and has been engaged in numerous consultancies. His research interests have been varied but have mainly focused on

development issues, with experience in labour market analysis, the economics of crime, infrastructure development, privatisation, tax policy, tourism, mining, agriculture, forestry, energy and climate change. He has also built economy-wide models of the PNG, Fiji and Australian economies.

**Abstract: *Where will pro-poor growth in Pacific countries come from?***

Tropical paradise is synonymous with the countries of the South Pacific but, in these idyllic natural environments, poverty is endemic and growth and development is elusive. Are these countries destined for widespread poverty, stagnant growth and donor dependence into perpetuity or is there genuine prospect for broad based pro-poor growth? It is argued in this paper that there does exist opportunity, but this requires two preconditions: a recognition by policymakers that pro-poor growth can only come from the private sector and a refocus toward the things that the Pacific countries have abundant comparative advantage in and a move away from those in which it does not.

---

**10.50-12.40 Session two: The economics of addressing chronic poverty in the community**

---

**Chair: Dr Paul Greener, Foundation for Development Cooperation**

Paul Greener has previously worked with the Aga Khan Foundation in Geneva, AusAID, the University of Queensland and as a private consultant, with working experience in over 25 countries, mostly in Asia, Africa and the Pacific. His main areas of experience are in broad issues of rural development, microfinance, and organisational development of civil society organisations. He holds a PhD in Geography, a Master of Science in Agricultural Development and is accredited by the Partnership Broker's Accreditation Scheme as a broker of development partnerships.

**Drs Daniel R. Gibson and Wang Chaogang, The World Bank, Beijing**

Daniel R. Gibson is a senior social scientist in the East Asia and Pacific Region of The World Bank and has been living and working in China for the past six years. His key areas of engagement include the application of environmental and social safeguard policies in World Bank-financed projects, the promotion of social assessment methodologies and the promotion of participatory development initiatives. He holds MA and PhD degrees in political science from Duke University (USA) and a BA in Sociology from the University of Guam.

**Wang Chaogang** has a PhD in Management and is a Senior Social Scientist at The World Bank in Beijing. Since joining the Bank in early 2000, he has worked on lending and research programmes, especially community-driven development operations, social assessment, involuntary resettlement, as well as gender, poverty and environment linkage issues. Before joining the Bank, Chaogang worked in the public sector for approximately ten years, primarily researching the feasibility of investment programmes within the State Planning Commission at the Ministry of Construction. Chaogang has authored a number of reports and publications on various issues, including a social assessment guideline for investment projects in China, links between poverty and the environment in China and relationships between poverty and gender inequality in China.

**Abstract: *Community-driven development in China: Institutional challenges to bottom-up development***

Despite China's unprecedented progress in poverty alleviation, millions of people inhabit pockets of poverty beyond the effective reach of state assistance programmes. Poor villages — 148,000, by Government count — typically occupy remote hill areas where access to infrastructure, markets and services is poor or non-existent. And poor villagers lacking the prerequisite education and skills for engagement beyond the village frequently fail to actively support assistance programmes brought to them. Indeed, the Government now recognises local active participation as a key to further success in poverty alleviation and advocates village democratisation and greater local control as important steps in energising the poor.

The World Bank and China's State Council Leading Group on Poverty Alleviation are collaborating on a pilot programme introducing community-driven development (CDD) into poor villages. CDD promotes village empowerment, providing villagers with grants and facilitation, with which they themselves establish local development priorities, devise plans and manage implementation and subsequent operational responsibilities.

Still in its infancy, the CDD pilot programme is already confronting institutional *maodun*, or contradictions. Though central Government is supportive, county officials accustomed to central planning seem sluggish in fashioning a coordinated response to village priorities. At village level, official village heads and Communist Party secretaries accustomed to making local decisions are prone to intervention in deliberative processes. Within such villages, behavioural patterns of deference and passivity continue, undermining programme

objectives. To succeed, the programme needs to inculcate attitudinal changes in local government — a shift in role from decision maker to service provider — as part of a strategy to empower local residents. As the programme continues, pilot results may lead to an ironic finding, that is, to encourage active participation among villagers, the central Government itself may be required to play a more forceful role.

**Dr Kathryn Robinson, Dr Andrew McWilliam and Jayne Curnow, RSPAS, ANU**

Kathryn Robinson is a Senior Fellow in the Department of Anthropology, Research School of Pacific and Asian Studies, ANU. She has published widely in the field of gender relations and Islam in contemporary Indonesia and on the anthropology of Sulawesi.

**Andrew McWilliam** is a Fellow in the Department of Anthropology at RSPAS, with research focused on Eastern Indonesia. He has published extensively on the ethnography of Timor and issues in customary land tenors, political ecology and community economic models.

**Jayne Curnow** is writing her PhD on economic development in Eastern Indonesia in the Department of Anthropology at RSPAS. Her interests include development, gender and natural resource management.

**Abstract: *Local cooperatives and microfinance in eastern Indonesia: Autonomy and opportunity for community economies***

Community-based microfinance has the potential to harness local capacities for enterprise development. In recent years, there has been strong international support for the Grameen Bank model as one option in a proliferating field. Eastern Indonesia has long been a recipient of government economic subsidies and has a chequered history of failed microcredit initiatives and financial cooperatives. This paper draws on recent collaborative works with two local NGOs (Sintesa in Southeast Sulawesi and Sannusa in Ngada district of Flores) and their efforts to establish innovative community savings and credit systems as a preferred strategy for local economic development. The paper explores their experience with different financial models and the benefits of adopting asset-based community development.

**Dr Deirdre McKay, Amanda Cahill and Professor Katherine Gibson, RSPAS, ANU**

**Deirdre McKay** has worked in the Philippines since 1991, first with a Canadian International Development Agency field project, then as an International Development Research Centre-funded research scholar. Currently a Research Fellow in the Department of Human Geography at RSPAS, her academic publications explore agricultural change, local livelihoods and migration.

**Amanda Cahill** has a background in human geography and anthropology and has worked on community development projects in the Philippines, Sri Lanka, Brazil and Aboriginal communities in Australia. She is currently completing her PhD thesis in Human Geography at RSPAS, examining the processes leading to the empowerment of participants in an ARC-AusAID Linkage Project designed to initiate community enterprises in the rural Philippines.

**Katherine Gibson** is Professor of Human Geography at RSPAS. She is an economic geographer engaged in rethinking economic concepts in the light of feminist, poststructuralist and class process theory. She has directed community economy action research projects in Australia, Papua New Guinea and the Philippines. Her research interests have been shared over three decades with Professor Julie Graham from the University of Massachusetts, USA, with whom she shares a collective authorial presence as J.K. Gibson-Graham. Together they have written *The End of Capitalism (as We Knew It): A Feminist Critique of Political Economy* (Blackwell, 1996, Minnesota 2006) and *A Postcapitalist Politics* (Minnesota 2006) and co-edited with Stephen Resnick and Richard Wolff *Class and its Others* (Minnesota 2000) and *Re-presenting Class* (Duke 2001).

**Abstract: *Strengthening community economies: Strategies for decreasing dependence and stimulating local development***

Most development interventions aim to improve livelihood opportunities for the poor by increasing their integration into the formal capitalist market economy. This paper argues for an alternative approach that is attentive to the diverse non-capitalist economic practices that sustain many communities in the majority world. We outline ways of building on and strengthening aspects of *community economies* that were piloted in an action research project conducted in two municipalities in the southern Philippines in partnership with regional NGOs, local governments and AusAID. These strategies included: shifting the focus of local attention from needs to assets; documenting community practices that constitute a robust diverse economy; involving the poor in researching the feasibility of community-based enterprises; and incubating new community businesses. Our discussion elaborates on some of the points of overlap and difference between mainstream interventions for local livelihood diversification and the approach we outline.

**Dr Judith Shaw, International Development Programme, RMIT**

Judith Shaw is a lecturer in the international development programme at RMIT University. She has conducted consultancies and collaborative development research projects with Australian and international agencies, including AusAID, The World Bank, the Sri Lanka Export Development Board, the Foundation for Development Cooperation and a variety of NGOs and CBOs in developing countries. Her main research interests are microfinance, labour markets and livelihoods in developing countries. Judith is working on two current projects supported by grants from the Australian Research Council: a comparative study on microfinance and migrant remittances in the Asia-Pacific region and an evaluation of post-tsunami housing and livelihood interventions in Indonesia, Sri Lanka and India.

**Abstract: *Linking rural women with the non-farm economy in post-tsunami livelihood planning: Lessons from Sri Lanka***

In the tsunami-devastated district of Hambantota on Sri Lanka's south-eastern coast, households have traditionally relied on fishing and farming, with smaller contributions from non-farm microenterprises and overseas remittances. There was a clear pattern of gender-based occupational segregation, with farming and fishing reserved for men and clustering of women in home-based microenterprises and overseas employment. Post-tsunami development efforts have focused on restoring men's activities, particularly in the fishing sector, with less attention paid to women's work. A narrow focus on the pre-tsunami *status quo* may adversely affect women and dependent household members, as independent income helps to reduce their vulnerability in the post-tsunami context of social upheaval and economic stress. Moreover, with long-term structural shifts in Sri Lanka's rural economy, traditional mainstays, such as fishing and small-scale agriculture, have been in decline since well before the tsunami and cannot support further employment growth. This problem has gone largely unaddressed to date due to policy inertia and lack of economic and technical resources, but the flow of resources into post-tsunami rebuilding presents an opportunity to support diversification into emerging 'new economy' sectors, such as tourism and services, which offer prospects for the development of women's enterprise.

---

**12.10-12.40 Panel discussion**

---

**Professor John Quiggin, School of Economics, University of Queensland**

John Quiggin is a Federation Fellow in Economics and Political Science at the University of Queensland. John is prominent both as a research economist and as a commentator on Australian economic policy. He has published over 750 research articles, books and reports in fields including environmental economics, risk analysis, production economics and the theory of economic growth. He has also written on policy topics including unemployment policy, micro-economic reform, privatisation, competitive tendering and the management of the Murray-Darling river system. John has been an active contributor to Australian public debate in a wide range of media.

**Associate Professor Satish Chand, the Crawford School of Economics and Governance, ANU**

Satish Chand is based at the Crawford School of Economics and Government at ANU. His research interests and expertise lies in economic growth, international trade and development. His current projects include: effectiveness of Australian aid; labour mobility in the Pacific Islands; and accessing natural resources for development. Recent publications include 'International tax arbitrage via corporate income splitting' and 'Trade liberalisation and productivity growth'.

**Cameron Cowan, Institutional Strengthening Adviser, NZAID**

Cameron works in the Strategy Advisory and Evaluation Group of NZAID. Prior to joining NZAID, his career included working in Bougainville for 18 months as a field programme officer for Volunteer Service Abroad; three years in Africa working in rural development and government transformation; and work as senior local government manager responsible for strategic and corporate planning, community planning, communications, governance and Maori liaison. He has worked in Nepal in a high altitude clinic and spent time on the budget strategy team of the NZ Treasury.

---

**1.30-3.10 Session three: New private sector financial initiatives for the poor: FDC**

---

**Chair: Paul O'Callaghan, Executive Director, Australian Council for International Development**

Paul O'Callaghan joined the Australian Council for International Development in 2005 after four years as

Senior Adviser to the National Industry Association for Disability Services, where he played a major role in shaping the national disability employment reform agenda. Paul served as Australia's High Commissioner in Samoa and representative to the South Pacific Regional Environment Programme (1998-2000) and had previous diplomatic appointments in Malaysia and Thailand as well as an assignment with the Australian Trade Commission in Canberra. He served as trade adviser to the Parliamentary Secretary for Trade and Primary Industry in 1996-97. Paul has degrees from the ANU and the London School of Economics and completed the Benevolent Society's Sydney Leadership program in 2002. He has served on the boards of a number of non-profit organisations and is active in the St Vincent de Paul Society at a local level.

#### **Stuart Mathison, Foundation for Development Cooperation**

Stuart Mathison is information and communication for development programme manager at the Foundation for Development Cooperation. He has a broad range of experience and qualifications in the ICT sector and in international development. Stuart worked for a number of years in Cambodia, where he managed the design and implementation of a microfinance project. He has also been involved in various development projects in Vietnam, Nepal, Bangladesh and Malaysia in both the microfinance and ICT for development fields, as a practitioner, trainer and researcher. Stuart holds a Master degree in International and Community Development and Bachelor degrees in Engineering and Applied Computing.

#### **Abstract: *Electronic banking with the poor: Increasing the outreach and sustainability of microfinance through ICT innovation***

Making financial services available to the poorest people, especially investment loans for micro-business development, is recognised as an important part of poverty reduction strategies. However, in spite of its successes, microfinance has barely scratched the surface of need. While increasing outreach has been the catch-cry for at least the last decade, the present delivery models are not quite meeting the challenge, especially when it comes to serving communities in remote locations characterised by low population density.

Increasing numbers of microfinance practitioners see ICT innovation as a key strategy in efforts to take microfinance to the next level in terms of outreach and sustainability. The pending rollout of ICT-enabled microfinance services represents a paradigm shift for the sector. It will fundamentally change the business models and methodologies that microfinance practitioners hold dear.

#### **Michael Trucano, *infoDev*, The World Bank, Washington**

Michael Trucano coordinates *infoDev*'s activities related to information and communication technologies and the Millennium Development Goals (ICTs for MDGs), especially as they relate to education and livelihoods of the poor and exploring the use of various ICT devices to meet developmental objectives in the social sector. Mike brings with him experience working in a variety of capacities with on-the-ground ICT4D initiatives in 15 developing countries, including feasibility studies, evaluation and assessment, teacher training and professional development, appropriate technologies and targeted policy advice related to uses of ICTs in education. He first joined the World Bank Group in 1997 serving on the education and ICT for education teams at the World Bank Institute. He was a key member of the original World Links for Development team at the World Bank, an innovative programme that introduced ICT in education programmes in 25 developing countries.

#### **Abstract: *Information appliances for the poor: New approaches to addressing poverty***

#### **Dr John D Conroy, Foundation for Development Cooperation**

John Conroy is an economist and has worked in the development field since 1968 when he did his first fieldwork in the Territory of Papua and New Guinea. He lived for extended periods in PNG and Indonesia and has had field experience in much of South and East Asia. John has twice held ANU appointments (Visiting Research Fellow in the New Guinea Research Unit, 1975 and Senior Research Fellow in Demography, 1981-84). His interest in rural and micro-finance dates from 1991, when he became Executive Director of the Foundation for Development Cooperation (FDC). His publications in this field include *Getting the framework right: Policy and regulation for microfinance in Asia* (FDC, 1997, as co-author). He was the author of case studies of Indonesia and the Philippines in that volume. He co-authored a report entitled *The role of central banks in microfinance* (2 vols, ADB, 2000) in which he wrote the case studies of China, Sri Lanka, Indonesia and PNG. John Conroy now lives in Sydney and continues as Special Consultant to FDC, as well as consulting independently. He was consultant to the government of Mexico on microbanking and microenterprise development issues during that country's chairing of the APEC process in 2002. More recently, he has conducted studies for the World Bank (a country review of Fiji and three evaluations of small- and micro-finance projects in post-conflict East Timor, all in 2003) and a study of finance for private investment as part of the Bank's Private Sector Development Review for that

country (in 2005). Other recent financial sector work has been done for FAO (in Indonesia) and the Pacific Forum Secretariat.

**Abstract: *Financial inclusion as an organising principle for poverty alleviation***

In the post-war period, newly-independent governments established 'development' banks. The record of such banks has not been encouraging. From the 1970s, there was greater understanding of the roles of financial development and 'financial repression'. From the 1980s, attention turned to 'microcredit' as a panacea, stimulated by awareness of the informal sector and the economic role of women. More recently, in response to the single dimensional character of the 'microcredit revolution', attention turned to a more holistic approach to secure the 'financial inclusion' of the poor. The paper examines financial inclusion and its obverse: 'financial exclusion'. It discusses the value of a wide range of micro-financial services and their benefits for economic efficiency and equity. It distinguishes two stylised sub-regions: 'the island Pacific' and 'monsoon Asia', which differ in the degree to which informal sector activity occurs. The paper considers implications of this difference for financial inclusion. These include the need to set differing priorities for financial sector development and to consider the appropriateness of particular financial 'products' and technologies and particular institutional models and policy/regulatory environments.

---

**2.30-3.10 Panel discussion**

---

**Robert Simms, International Finance Corporation, Private Enterprise Partnership Pacific**

Robert Simms commenced his career in Banking in PNG. He also worked as Financial Controller with the WR Carpenter Group and established its global treasury operations. Robert returned to banking in the 1980s and managed business units in Corporate and Structured Finance for the CitiBank Group, Bankers Trust and Mitsubishi Bank. In the late 1990s, he was appointed CEO of Nikko Securities Australia. Robert is a Fellow of the Financial Services Institute of Australia where he plays an active role in the Institute's post graduate and continuing education programmes. He contributes to the Institute's text books on corporate finance, advanced valuation, financial risk management and structured finance and occasionally delivers lectures on these topics. Robert joined IFC in May 2001 and launched its Access to Finance Programme.

**Dr David Kavanamur, School of Business Administration, UPNG**

David Kavanamur is a management and development specialist teaching at the School of Business Administration, University of Papua New Guinea. He holds a PhD (Management) from the University of Western Sydney (2004) and an MPhil (Development Studies) from the Institute of Development Studies, University of Sussex (1994). He is currently the Oceania Development Network Chair, a network that is affiliated to the Global Development Network.

**Dr Caroline Tupoulahi-Fusimalohi, Director, Department of Central Planning, Tonga**

Caroline is a social planning expert. As Director of Planning for the Government of Tonga, she is responsible for providing policy advice to the Prime Minister and Cabinet on economic and social development and for monitoring the Government's development priorities. She has worked with the Tongan Civil Service for the past decade and has made significant contributions to women's and development projects and policy initiatives in Tonga. She contributed to drafting the National Population Policy and the National Gender and Development Policy. Caroline completed a PhD at the ANU in 1997 on the subject of adolescent health in Tonga.

---

**3.45-5.30 Session four: Pro-poor economic policy**

---

**Chair: Bob McMullan, Labor MP for Fraser**

Bob McMullan graduated from the University of Western Australia with degrees in arts and economics. He has held various posts within the Australian Labor Party, including Minister for the Arts and Administrative Services and Minister for Trade and different Shadow Ministerial positions, including Shadow Treasurer, Shadow Minister for Industrial Relations, Shadow Minister for Indigenous Affairs and, most recently, Shadow Minister for Finance and Small Business. Bob was re-elected as Member for Fraser in the 2004 election, but no longer holds a Shadow Ministerial position.

**Dr Susanna Price**

Susanna Price, a social development specialist, is currently a Visiting Fellow with the Department of Anthropology at RSPAS. Following post-graduate research in Indonesia, she joined AusAID, reaching the position of Senior Officer in the Appraisal and Evaluation Branch. She joined Asian Development Bank in Manila in 1996 as the first Social Development Specialist for Involuntary Resettlement and managed a multi-year programme of capacity building for social policy implementation. In 2003 she won the Praxis Award of the Washington Association of Professional Anthropologists for her work at ADB as Senior Social Development Specialist on enhancement of involuntary resettlement policy standards in the Asia Pacific Region.

**Abstract: Including pro-poor growth within agency policy**

How do development institutions articulate pro-poor policies? This paper reviews the pro-poor elements of a range of policies approved over the last 12 years by the Board of the Asian Development Bank: involuntary resettlement, gender and development, indigenous peoples, social protection and the overarching poverty reduction strategy. These policies explore the interface between poverty reduction and social development through inclusive strategies for impoverishment risk reduction, for creation of new opportunities for the poor and for supportive policy reform. They promote participative client- or community-based approaches as an essential element in planning and managing large-scale investment projects. How effectively are such policies implemented? Constraints include diminishing time and resources in the investment cycle for planning and managing and monitoring specific investments. Where the 'core business' of lending is conceived in financial and technical terms, there may be perceptions of high transaction costs associated with such policies and reluctance to link reforms in the legal and regulatory framework of the borrower country to loan conditions that would support such policies. Such constraints reinforce the need for multidisciplinary, enabling and creative partnerships with local stakeholders that address specific local outcomes, underpinned by country-specific changes in the macro framework and institutional support. This presents a challenge that goes beyond the staff of development institutions and their borrower agencies to civil society more broadly.

**John Young, ODI, London**

John Young joined Overseas Development Institute in May 2001 after five years in Indonesia managing the DFID decentralised livestock services in the Eastern Regions of Indonesia project, an action-research project to promote more decentralised and client-oriented livestock services. Before that he was ITDG's Country Director in Kenya, responsible for managing the group's practical project and research work on a wide range of technologies to ensure that lessons were effectively communicated to government and NGO policy makers. John has more than 20 years experience based in Africa, Asia and the UK, working on livestock services, government service reform, sustainable livelihoods, community development, participatory approaches, communications and information, research-policy links, institutional development and capacity-building. Since joining ODI, he has been involved in projects on decentralisation and rural services, information and information systems, strengthening southern research capacity and the research-policy interface. Recent books and reports include *Bridging Research and Policy in International Development: Evidence and the Change Process*, and 'Partnerships and Accountability: Current thinking and approaches among agencies supporting Civil Society Organisations' (with Monica Blagescu).

**Abstract: Bridging economic research and policy**

There is an increasing emphasis on evidence-based policymaking and implementation in developed and developing countries around the world. The traditional view that research influences policy in a one-way process (the linear model) and that there is a clear divide between researchers and policymakers (the two communities model) is being replaced by a more dynamic and complex view that emphasises a two-way process between research and policy, shaped by multiple relations and reservoirs of knowledge. This paper provides some underpinning theory, case study evidence and practical experience on how research-based evidence can be used more effectively for policy and practice in the increasingly complex environment of international development.

---

**4.25-5.30 Panel discussion and summary**

---

**Dr Stewart Firth, the Pacific Centre, ANU**

Stewart Firth is Head of the Pacific Centre, College of Asia and the Pacific, ANU. He was Professor of Politics at the University of the South Pacific 1998 to 2004 and has published widely on Pacific Islands' history and politics. He is the author of *Australia in International Politics: An introduction to Australian*

*foreign policy*, second edition, Sydney, 2005 and his latest book, due to be published by ANU E Press at the end of this year, is an edited collection entitled *Globalisation and Governance in the Pacific Islands*.

**Dr Wood Salele, National University of Samoa**

Faamoetauloa Wood Salele holds a PhD from the University of Guelph Canada, a Master of Economics from the University of New England and a Bachelor of Agriculture from University of the South Pacific. He is a senior lecturer in Economics and the Dean of the Faculty of Business and Entrepreneurship at the National University of Samoa. His career path spans the private and public sector and he is actively involved in various consultancy and research projects in Samoa and the South Pacific.

**Summary of key points**

**Dr Andrew Walker, Resource Management in Asia Pacific Program, ANU**

Andrew Walker is an anthropologist who works in Southeast Asia, especially Thailand and Laos. His current research focuses on issues of modernisation, livelihood diversification and resource management in rural areas of northern Thailand. He is the co-convenor of the Masters in Applied Anthropology and Participatory Development at ANU and he is the co-author of a blog:

<http://rspas.anu.edu.au/rmap/newmandala/>

**DAY TWO:**

**Wednesday, 6 December**

**PACIFIC DIALOGUE:**

**Effective economic strategies for addressing poverty in the Pacific**

---

**9.00-10.30      Session one: Does aid work for the poor?**

---

**Chair: Bob Sercombe, MP, Shadow Minister for Overseas Aid and Pacific Affairs**

Bob Sercombe is the Shadow Minister for Overseas Aid and for Pacific Island Affairs and has been the federal Member for Maribyrnong since March 1996. From 1971 to 1975, he worked in the public service before joining the Williamstown Council as a social planner. From 1980 to 1983 he was an administrator in a community health centre and, in 1983 he became a consultant to the then federal Minister Clyde Holding. In 1988, Bob was elected to the Victorian Legislative Assembly as the Member for Niddrie. He was Deputy Opposition Leader between March 1993 and May 1994.

**Professor Mark McGillivray, UNU-WIDER**

Mark McGillivray is Deputy Director and Principal Research Fellow (Designate) of the World Institute for Development Economics Research of the United Nations University in Helsinki, an honorary Professor of Development Economics at the University of Glasgow, an Inaugural Fellow of the Human Development and Capabilities Association of the Global Equity Initiative at Harvard University and an External Fellow of the Centre for Research on Economic Development and International Trade at the University of Nottingham. Mark has worked as a consultant researcher or policy advisor for a number of international organisations, including the OECD, AusAID, DFID and the World Bank. He has conducted research and published on aid effectiveness, aid allocation and wellbeing achievement for more than 20 years, with his papers having appeared in journals including the *Journal of Development Economics*, *World Development*, *Journal of Development Studies*, *Development and Change*, *Journal of International Development*, *Review of Development Economics* and *Review of Income and Wealth*.

**Abstract: Aid and the living standards of the poorest**

The empirical literature on aid effectiveness at country level has come a long way in recent years. After decades of ambiguity over the macroeconomic effectiveness of aid, a reasonably clear majority finding in the literature is that growth would have been lower in developing countries in the absence of aid. Aid works, on average, it seems. But what is more important is whether aid works for the poor. The above-mentioned literature is largely silent on this question. This paper addresses this issue. It discusses results of an empirical study that examines the impact of aid on the living standards of population sub-groups within 48 developing countries. The paper is specifically concerned with the impact of aid on health, education and material wellbeing outcomes in the poorest quintiles in each country. Preliminary results reported by the

study indicate that, while aid improves living standards in all quintiles, it is typically the poorest that benefit least from these inflows.

**Drs Bryant Allen and Michael Bourke, RSPAS, ANU**

Bryant Allen and Mike Bourke are members of the Land Management Group in the Research School of Pacific and Asian Studies, ANU. Both have lived and worked extensively in rural PNG over the last 25 years. With others they were responsible for identifying and mapping agricultural systems there. They have collaborated with John Gibson and others to map predicted poverty in PNG.

**Abstract: *Can 'rural development' alleviate poverty in Papua New Guinea?***

The phrase 'rural development for poverty alleviation' confuses both the causes of and solutions to poverty in PNG. Studies by Wilson in the 1970s, by d'Albuquerque and D'Sa in the 1980s, the Gibson and Rozelle 1996 household survey, Baxter's study of poverty in PNG and our own poverty mapping indicate that the highest predicted poverty rates in PNG are associated with poor physical environments. These environments are associated with poor access to health and education services, poor market access, very low incomes and poor agricultural production. It is probable that today's poor areas were also relatively poor before colonial contact and that poverty is now chronic and will be difficult to eradicate. Contemporary agricultural and economic growth is severely constrained in these areas and special programmes will be needed bring about change. Patterns of migration from poor areas to better off ones are already established and poverty eradication may involve ensuring people can leave and find gainful employment elsewhere.

**Dr Glenn Banks, Australian Defence Force Academy, UNSW**

Glenn Banks completed his undergraduate and Master's degrees in Geography at the University of Canterbury, New Zealand before being awarded his PhD in 1997 from the Research School of Pacific and Asian Studies at ANU. He has worked on issues related to large-scale mining in PNG since the late 1980s. The particular focus of his work has been the relationship between large-scale resource extraction projects and local communities in Melanesia. He is currently a Senior Lecturer in Geography in the School of Physical Environmental and Mathematical Sciences at the University of New South Wales, Australia.

**Abstract: *'Money rain': Indigenous engagement with business models in Papua New Guinea***

Communities around large-scale mining and oil operations in PNG have been recipients of preferred contractor status, business development advice and subsidised infrastructure. This support has, almost without exception, failed to develop viable businesses around the resource developments. This paper presents material on ten years of business development at Porgera to argue that, rather than being a 'failure', Porgeran engagement with these new economic opportunities is revealing in the ways in which Melanesian cultures articulate with modern business discourses. While the penetration and availability of global capital at Porgera is more intense than elsewhere, the Porgeran business sector is best understood as a set of local processes which are concerned with the capture and cooption of global resources and discourses for on-going, strongly localised agendas. These processes have broader implications in terms of efforts to promote 'local economic development' elsewhere in Melanesia and the region.

---

**10.10-10.30 Panel discussion**

---

**Dr Billy Manoka, School of Business Administration, UPNG**

Billy Manoka obtained a PhD in Resource and Environmental Economics from the University of Massachusetts, Amherst USA in 2000. He holds a Master in Economics of Development from NCDS, ANU (1991) and a BEC and BEC (Hons) from the University of Papua New Guinea. His research interests are in Resource and Environmental Economics and Development Economics. Billy is currently the Head of Economics within the School of Business Administration at the University of PNG.

**Dr Patrick Kilby, ANU**

Patrick Kilby is the Coordinator of the Master's programme in Applied Anthropology and Participatory Development at ANU. He has researched Indian NGOs and women's empowerment, NGO values and accountability and the role of NGO Networks in the tsunami. Before embarking on a doctorate degree, he worked for 20 years with Oxfam Australia. In 1996 he edited a book reviewing Australia's aid programme.

**Dr Daniel R. Gibson, The World Bank, Beijing**

See above

**Chair: Cameron Cowan, NZAID**

See above

**Professor Jon Altman, Centre for Aboriginal Economic Policy Research, ANU**

Jon Altman is Professor and Director at the Centre for Aboriginal Economic Policy Research at the ANU. He has an academic background in economics and anthropology and has researched Indigenous economic development issues in remote Australia since 1976.

**Abstract: *Alleviating poverty in remote Indigenous Australia via enhanced participation in the hybrid economy***

While Australia is one of the world's richest countries, its Indigenous peoples live in relative poverty. The dominant policy discourse at present seeks to alleviate Indigenous poverty via a re-enactment of the modernisation paradigm, the development theory behind the failed assimilation era in Indigenous affairs. The state's revisiting of such an approach is puzzling but finds moral authority in the current dominance of economic liberalism and in the views of some influential Indigenous spokespeople. This paper challenges this dominant orthodoxy and suggests that the nature of the economic problem in remote Australia is misunderstood. This is due, in part, to overstatement of the powers of the market and an understatement of some of the poverty traps that Indigenous people face. It is also due to a convenient ignoring of cultural prerogatives and the colonial processes that have created underdevelopment. Official statistics indicate that Indigenous participation in the customary or non-market sector continues to be high, and it seems inevitable that the state will continue to loom large in remote Australia. Under such circumstances, Indigenous livelihood options and associated poverty alleviation might be addressed by an alternative development approach that enhances participation in the three sector hybrid economy.

**Dr Miliakere Kaitani, USP**

Mili Kaitani is a lecturer at the Centre for Development Studies, Pacific Institute of Advance Studies in Development and Governance, at the University of the South Pacific in Fiji. Mili is a social development specialist with an interest in women and gender issues, sexual health, poverty and pro-poor policies, and overseas contract workers and remittance in the Pacific region.

**Abstract: *Fiji's approach to addressing poverty: A focus on Government poverty alleviation strategies***

This paper examines the different pro-poor growth strategies used by the Fiji Government in the last five years. The proportion of Fiji's population living in poverty continued to increase over the last ten years. This indicates that strategies used to reduce poverty are not very effective. The paper outlines the strategies used by the Government in addressing poverty and examines two important programmes addressing pro-poor growth. An evaluation of the effectiveness of the programmes is discussed identifying and examining case studies of individual success and failures. Finally, the study identifies ways to improving pro-poor growth strategies in Fiji.

**Jonathan Sibley, Central Queensland University**

Jonathan Sibley was for many years a senior executive with a major financial services corporation. He has extensive international experience spanning New Zealand and Australia, the United Kingdom, Europe, the Middle East and Southeast Asia. He decided to pursue an academic career in order to further research interests centred on the application of commercial skill and experience and commercial paradigms to development activity. His current research interests are focused on the use of collaborative organisational models in development contexts and the role of financial competence in poverty alleviation.

**Abstract: *Financial competence as a tool for poverty reduction: Financial literacy and rural banking in the Pacific***

Poverty is a relative measure of alienation: the inability to participate in and benefit from the money economy. Financial competence, that is, the understanding of, attitude to and management of money, is a potentially powerful tool in the fight against poverty. A range of financial literacy and financial inclusion programmes targeted at the disadvantaged have been developed and implemented in several developed economies. To date, however, few programmes to increase the financial competence of the poor have been implemented in developing economies. We outline the financial competence construct and the role

financial competence can play in poverty alleviation. We examine a successful multi-jurisdictional financial literacy and financial inclusion collaboration between UNDP and ANZ Bank to enhance the financial competence of rural communities in the Pacific and discuss the potential for replication in other contexts and the implications for development actors, commercial organisations and regulators.

**Tim Costello, CEO, World Vision**

Tim Costello has long been the voice of social conscience for many Australians, having led debates on domestic issues, such as gambling, urban poverty, homelessness, reconciliation and substance abuse. Tim first studied law and education at Monash University, followed by theology at the International Baptist Seminary Rueschlikon, Switzerland, and a Master in Theology at the Melbourne College of Divinity. After ordination as a Baptist Minister in 1984, he established a vibrant and socially active ministry at St Kilda Baptist Church between 1986 and 1994. In 1993 he demonstrated his commitment to serving the community by successfully running for Mayor of St Kilda. From 1995 to 2004 Tim was Minister at Collins Street Baptist Church and Executive Director of Urban Seed, a Christian not-for-profit outreach service for the urban poor. In addition, between 1999 and 2002 he was National President of the Baptist Union of Australia.

In February 2004 Tim accepted the role as Chief Executive of World Vision, having been drawn to the organisation's philosophy of helping the poorest of the poor. In July 2004, Tim was named 2004 Victorian of the Year in recognition of his years of public and community service. In addition in November 2005 he was awarded the Victorian Division winner of the Australian of the Year. In June 2005 he was made an Officer of the Order of Australia for service to the community through contributions to social justice, health and welfare issues, international development assistance, and to the Baptist Church. Tim has written several books, including *Streets of Hope: Finding God in St Kilda*; *Tips from a Travelling Soul Searcher*; and *Wanna Bet? Winners and Losers in Gambling's Luck Myth* (co-written with Royce Millar).

**Abstract: Economic initiatives for the poor in context: Growth from the grassroots**

Pacific islanders have modest ambitions, the achievement of which is hampered by obstacles collectively known as 'poverty of opportunity'. Their human-scale dilemmas of what to grow, how to get it to market and how to pay for their families' health and education are framed by the need to participate in both customary and Western economic and social systems. National and regional initiatives for 'pro-poor economic development' and the like often appear as headlines above familiar macro-level initiatives which, while being themselves valuable, have little impact on these everyday concerns. Drawing particularly on World Vision's experiences in PNG and the perspectives of Pacific civil society organisations, this paper will make two principal points. First, genuinely pro-poor economic initiatives in the Pacific should actively promote the creation of economic opportunities for the poor before looking at the macro-level initiatives that will support them. Initiatives could include basic communications and transport infrastructure, vocational education and development of local markets. Second, economic initiatives will be most relevant to the poor in the Pacific when implemented as part of holistic solutions which not only encompass the Millennium Development Goals but also build on the Pacific's deep customary social, economic and environmental foundations.

---

**12.20-12.50 Panel discussion**

---

**Hilda Taleo, Department of Women's Affairs, Vanuatu**

Hilda Taleo is director of the Department of Women's Affairs in Vanuatu, a position which also entails chairing Vanuatu's most successful microfinance scheme VANWODS. After working in the private sector and the NGO community, Hilda took up the post of director of Women's Affairs in 2001. She took study leave from 2004-2005 to complete a Masters in Public Policy at ANU and resumed her post in March 2006.

**Robert Tulip, AusAID**

Robert Tulip is manager of research for AusAID's Papua New Guinea programme. He has worked for AusAID, mainly on PNG, since 1989. He has a Master of Arts (Honours) in philosophy and a Graduate Diploma in Foreign Affairs and Trade.

**Dr Susanna Price**

See above

**Concurrent sessions****Visions Theatre****Chair:****Dr David Hegarty, SSGM, ANU**

David Hegarty is convenor of the State, Society and Governance in Melanesia project at RSPAS, organising outreach activities, including conferences on Solomon Islands, post-conflict situations in the Pacific and electoral governments in the Pacific Islands. From February to July 2001, he was leader of the International Peace Monitoring Team in the Solomon Islands, which assisted disarmament and confidence-building in the peace process there. David also works at building linkages between academic and policy communities throughout the Pacific region, including Australia and New Zealand. His key research interests are governance and political change, small state diplomacy and security and conflict and conflict-resolution strategies in the Pacific Islands.

**Caroline Tupoulahi-Fusimalohi, Director, Central Planning Department, Tonga**

See above

**Abstract: *Planning for the poor in Tonga*****Dr David Kavanamur, School of Business Administration, UPNG**

See above

**Abstract: *The use of developmental intermediaries for reaching the grassroots in Papua New Guinea***

This paper presents an overview of innovative strategies that are currently being trialled by various projects in PNG to improve the ability of pro-poor institutions to reach grassroots in rural communities. These range from the use of clustering to improve the delivery and receiving methodologies of microfinance institutions in rural coastal fishing communities and cooperatives in the commodities sector involving cocoa and copra, integrated land groups and now clans. The basic concept involves the use of developmental intermediaries to improve rural development. In most cases, it has been found that many of these local institutions require training in the principles of governance to improve management capacity and reduce problems arising from principal-agent relations. In dealing with institutional intermediaries for development issues of group dynamics, capacity, trust, malfeasance, and so on, arise.

**Dr Billy Manoka, School of Business Administration, UPNG**

See above

**Abstract: *Poverty in a coastal community: Economic causes and mitigating strategies***

Coastal villages in PNG rely heavily on land and marine resources for their daily subsistence and other needs. Recent declines in catch levels have severely affected households whose main source of income and livelihood is fishing. This study: evaluates the level of awareness of Barakau village residents about the importance of coastal marine resources in ensuring a sustainable supply; determines the root cause of the decline in catch levels; identifies the factors or symptoms that contribute to the decline in catch levels; and develops mitigating strategies to address the root cause of the problem.

**John Perrottet, IFC, PEPP**

John Perrottet is a graduate of the University of New South Wales with an Honours Degree in Town Planning and a Master of Business Administration from the Australian Graduate School of Management. He has more than 20 years experience in international tourism development, specialising in tourism planning, project development and project financing. For the last several years has held an appointment with the Private Enterprise Partnership-Pacific (formerly the Pacific Enterprise Development Facility), providing advisory services to private sector entrepreneurs in the Pacific island countries. John also works across the global network of similar World Bank Facilities designing programmes to build the tourism industry in the developing world.

**Abstract: *The Kokoda Track***

The Kokoda Track is arguably the single most important tourist attraction in PNG. In 2005, almost 2,500

people walked the track. That number will increase by at least 50 per cent this year, generating over AU\$10 million in foreign income.

But the Kokoda Track is much more than a tourist attraction; it is a significant historical, cultural and ecological asset. A wide range of organisations and institutions have an interest in the Track, including local level government, landowners, district authorities, the PNG Tourism Promotion Authority, the PNG National Cultural Commission, tour operators and the Australian and Japanese Governments. Other agencies are involved in programmes to assist and protect the Track. There are emerging and powerful commercial interests in the mining and forestry sectors as well. Some of these interests are complementary. Many are competing and several are potentially conflicting.

In 2003, the PNG Government set up the Kokoda Track (Special Purpose) Authority (KTA) as a statutory body of the Kokoda and Koiari Rural Local Level Governments (LLGs). The KTA was formed to promote the legacy of the Track to present and future generations with particular emphasis on establishing the Track as a significant and sustainable tourist product and experience.

This case study explores the many complex issues associated with making tourism work for the indigenous population that owns and lives along the Track. It follows IFC's programme of assistance to the KTA with a focus on programme design, key elements of success and risk management strategies.

### **The Studio**

#### **Chair: Dr Colin Filer, Resource Management in Asia Pacific Program, ANU**

Colin Filer has a Bachelor of Arts and a PhD from Cambridge, and is convenor of the Resource Management in Asia Pacific Program at the ANU. He was formerly Associate Professor at the Department of Anthropology and Sociology at UPNG and Head of the Social and Environmental Studies Division at the National Research Institute in PNG. Colin's research interests focus on the social context and impact of resource management policies and resource conservation or development projects in Melanesia.

#### **Dr Wood Salele, National University of Samoa**

See above

#### **Abstract: *Microfinance institutions in Samoa: Recommendations for success***

This paper focuses on microfinancing in Samoa and explores the sustainability of such institutions. The study highlights the experience of the South Pacific Business Development (SPBD), the largest microfinance institution (MFI) in Samoa and the Pacific region. Challenges faced by such institutions are drawn from both practical and experiential knowledge. Also, issues that impede functions of MFIs are critically addressed. SPBD has experienced substantial growth since establishment in 2000, yet its full potential has not been delivered. Further, this paper offers some possible recommendations ensuring the future success of MFIs in Samoa and formulates some conclusions about the long-term effects and sustainability of such institutions. Inevitably, microfinancing is an invaluable instrument to facilitate the poor's graduation from poverty.

#### **Dr Albert Mellam, Grace Guaigu and Professor Pulapa Subba Rao, UPNG**

**Albert Mellam** holds a PhD in Psychology from the ANU and is a Fellow of the PNG Institute of Human Resources. He is currently the Foundation Executive Dean of the School of Business Administration at the University of Papua New Guinea and teaches in Psychology, Human Resource and Strategic Management at the University of Papua New Guinea. His research interests are in Human Resource Management, Knowledge Management and Social Capital and Stakeholder relationships. He has read conference papers and published in these areas of research.

**Grace Guaigu** holds a Master of Tourism Management Victoria University of Wellington. She is at present the Head of Tourism and Hospitality in the School of Business Administration at the University of Papua New Guinea. Her research interest is in Tourism Marketing.

**Pulapa Subba Rao** holds a PhD from Andhra University, India and is at present the Foundation Professor of Business Administration at the University of Papua New Guinea. He teaches and researches in the area of Human Resource Management and International Business. He has read conference papers and published extensively in these areas and has written three textbooks on Human Resource Management and two in International Business.

#### **Abstract: *Mining companies and rural communities' lifestyles: Networks of social capital***

Mining and petroleum companies operating in remote rural locations in PNG often create complex socio-cultural and economic challenges for their local stakeholders. The social capital network between a mining company and its community stakeholders on Misima Island in PNG was examined in a five-year study. Social capital, the three most important dimensions being the structural, the relational and the cognitive,

was used to assess two issues: the levels of social capital stocks between the company and its stakeholders and among the stakeholders; and the influence social capital had on the lifestyle of the local communities. Findings of the study are discussed in the context of the influence social capital has on the lifestyles of these rural communities. The paper draws references to the local stakeholders' social and economic affairs, with a focus on the implications of these factors on poverty.

**Dr Richard Curtain, Consultant to UNICEF East Asia and Pacific Regional Office**

Richard Curtain, on his assignment for UNICEF Timor-Leste, designed, supervised and analysed a national youth survey as well as developing an options paper for the Government of Timor-Leste. He is currently undertaking a study of youth livelihood opportunities in Pacific island countries for UNICEF. Other work for UN agencies has included a report for UNFPA entitled 'The case for investing in young people as part of a national poverty reduction strategy'. His doctorate is in Geography from ANU (1980). He has been an Associate Professor in the Graduate School of Management at Monash University in Melbourne.

**Abstract: *Pro-poor strategies for youth in Timor-Leste***

The low capacity and lack of diversity of the private sector in Timor-Leste, as in many small states, and poor prospects for foreign investment due to perceived instability means that the potential for private sector job creation is limited. The government of a small state such as Timor-Leste, therefore, needs to give special attention as part of a pro-poor development strategy to creating sustainable livelihoods, especially for its young people.

The paper will explore a range of options for youth livelihoods in Timor-Leste. Options discussed are: better access to jobs created through the Government's proposed new infrastructure investment, a probationary period with private sector employers based on a training contract, self-employment and support for micro enterprises and temporary work overseas. Also canvassed is a way to encourage young people through their existing sporting and martial arts associations to undertake, on a volunteer basis, poverty reduction activities in their own communities. The concept of a period of national youth service for 12 months or more for tertiary and senior high school graduates is also outlined. Many of the options discussed may be applicable to small states with large youth bulges in the Pacific.

**Dr Helen Hill, School of Social Sciences, Victoria University**

Helen Hill did research for her PhD on non-formal education and development in the Pacific at the ANU's Centre for Continuing Education in the early 1980s, her research took her to New Caledonia where one of the projects she studied was the Maisons Familiales Rurales. Ten years later, when on study leave from Victoria University (Melbourne) she again visited the MFR and found significant changes. Now doing research in Timor-Leste, she recently again visited the MFR in Canala in September 2006 to see whether it had any lessons which would be of value to other countries.

**Abstract: *Bringing together education and farming to address rural poverty: The Maisons Familiales Rurales of New Caledonia***

A common problem in the countries of the Pacific (and Timor-Leste) is that schooling in preparing young people for work in the modern sector of the economy inevitably carries with it a 'hidden curriculum' that learning about farming or rural life is either 'second-rate' or unnecessary as you can learn it from your parents. Top down methods of training in agricultural skills have often been based on ignoring and undermining Indigenous modes of production. Modernisation would take place by introducing monocultures and increasing their productivity.

As food security policy and environmental concerns move towards sustainable agriculture, linking subsistence production with the market in small diversified farms, it is worth looking at an organisation with three decades of experience in this. It is the Maisons Familiales Rurales (MFR), introduced into New Caledonia in the late 1970s. Centres affiliated with this programme adopt a form of organisation known as 'alternance' where students spend one week in the classroom and the following two weeks out in the world of work, often on their own farm, asking questions of their parents and grandparents or on a work attachment to learn a particular skill they will need. This paper will look at the MFRs from the perspective of educational philosophy, sustainable development philosophy, impact on diversification of livelihoods and how the programme has learnt from its experience and reorganised itself to address new challenges in coping with poverty and inequality.

---

**4.00-4.30 Plenary of key points and discussion**

---

**Dr David Hegarty, ANU and Dr Colin Filer, ANU**

See above

---

**4.30-5.15 Panel discussion  
Implementing pro-poor growth in the Pacific — the way ahead**

---

**Dr Manjula Luthria, The World Bank**

See above

**Professor Mark McGillivray, UNU-WIDER**

See above

**Dr Theo Levantis, AusAID**

See above

**Cameron Cowan, NZAID**

See above

**Carolyn Blacklock, ANZ Bank**

Carolyn Blacklock is the ANZ Regional Executive for Community and Financial Inclusion in the Pacific. Carolyn grew up on a remote cattle station in far north Queensland and went on to work in corporate and retail banking senior management until 2004 when an opportunity arose to bank the un-banked in Fiji. With no experience in working with Pacific Islanders, Carolyn decided to spend the first three months talking to villagers to find out what they wanted from a bank rather than presuming they wanted bank branches. It was very apparent quickly that a traditional banking solution of bricks and mortar branches or ATMs would not suffice and, thus, Carolyn designed the innovative bank on wheels approach with six mobile banking trucks. Carolyn also formed a unique partnership with the United Nations Development Programme to deliver financial literacy training to the villages.

**Hilda Taleo, Department of Women's Affairs, Vanuatu**

See above

**Associate Professor Satish Chand, ANU**

See above

---

**5.15-5.30 Summary of key points**

---

**Dr David Kavanamur, UPNG**

See above.