

# Fiji Housing Ecosystem Mapping Report

2023



# Contents

---

	<b>ACKNOWLEDGMENT</b>	<b>4</b>
	<b>GLOSSARY OF ABBREVIATIONS AND ACRONYMS</b>	<b>5</b>
	<b>EXECUTIVE SUMMARY</b>	<b>7</b>
	<b>OVERVIEW</b>	<b>8</b>
	<b>METHODOLOGY</b>	<b>9</b>
<b>1</b>	<b>HOUSING ECOSYSTEM AT A NATIONAL LEVEL</b>	
<b>1.1</b>	<b>Country Context</b>	<b>12</b>
1.1.1	Geographic Context	12
1.1.2	Social, Economic and Political Context	12
1.1.3	Urbanisation	12
1.1.4	Laws and Governance	13
1.1.5	National and Provincial Plans and Programmes	14
1.1.6	Stakeholders	15
<b>1.2</b>	<b>Fiji's National Housing Context</b>	<b>19</b>
1.2.1	Overview	19
1.2.2	Habitability	19
1.2.3	Security of Tenure	20
1.2.4	Basic Services	22
1.2.5	Housing Affordability	23
<b>1.3</b>	<b>Gender, Disability and Social Inclusion</b>	<b>25</b>
<b>2</b>	<b>VULNERABLE POPULATION GROUPS</b>	
<b>2.1</b>	<b>Overview</b>	<b>28</b>
<b>2.2</b>	<b>Low-Income Formal Villages</b>	<b>29</b>
2.2.1	Overview	29
2.2.2	Habitability	29
2.2.3	Security of Tenure	30
2.2.4	Basic Services	30
2.2.5	Housing Affordability	30
2.2.6	Gender, Disability and Social Inclusion	31
<b>2.3</b>	<b>Public Rental Board Communities</b>	<b>32</b>
2.3.1	Overview	32
2.3.2	Habitability	32
2.3.3	Security of Tenure	33
2.3.4	Basic Services	34
2.3.5	Housing Affordability	34
2.3.6	Gender, Disability and Social Inclusion	34
<b>2.4</b>	<b>Housing Assistance and Relief Trust Communities</b>	<b>35</b>
2.4.1	Overview	35
2.4.2	Habitability	36
2.4.3	Security of Tenure	36
2.4.4	Basic Services	36
2.4.5	Housing Affordability	36
2.4.6	Gender, Disability and Social Inclusion	37
<b>2.5</b>	<b>Informal Communities</b>	<b>37</b>
2.5.1	Overview	37
2.5.2	Habitability	38
2.5.3	Security of Tenure	38
2.5.4	Basic Services	39
2.5.5	Housing Affordability	40
2.5.6	Gender, Disability and Social Inclusion	40

# Contents cont.

---

<b>3</b>	<b>ANALYSIS, CONCLUSIONS AND NEXT STEPS</b>	
<b>3.1</b>	<b>Analysis</b>	<b>42</b>
3.1.1	Overview	42
3.1.2	Habitability	43
3.1.3	Security of Tenure	43
3.1.4	Basic services	44
3.1.5	Housing Affordability	44
3.1.6	Gender, Disability and Social Inclusion	44
<b>3.2</b>	<b>Recommendations</b>	<b>45</b>
3.2.1	Community Resilience	45
3.2.2	WASH Monitoring	45
3.2.3	Housing Affordability	45
3.2.4	Access to Housing Information	45
3.2.5	Gender, Disability and Social Inclusion	45
3.2.6	Urbanisation	45
	<b>BIBLIOGRAPHY</b>	<b>46</b>
	<b>APPENDIX A - STAKEHOLDERS</b>	<b>47</b>

# Acknowledgment

---

It gives us great pleasure to present the Housing Ecosystem Assessment report undertaken during 2022-2023, which culminated in the 2023 Pacific Housing Forum held on September 4th, 2023, in Suva, Fiji. We extend our special thanks and gratitude to Habitat for Humanity New Zealand for their invaluable contributions in facilitating this research and compiling the findings. Their unwavering support and encouragement to the staff at Habitat for Humanity Fiji throughout the research process, leading up to the Housing Forum, is greatly appreciated.

We also wish to express our sincere appreciation to the Focal Group Discussion communities who actively participated in the consultations, generously offering their time and resources. Their invaluable input enabled us to gather in-depth information for this report.

We extend our acknowledgments to the dedicated researchers who worked diligently on this project. Their efforts included engaging with communities, stakeholders, conducting thorough research, and exploring various aspects of housing policies and governing laws. Their commitment to this research project was exemplary.

Lastly, we would like to extend our heartfelt thanks to the people of New Zealand and the New Zealand Ministry of Foreign Affairs and Trade for generously funding this research. Your support has been invaluable in enabling us to pursue this important work.

We anticipate that the Housing Ecosystem Assessment Report 2023 will foster ongoing dialogues, thanks to the collective efforts and contributions mentioned above.

*- Habitat for Humanity Fiji team*



# Glossary of Abbreviations and Acronyms

<b>Term</b>	<b>Definition</b>
ADB	Asian Development Bank
ADRA	Adventist Development Relief Agency
BBS	Building Back Safer
CPR	Cardiopulmonary resuscitation
CATD	The Centre for Appropriate Technology and Development
CEDAW	Convention of the Elimination of all forms of Discrimination against Women
DWS	Department of Water and Sewerage
EFL	Energy Fiji Limited
FJD	Fijian Dollar
FNU	Fiji National University
FCOSS	Fiji Council of Social Services
FPO	Fiji Procurement Office
FRCS	Fiji Red Cross Society
FWRM	Fiji Women's Rights Movement
GEDSI	Gender Equity, Disability and Social Inclusion
GGGI	Global Green Growth Institute
HART	Housing Assistance Relief Trust
HDPE	High Density Polyethylene
HFHF	Habitat for Humanity Fiji
HFHNZ	Habitat for Humanity New Zealand
IFRC	International Federation of the Red Cross
JICA	Japan International Cooperation Agency
LGBTQI+	Lesbian, gay, bisexual, transgender and queer
MIMS	Ministry of Infrastructure and Meteorological Services
MoHMS	Ministry of Health and Medical Services
NBC	National Building Code
NCPD	National Council for Persons with Disabilities
NTPC	National Training and Productivity Centre
PASSA	Participatory Approach to Safe Shelter Awareness
PDF	Pacific Disability Forum
PDNA	Post Disaster Needs Assessments
PE	Polyethylene
PPP	Public-Private Partnership
PRB	Public Rental Board

## Glossary of Abbreviations and Acronyms cont.

---

PWD	People with Disabilities
RISE	Revitalising Informal Settlements and their Environments
SPBD	South Pacific Business Development
SPC	South Pacific Community
TLTB	iTaukei Land Trust Board
TVET	Technical and Vocational Education and Training
UN	United Nations
UNDP	United Nations Development Programme
WAF	Water Authority of Fiji
WASH	Water, Sanitation and Hygiene

# Executive Summary

---

The Housing Ecosystem Assessment Report for Fiji provides a comprehensive analysis of the housing challenges faced by vulnerable populations across the country, including low-income formal villages, public rental board communities, informal settlements, and marginalised groups such as women, LGBTQI+ individuals, and persons with disabilities. The assessment highlights critical issues related to habitability, security of tenure, basic services, and housing affordability, and proposes recommendations to address these challenges.

## KEY FINDINGS:

**1. Habitability:** Inadequate housing quality and overcrowding are prominent issues across vulnerable communities. Vulnerability to cyclones and extreme weather further exacerbates the risk of damage to homes. Access to resilient building skills, particularly for women, is a barrier to adequate housing, particularly in formal communities. Overcrowding is linked to urbanisation.

**2. Security of Tenure:** Challenges in securing land title persist due to complex and costly processes, collective land ownership, and discrimination against marginalised groups. Many inhabitants in social housing units and informal settlements lack legal ownership and face eviction risks.

**3. Basic Services:** Communities struggle with limited access to reliable water, sanitation, and power, particularly those in maritime communities and informal settlements. Lack of wastewater systems and footpaths pose significant challenges, particularly for the elderly and persons with disabilities.

**4. Housing Affordability:** High costs of living and building materials impede residents' ability to save for maintenance and improvements. Access to housing finance and lack of reliable income sources are key barriers.

**5. Gender Disability and Social Inclusion (GEDSI):** Women, LGBTQI+ individuals, and persons with disabilities face discrimination and limited access to housing resources. Church networks and civil society organisations play a crucial role in promoting inclusivity, and information dissemination is crucial to empower marginalised groups.

## RECOMMENDATIONS:

**1. Community Resilience:** Strengthen resilient building skills and community governance structures in low-income formal communities through programs like Building Back Safer (BBS) and Participatory Approach to Safe Shelter Awareness (PASSA), particularly focussing on the inclusion of women in these programmes.

**2. Housing Affordability:** Support vulnerable communities to gain financial literacy skills through financial literacy training programme, explore alternative housing finance models, and explore local material incorporation in building codes.

**3. WASH Monitoring:** Enhance government monitoring systems for water, sanitation, and hygiene (WASH) services and update relevant legislation to ensure water committee roles are recognised.

**4. Housing Information:** Improve information dissemination on housing resources, land rights, and finance options. Ensure that attention is given to empowering women with housing and property rights information.

**5. Gender, Disability and Social Inclusion:** Collaborate with church and civil society organisations networks for advocacy of a more inclusive society.

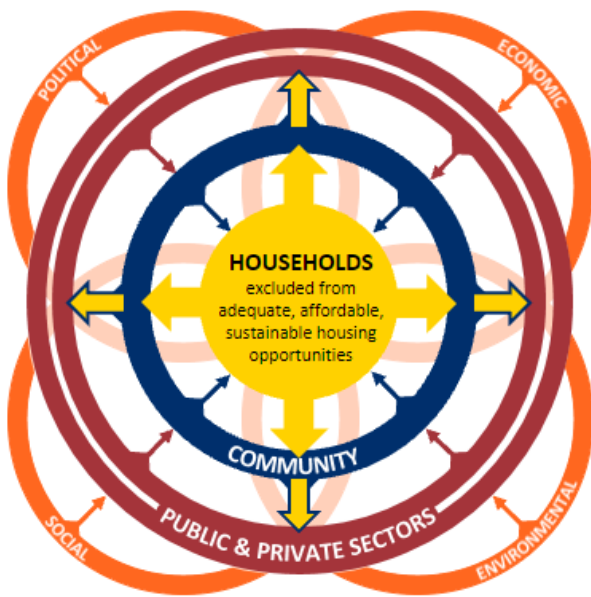
**6. Urbanisation:** Conduct research on drivers for urbanisation in Fiji at a district/provincial level and its implications on rural development and urban workforce.

**Implementing these recommendations will be crucial in ensuring safe, affordable, and dignified housing for vulnerable communities and marginalised groups across Fiji.**

# Overview

The housing ecosystem encompasses stakeholders, processes, structures, mindsets and conditions that intersect and influence the availability of, and ability to live in adequate, affordable housing. Taking an ecosystems approach enables changemakers to think holistically and identify where to intervene in systems to address root causes. Awareness of the housing ecosystem means being able to see these systems of relationships and conditions as they exist within communities, in formal and informal economies and settlements, and in broader social and political environments, locally and nationally. Each country will have a different ecosystem.

Habitat for Humanity Fiji (HFHF) has undertaken mapping of the housing ecosystem in Fiji, with support with Habitat for Humanity New Zealand (HFHNZ) as part of its Negotiated Partnership Programme in the Pacific which commenced in late 2021.



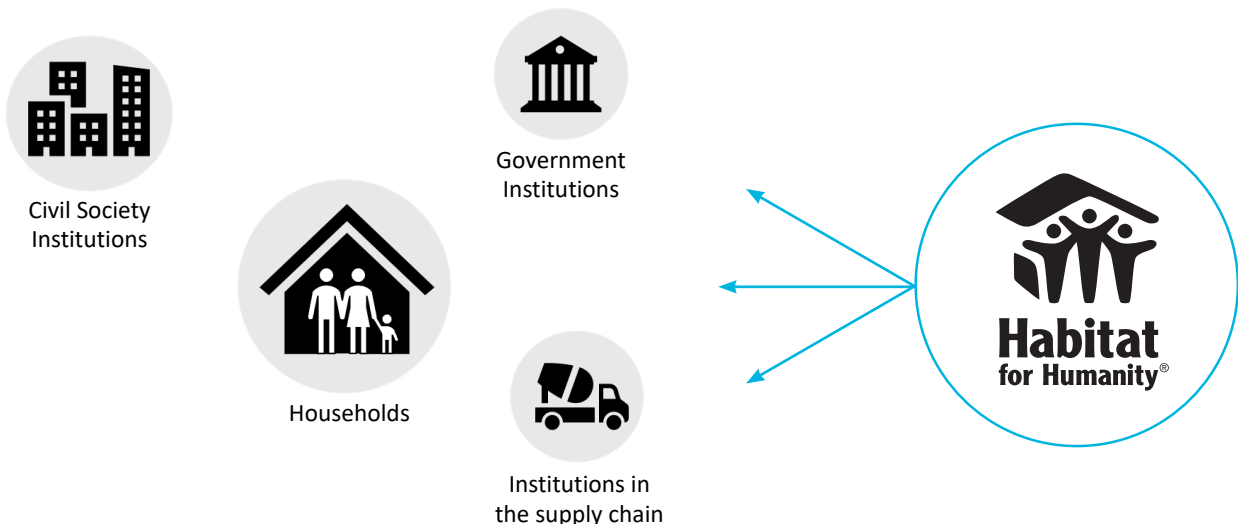
Systemic biases/power imbalances occur at all levels of the ecosystem. The social norms, institutions and external forces that comprise the housing ecosystem may affect different people differently, based on their race, class, ethnicity, sex, gender, religion, age, ability, sexual preference, citizenship status and other personal and/or group characteristics. Ensuring that disability organisations and women’s and youth organisations and groups are included in the stakeholder analysis ensures that the overall approach will reflect the needs of the whole community.

To better understand the barriers and opportunities in the ecosystem, HFH conducted research across the ecosystem.

Within the housing ecosystem, it is important to understand where, as an organisation, we can create the most impact for the people we serve, as well as improve existing interventions. To do this, we need to first understand the other people and institutions in the housing ecosystem. This also includes the ways in which these stakeholders may or may not work together to

provide a coherent pathway to a home for vulnerable families. The housing ecosystem links to the housing continuum, or “Pathways to Permanence”. People need to be at the centre of our approach to assessment and design. We make decisions where, when and how best to intervene based on evidence gathered by assessing and understanding the local housing ecosystem, and on community-defined needs and goals.

This report contains the findings and recommendations arising from the Housing Ecosystem Assessment process. Through the Housing Ecosystem Assessment, Habitat for Humanity intends to collaborate and influence the Housing Sector actors.





# Methodology

---

The report is based on information and data obtained through a combination of a desktop review, stakeholder interviews and focus group discussions. The desktop review considered existing documents relating to the broader housing ecosystem in the Pacific and Fiji and online research. Stakeholder mapping led to the identification of stakeholders to be interviewed, based on their influence on the housing ecosystem. Interviews with selected stakeholders were conducted with public sector stakeholders, NGOs, banks and utilities. Based on the information obtained through the country-wide analysis, vulnerable population groups were selected for further analysis including focus group discussions with community members of these groups. These focus group discussions were carried out in communities around Suva and in the maritime island group of Lau.

The methodology comprised of the following elements:

## 1. Country-wide analysis:

- Desktop analysis
- Stakeholder mapping
- Stakeholder interviews
- Identification of vulnerable population groups for further analysis

## 2. Analysis of vulnerable population groups:

- Focus Group Discussions with vulnerable population groups

During this study, the following stakeholders were interviewed:

- Ministry of Rural and Maritime Development - Commissioners Office, District Officers.
- Municipal Councils that carry Health Officers
- Ministry of Water Ways and Environment
- Housing Authority of Fiji
- Fiji Public Rental Board
- iTaukei Land Trust Board
- iTaukei Affairs Board
- Housing Assistance and Relief Trust
- Methodist and Roman Catholic Church
- Ministry of Lands and Mineral Resources
- Fiji Consumer Council
- Ministry of Housing and Community Development
- Field Ready
- Pacific Disability Forum
- National Council for Persons with Disabilities
- Tower and Capital Insurance
- Bank of the South Pacific
- Energy Fiji Limited
- ADRA
- SPBD

Nine settlements were consulted with, including two informal settlements, four low-income social housing communities and three formal villages in Lau. Community names have not been included to protect anonymity. The locations of the communities consulted with are:

**Informal settlements:**

- Settlement in Kalekana, Lami
- Settlement in Lower Ragg Avenue, Namadi

**Low-income social housing units:**

- PRB unit in Nasinu
- PRB unit in Raiwai
- HART unit in Nakasi
- HART unit in Nasinu

**Formal villages:**

- Village in Nayau Island, Lau Province
- Village in Nayau Island, Lau Province
- Village in Lakeba Island, Lau Province

# Housing Ecosystem at a National level



# Part One - Housing Ecosystem at a National Level

---

## 1.1 COUNTRY CONTEXT

### 1.1.1 Geographic Context

#### A maritime country, highly vulnerable to natural disasters

Fiji is an archipelago of 332 islands, of which 110 are inhabited, spread over a land area of 18,300km<sup>2</sup> and a geographic area of almost 50,000km<sup>2</sup>. Fiji experiences frequent cyclones characterised by damaging winds, rain, and storm surges. Climate change has increased disaster risks through sea-level rise, more intense storms, temperature extremes and droughts.

### 1.1.2 Social, Economic and Political Context

#### A young and ethnically diverse nation

The population of Fiji is estimated at 896,445, with the median age being 30 years (Fiji Bureau of Statistics, 2020). The census from 2007 shows that Fiji is an ethnically diverse nation with indigenous (iTaukei) communities making up 57% of the population, indo-Fijians making up 37% of the population and other minority groups making up the remaining 6%. 87% of the population live on the two main islands of Viti Levu and Vanua Levu, with 13% living on the outer (maritime) islands.

#### Increase in poverty rates forecast

In 2020, preceding the onset of the COVID-19 pandemic, 24.2% of the population lived below the poverty line. This distribution was notable, with 16.76% of individuals residing in urban areas and 31.9% in rural settings, while squatter settlements exhibited alarmingly high poverty levels (UN, 2020). The recorded figures represented a substantial reduction from the poverty rates documented in 2002, which stood at 40%.

However, despite the commendable progress made in poverty reduction between 2002 and 2020, subsequent years witnessed a stagnation in poverty alleviation efforts, particularly since 2013. The emergence of the COVID-19 pandemic and the impact of Tropical Cyclone Yasa in 2020 have compounded existing challenges. Forecasts now suggest that the agricultural sector, a key driver of economic growth, is anticipated to experience a weakening trajectory. This impending decline in the agricultural sector is poised to contribute to an anticipated increase in poverty rates post-2020.

#### Government now stable

Over the last thirty years Fiji has experienced four coups which have resulted in political instability, ethnic tensions, concerns about the rule of law and human rights. Since democratic elections in 2014, the country has been relatively stable. The previous election in 2014 was held under a new constitution and political system that abolished ethnically based seats. In the most recent election, in 2022, there was a change in government to a coalition of three parties, the People's Alliance, National Federation Party and Social Democratic Liberal Party (SODELPA). There is a positive working relationship between HFH Fiji with the Ministry of Local Government, Housing, Environment, Infrastructure & Transport.

### 1.1.3 Urbanisation

#### Steady urbanisation putting pressure on housing

Between 2007 and 2017, the urban population has risen from 51% to 56% of the total population. Lack of economic development in rural settings has accelerated urban drift increasing the housing pressure within the town and city boundaries (Fiji Bureau of Statistics, 2017). The number of urban informal settlements has also increased, as well as the levels of poverty in the urban population (Fiji Bureau of Statistics, 2017).

Although rural communities can access food and other necessities, the communities are unable to generate sufficient income to meet their housing needs, i.e. to build and maintain an adequate, resilient home with access to basic services. In rural formal communities in the Eastern maritime zone, there is lack of economic activity due to a perception that it is not economically viable to develop the area further. This leads to migration to urban areas for employment opportunities.

The shift in population is also due to other issues such as displacement of settlements due to slow-onset disasters such as rise in sea level and coastal erosions. Given the current growth rate of informal settlements in urban areas of about 6 settlements per annum since 1978, a fifth of Fiji's current urban population now lives in informal settlements. The iTaukei Affairs Board identified three common factors contributing to the rural-to-urban migration: lack of communication in the outer islands, limited access to healthcare, and transportation challenges, particularly for women traveling from outer islands (Consultation with iTaukei Affairs Board, 2023).

However, during the COVID-19 pandemic, there was a reversal of rural-to-urban migration as people returned to their lands for sustenance and business opportunities. Job losses caused by the pandemic, a large portion of Fiji's population, including those directly or indirectly employed in the tourism industry, experienced a decline in income. This had repercussions on home and land ownership, as well as access to rental properties. Many individuals were unable to continue paying rent and were forced to move back to their villages, leading to overcrowded homes in the villages.

## **1.1.4 Laws and governance**

### **A range of public organisations involved in housing but limited resources**

Several governing bodies are responsible for implementing laws and regulations related to housing and accessibility in Fiji, including the Housing Authority of Fiji, town councils, commercial banks, the Public Rental Board, Council of Churches, Ministry of Housing, Ministry of Environment, Fiji Competition and Consumer Division, Ministry of Local Government, Ministry of Rural and Maritime Development, Ministry of Finance, Minister of Infrastructure, and Meteorological Services. Beyond regulation, government also directly contributes to the supply of housing via the Public Rental Board (PRB), subsidies to other housing NGOs, the work of the Rural Housing Unit, government quarters and works on land supply for housing via the Housing Authority and the governments Informal Settlement Upgrading Programme (ISUP).

There is a noticeable lack of human resources in government departments responsible for housing and development. For example, the Ministry of Housing has fewer than 35 staff members, with only six of them being technical staff. Awareness of available services and resources needs to be addressed.

There are 24 main governing laws and regulations that impact the Housing Sector in Fiji, and these are all currently under review. The government aims to complete these reviews within the next two to three years and have been actively involving fresh, young-minded individuals in the process.

### **Government commitment to housing and sanitation**

Housing was identified as a priority of the Government of Fiji through its National Housing Policy 2011 which emphasises that investment in housing has a multiplier effect on the economy by contributing to the growth of the construction sector, providing employment, and increasing demand for household goods.

This is reflected in the Fiji Constitution 2013, which states that the government must take reasonable measures within its available resources to achieve accessible and adequate housing and sanitation for all individuals. The new 2023-2024 national budget, announced in June 2023, aims to address the under-resourcing of the housing sector in the budget.

Efforts by actors from Government, International Agencies, Foreign Aids, Local NGOs and International NGOs to protect the right to adequate housing has supported government priorities. The Ministry of Housing's strategic goal is to "promote and facilitate accessible and adequate housing for low and middle-income households and people living in informal settlements".

However, financial constraints are a significant factor in the government's ability to deliver on this aim.

### **Promising progress on housing as a government priority**

Since the change in government in December 2022, there has been a shift in housing functions among government ministries, namely the responsibility for the Rural Housing Unit, and Shelter Cluster, which has returned to the Ministry of Rural and Maritime Development and Disaster Management. Since the budget announcement for 2022-2023, which was released in June 2023, progress has accelerated on works for relocation of social housing residents so that newer, safer social housing units can be constructed. There has also been progress towards the formalisation of informal settlements and completion of the re-evaluation of the Fiji National Housing Policy, which has been under review since 2019 without significant progress.

The new 2023-2024 national budget for Fiji has started to address the under-resourcing of the housing sector in the budget, through an increase in allocation for the Ministry of Housing from FJD \$20.1m to \$25.7m. Within this overall allocation, the amount for informal settlement regularisation has been increased from \$2.6m in 2022, to \$10m in 2023. There has also been an increase in the amount for PWD, from \$100k in 2022 to \$500k in 2023.

During Stakeholder consultations with the Fiji National Shelter Cluster lead by NDMO, it was revealed in 2022 that the rural housing unit has been transferred from the Ministry of Housing to the Ministry of Rural and Maritime and Disaster Management. Whilst the housing unit will now be managed by the Ministry of Rural and Maritime and Disaster Management for rural housing, the Ministry of Housing will retain responsibility for urban housing. This is likely to lead to new schemes being developed under the Ministry of Rural and Maritime and Disaster Management's jurisdiction. This decision was made due to the need for an increased focus on rural housing.

## 1.1.5 National and Provincial Plans and Programmes

### Informal settlements gaining greater attention

The National Housing Policy sets out policy measures pertaining directly to the governance and support of informal settlements. In addition, there is a Development of Informal Settlement Act (2022) that sets out provisions for the development of informal settlements in Fiji.

Lack of land ownership in a growing number of informal settlements in Fiji, prompted the government to review and grow its Informal Settlement Upgrade Programme to encourage proper infrastructure to address Fijian people's right to adequate sanitation and housing.

Through consultation with the Ministry of Housing Policy and Research Unit, it was identified that the Informal Settlement Upgrade programme which is currently in progress formalizes informal settlements. The residents will acquire formal leases through this formalisation process and will begin paying land rents. The formalised leases are legal tenure recognised by financial institutions. As well as establishing legal tenure for the residents, the programme provides basic services, including water, wastewater and roading for existing informal settlements. Eight informal settlements have now been upgraded and formalised, and there are a further 40 informal settlements planned for formalisation within the coming years.

### Social housing initiatives on the rise

To reduce economic challenges for earners below the FJD \$50,000 income bracket, there has been a rise in social housing initiatives. The government continues to be the main player and investor in social housing together with support from international agencies and foreign aid. The main social housing providers in Fiji are Public Rental Board (PRB), Housing Assistance and Relief Trust (HART) and Model Towns Charitable Trust, it was identified that with a combined housing stock of nearly 3000 homes:

- The Public Rental Board (PRB) manages 1,724 flats within 22 housing estates in urban areas, with a waiting list of 164 families as of March 2023.
- The Housing Assistance and Relief Trust (HART) is an NGO with 843 flats across 21 communities and primarily targets women and single mothers, but it has also become an option for other low-income earners.
- Model Towns Charitable Trust developed the Koro-i-pita subdivision since 2008, and it currently consists of 241 homes.

The housing situations in the PRB and HART communities are further discussed in Section 2.3: Public Rental Board Communities and Section 2.4: Housing Assistance and Relief Trust Communities.

### New public housing stock being developed

The Public Rental Board and Housing Authority have plans to increase their public housing stock, with several subdivisions in the pipeline.

In March 2023, the government announced that it will be engaging in public-private partnership for the development of affordable housing projects in the Central and Western Division. The intention is to develop affordable housing units on the selected sites with private sector participation or on a PPP model, where a private developer shall design, build, finance, transfer, and maintain the affordable housing units. These units will be targeted at families across a range of income brackets, with different options available for different costs within each site. (Fijivillage, 2023).

TLTB has been assisting the Government and non-government organisations to allocate land for new subdivisions or by regularising existing squatter settlements. (iTaukei Land Trust Board, 2021).

The PRB's green-field development aims to provide loans to tenants for rent-to-own arrangements, where they can gradually pay off the loan and eventually own the house and land they reside on. The initiative is still under discussion, without any concrete policies in place. The aim is to help older tenants move into their own homes instead of renting for extended periods. Tenants can apply for this initiative through a survey form, but there was an information gap between the estate offices, the PRB, and the tenants themselves.

## 1.1.6 Stakeholders

There are a wide range of housing-related stakeholders in Fiji. Figure 1 provides a snapshot of the key stakeholders, and their relationship to the four core elements of housing: basic services, habitability, security of tenure and housing affordability. Some stakeholders work more closely with families and communities, others work at the national level. The full list of stakeholders identified in the process of completing this Housing Ecosystem Analysis can be found in Appendix A - Stakeholders.



Figure 1 - Stakeholder map

## **Shelter Cluster**

There is an active Shelter Cluster in Fiji which is led by the Fijian Ministry Rural and Maritime Development and Disaster Management and co-led by Habitat for Humanity Fiji and the International Federation of the Red Cross (IFRC).  
Public Sector Stakeholders

The main bodies responsible for managing land holdings are the i-Taukei Land Trust Board for the 90% i-Taukei land, the Ministry of i-Taukei Affairs for managing some land within village boundaries in rural areas, the Ministry of Lands and Mineral Resources for state or crown land, and the Rotuma District Commission for managing land in the Rotuma district.

The Housing Authority of Fiji offers affordable and quality housing products and services. The Public Rental Board (PRB) provides affordable rental flats for low-income earners. The Ministry of Housing has multiple developments in progress, but with limited staff, awareness and implementation may be challenging.

The Housing Assistance and Relief Trust (HART) supports vulnerable populations with shelter and welfare services. The Ministry of Rural & Maritime Development promotes rural development and provides social amenities. The Ministry of Housing formulates strategies and policies for accessible housing solutions, including for informal settlements.

The Fiji Procurement Office (FPO) oversees government procurement processes, ensuring transparency and efficiency. The Department of Building & Government Architects provides professional advice, architectural and structural drawings, and project planning and management, contributing to climate change resilience. Together, these stakeholders play crucial roles in addressing housing needs and development in Fiji.

The Ministry of Rural Maritime Development and National Disaster Management provides services such as water, sanitation, electrification, roads, footpaths, and community halls. They encourage individuals to approach them for assistance, but awareness among residents of informal settlements may be lacking.

The National Employment Centre plays a role in Fijians leaving for work in Australia and New Zealand, which may contribute to the shortage of manpower in government departments.

The Ministry of Infrastructure and Meteorological Services (MIMS) is responsible for ongoing infrastructure development, rural electrification, and water projects. Within the MIMS, the Department of Water and Sewerage (DWS) is responsible for the regulatory functions of water and sanitation services in Fiji.

The Ministry of Health and Medical Services (MOHMS) in Fiji is responsible for overseeing and managing the country's healthcare system. It plays a pivotal role in formulating and implementing health policies, ensuring the availability and accessibility of quality medical services, coordinating disease prevention and health promotion initiatives, regulating healthcare facilities and professionals, and responding to public health emergencies. The MOHMS works towards improving the overall health and well-being of the Fijian population by focusing on healthcare delivery, disease control, health education, and the provision of essential medical services to all citizens.

The Ministry of Waterways and Environment in Fiji is responsible for the management, conservation, and sustainable development of the country's water resources, natural environment, and ecosystems.

The Reserve Bank of Fiji, as the central bank, influences the housing ecosystem indirectly by regulating currency issuance, promoting monetary stability, and overseeing the insurance and capital markets. South Pacific Business Development (SPBD) empowers women with micro-businesses, offering access to financial and business development services, asset building, and financing for housing improvements and education.

## **Private Sector Stakeholders**

Private sector stakeholders in Fiji's housing ecosystem include financial institutions, builders, and building suppliers. They provide crucial financial support, construction services, and building materials for housing development and improvement projects.

The Construction Industry Council of Fiji represents and advocates for the construction industry's interests, promoting best practices, standards, and development initiatives.

Suppliers and Utilities

Vinod Patel, RC Manubhai, and Kasabias are the main suppliers of building materials in Fiji's housing ecosystem. They each have a widespread network of stores across the country and offer a diverse selection of building and hardware products, catering to the demands of the construction industry and housing market.

The main utilities in Fiji are Energy Fiji Limited (EFL), which supplies power and promoting clean energy solutions, and Water Authority of Fiji (WAF), which supplies water and wastewater services.



## **Professional Institutes**

The Fiji Institute of Engineers advances engineering expertise, contributing to infrastructure development and technological progress in the country. The Fiji Architects Association represents and upholds architectural standards, fostering innovation and design excellence. The Fiji Valuers Institute ensures accurate property valuation, facilitating fair transactions and informed decision-making. The Construction Industry Council of Fiji promotes collaboration, safety, and efficiency across construction disciplines.

## **NGOs**

Fiji is supported by a diverse range of NGOs working towards social welfare and development in the housing sector. These include:

Fiji Women's Rights Movement (FWRM), which advocates for gender equality and human rights against discrimination and advocates for improved policy and legislation and are the NGO Secretariat for the Convention of the Elimination of all forms of Discrimination against Women (CEDAW). FWRM delivers training on Sexual Harassment Awareness and Prevention and Gender Sensitisation. FWRM also monitors and implements citizenship rights through constitutional accountability in civic education programs and in election processes.

Fiji Red Cross Society which primarily focuses on humanitarian assistance and improving community resilience and preparedness for disasters and other crises. FRCS offers training which includes First Aid and CPR, Disaster Response and community outreach to assess needs.

Field Ready which focuses on reducing disaster risk and enhancing preparedness to decrease the impact of disasters and increase people's resilience, with a focus on Water, Sanitation, and Hygiene (WASH), inclusion for people with disabilities, and disaster readiness in the Pacific Region. Field Ready works with communities in Fiji to mitigate the impacts of natural hazards on vulnerable populations through increased access to locally made aid supplies and repairs.

ADRA Fiji which implements programming focussed on addressing deprivation and social injustices, focusing on education, food security, health promotion, economic empowerment, and emergency response. ADRA implements WASH and sustainable livelihoods programming. ADRA also implements disaster response programming and assisted in the rebuilding of Koro Island after the Cyclone Winston in 2016 and with cash assistance to Ono Island in Lau after Cyclone Harold in 2020. ADRA undertakes training specifically for Community Health Workers to lead the good health practices at community level.

Live & Learn Fiji which is actively engaged in both the Climate Resilient Islands Program and the Revitalising Informal Settlements and their Environments project, working to enhance community resilience against climate change impacts and improve living conditions through nature-based revitalization efforts. Live & Learn Fiji has partnered with Revitalising Informal Settlements and their Environments (RISE) to support informal settlements in the Suva areas. Ongoing training on Human Rights and Freedoms, Environmental Protection, Water, Sanitation and Hygiene, Climate Change, Disaster Risk Reduction and Response and Gender and Women's Empowerment.

Save the Children Fiji implements WASH programming in communities through the installation of water tanks for Early Childhood Education Centres and the provision of learning materials, tables and chairs and renovated toilets.

Think Pacific's work in Fiji has involved assisting in builds, youth empowerment, mental health projects and sport development projects, through the mobilisation of over 2000 volunteers.

The Fiji Council of Social Services (FCOSS) is dedicated to social development, advocacy, and addressing a range of social issues in Fiji through collaborations with various stakeholders.

Partners in Community Development Fiji (PCDF) which focuses on sustainable development, livelihood support, and community action plans in various districts across Fiji. PCDF offers and undertakes regularly PWD assessments within organisational buildings and undertakes PWD sensitisation training.

Pacific Disability Forum (PDF) which enhances accessibility and inclusion for persons with disabilities and is the Regional Response to addressing disability issues in the Pacific.

The National Council for Persons with Disabilities (NCPD) serves as a coordinating body for disability-focused organisations, raises societal awareness and respect, strives to eliminate disability causes, supports recognition of disabled individuals' skills and contributions, promotes inclusive attitudes in education and society, and enforces disability rights. NCPD has developed training for retrofitting buildings for accessibility for PWDs. This training has the potential to be used more broadly.

Methodist Church of Fiji provides aged care homes. The Methodist Church of Fiji is the bigger umbrella to the many Methodist Churches in Fiji who provide their own church outreaches through financial assistance, home care packages, builds for their church members, support for their youths and counselling services to all who need them. These services are provided and available to access all year round.

South Pacific Community (SPC) which works on development projects in the region; and

Roman Catholic Church of Fiji which provides aged care homes and support for the homeless and provides support services for its members through equipment to aid the elderly, transitional homes for street dwellers, counselling and financial assistance for members in need.

### **UN Agencies**

There are a number of UN agencies operating in Fiji within the housing ecosystem. These include:

UNICEF's approach in the Pacific involves enhancing WASH practices through infrastructure construction and community support, as well as strengthening disaster preparedness by collaborating with governments and partners to ensure effective relief and resilience measures.

UN-Habitat which is the leading UN agency on matters relating to adequate shelter and mobilises diverse partners who contribute to realisation of the Right to Adequate Housing. UN-Habitat provides technical advisory services to governments through the analysis of housing delivery systems at city and national level (Housing Sector Profiles) housing policy design and implementation.

UNDP which engages in a wide range of projects, including empowering women market vendors and youth in Fiji, localising Sustainable Development Goals in Pacific countries through partnerships and policy integration, and promoting financial inclusion among low-income Pacific islanders, fostering development, empowerment, and sustainability across various sectors. UNDP is also involved in the implementation of a solar energy infrastructure project in Fiji, which seeks to reduce carbon footprint globally.

### **Tertiary Institutions**

Fiji National University (FNU) incorporates the National Training and Productivity Centre (NTPC), offering dynamic Technical and Vocational Education and Training (TVET) programs aligned with industry standards and catering to diverse learner needs.

Montfort Boys' Town, located in Veisari, along Queens road near Suva, focuses on Home Training (Character formation and personality development); Vocational Training (Competence based skill training); and Integrated Farming, empowering them to thrive in society and contribute positively to their communities.

CATD Nadave provides comprehensive training in fields like agriculture, mechanics, carpentry, and engineering, while also offering re-skilling programs in construction trades and automotive engineering through Fijian Government grants.

The Australia-Pacific Technical College (APTC) provides a diverse range of vocational courses aimed at obtaining internationally recognised qualifications and advancing careers in skill-demanding areas, including at the campus in Fiji.

The University of the South Pacific (USP) is the premier institution for higher education in the South Pacific region. USP offers a wide range of programmes and courses, including engineering and Skills Based qualifications through USP's College of Continuing Vocational Education and Training (CVET).

### **Donors**





Fiji receives support from various donors for its development projects, and many are related to housing and shelter.

The Asian Development Bank (ADB) actively aids infrastructure development, including water supply, sanitation, and housing projects. The World Bank funds initiatives related to water, sanitation, and urban development. The Australian and New Zealand Governments, being close neighbours and development partners, contribute to projects in housing, water, and sanitation sectors. The Japan International Cooperation Agency (JICA) is involved in infrastructure projects, particularly focused on water supply and sanitation. The European Union (EU) provides funding for sustainable development and infrastructure improvements, including water and sanitation projects. The Global Green Growth Institute (GGGI) supports Fiji in promoting green growth and sustainable development initiatives, including water and sanitation projects.

## 1.2 FIJI'S NATIONAL HOUSING CONTEXT

### 1.2.1 Overview

HFH considers adequacy of housing to be a factor of the following four elements:

 <b>HABITABILITY</b>	 <b>HOUSING AFFORDABILITY</b>
Refers to the quality and liveability of the housing unit, and the household's ability to make quality-based decisions to achieve it.	Refers to the resources - primarily financial - necessary for a household to access a quality home, including using market-based services.
 <b>BASIC SERVICES</b>	 <b>SECURITY OF TENURE</b>
Refers to the legal and practical ability to defend one's right to own, occupy, use, or access a piece of land or property.	Refers to the household and community level infrastructure and services that are required to make a home adequate and serve basic needs.

The following sections detail the housing ecosystem in Fiji at a national level, in terms of each of these four core elements.

### 1.2.2 Habitability

#### Housing materials and quality varied, generally poor in vulnerable communities

In Fiji, 39% of house structures are made primarily of concrete, 24% are wooden, 34% are made of corrugated iron and the other 3% are iron, bure, makeshift and other materials as of the 2017 census.

Roofing is predominantly Zinalume, with very few traditional thatched roofs remaining. This enables the use of rainwater harvesting, utilizing either concrete or HDPE tanks. Toilets are generally standalone structures, particularly in rural areas. Where septic tanks are required, these are often steel drums that are permitted for use on a temporary basis after construction of a toilet, but often remain in use permanently. These drums are prone to leaching wastewater into the surrounding environment.

Water supply and wastewater pipework is predominantly PVC and galvanized iron. PE is not widely used due to increased cost and industry experience of working with PVC.

Families in rural communities often choose cheaper options like Zinalume, concrete blocks, corrugated iron, or timber, depending on availability of local timber.

Homes built with sub-standard materials and without the necessary building skills and techniques to create resilient shelters are much more likely to be damaged during cyclones. This vulnerability is particularly pronounced among poorer households, which often engage in self-construction without the knowledge and expertise required to build structures capable of withstanding cyclonic conditions.



Figure 2 - Informal settlement outside of Suva

A critical contributing factor to this risk is the affordability of materials. Houses constructed by the economically vulnerable sectors of society typically use low-quality materials due to budget constraints. Unfortunately, this compromises the overall structural integrity, making these homes more susceptible to damage in adverse weather conditions. (Post Disaster Needs Assessment (PDNA) following Cyclone Winston).

## Housing often develops progressively as needs change

Progressive home expansion is a common practice in Fiji, where families often start with a small core structure and subsequently opt to expand it over time. This trend becomes evident as families from outer islands or maritime areas migrate to a new location. In such cases, the need to accommodate the migrating relatives leads the existing family to extend their living space.

Owning land and having a permanent home is not feasible for many individuals who live in informal settlements. They opt to build temporary structures to support their daily activities, such as education or accessing services within the chosen area of residence.

## Building compliance required, but most housing not compliant

The Ministry of Local Government and Department of Town & Country Planning is responsible for enforcing the National Building Code (NBC). This is mainly through a panel of engineers that certify compliance to the NBC subject to Local Government procedural requirements on building permits and ability to acquire business license. Compliance with NBC is a requirement for home loans and most home insurance. Many of the homes that were impacted during Cyclone Winston were rural and remote homes, and mostly not engineering certified.

In 2019, the Ministry for Industry, Trade and Tourism released guidelines for improving building safety and resilience for new single storey houses and schools in rural areas of Fiji. These guidelines were developed to improve the resiliency of these buildings against cyclonic winds and earthquakes.

## 1.2.3 Security of Tenure

### iTaukei land accounts for the vast majority of total land mass

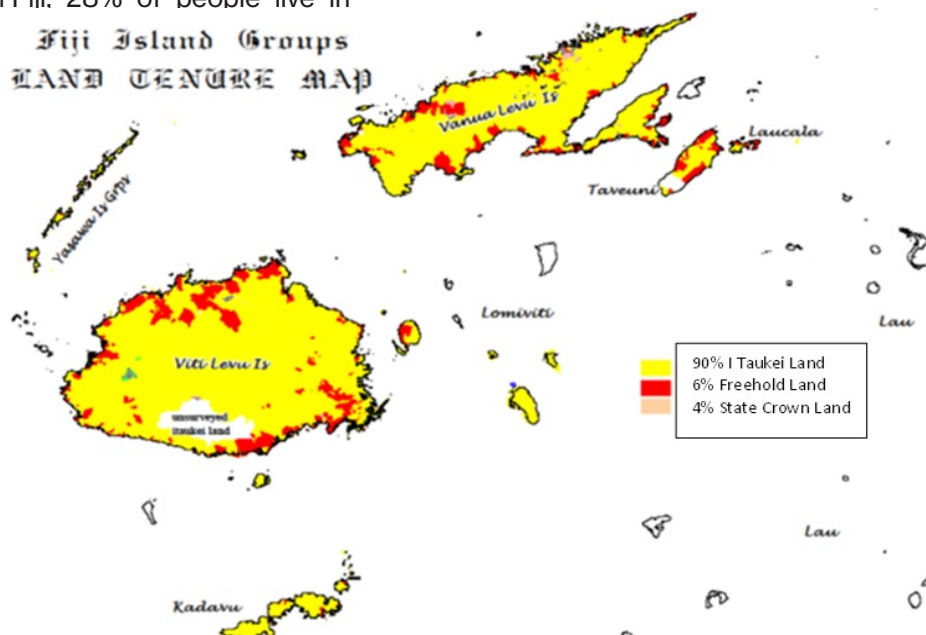
There are three types of land ownership in Fiji: iTaukei (Native Land), state land, and freehold land:

- State/crown land - Crown land refers to land held by the Fijian Government. It can be sold, leased or licenced, in accordance with the State Lands Act.
- iTaukei land - iTaukei land is communal land held for the benefit of indigenous Fijians. iTaukei land is typically held by a Mataqali, which is a social unit comprised of several family units. iTaukei land cannot be sold, except to the Crown, but may be leased for a period of up to 99-years.
- Freehold land - Freehold land is land which has been alienated by the Crown or by its indigenous custom owners and is now privately owned. Freehold land can generally be sold, leased, sub-leased or licensed. However, freehold land which was formerly Crown land may be subject to certain restrictions. (Red Cross, 2018).

Exclusionary practices exist within customary lease holdings, given that decisions relating to the lease of the land, including who to lease it to, falls to the customary landowners who may or may not be discriminatory. Without a lease or contractual documents, accessing financing or major assistance becomes challenging. Traditional forms of tenancy may limit access to funding from banks or other financial institutions.

This map below represents the land holdings in Fiji. 90% of the total landmass in Fiji is iTaukei Land, 4% is state owned and 6% is freehold (or privately owned) land.

In Fiji, 28% of people live in



traditional village tenure, 20% lease from TLTB, 19% occupy freehold land, 14% lease from state, 5% occupy native land with formal or informal arrangement, 3% lease from the Housing Authority of Fiji, 2% are classified as squatters, and the remaining 9% are in other tenure arrangements (Fiji Bureau of Statistics, 2017).

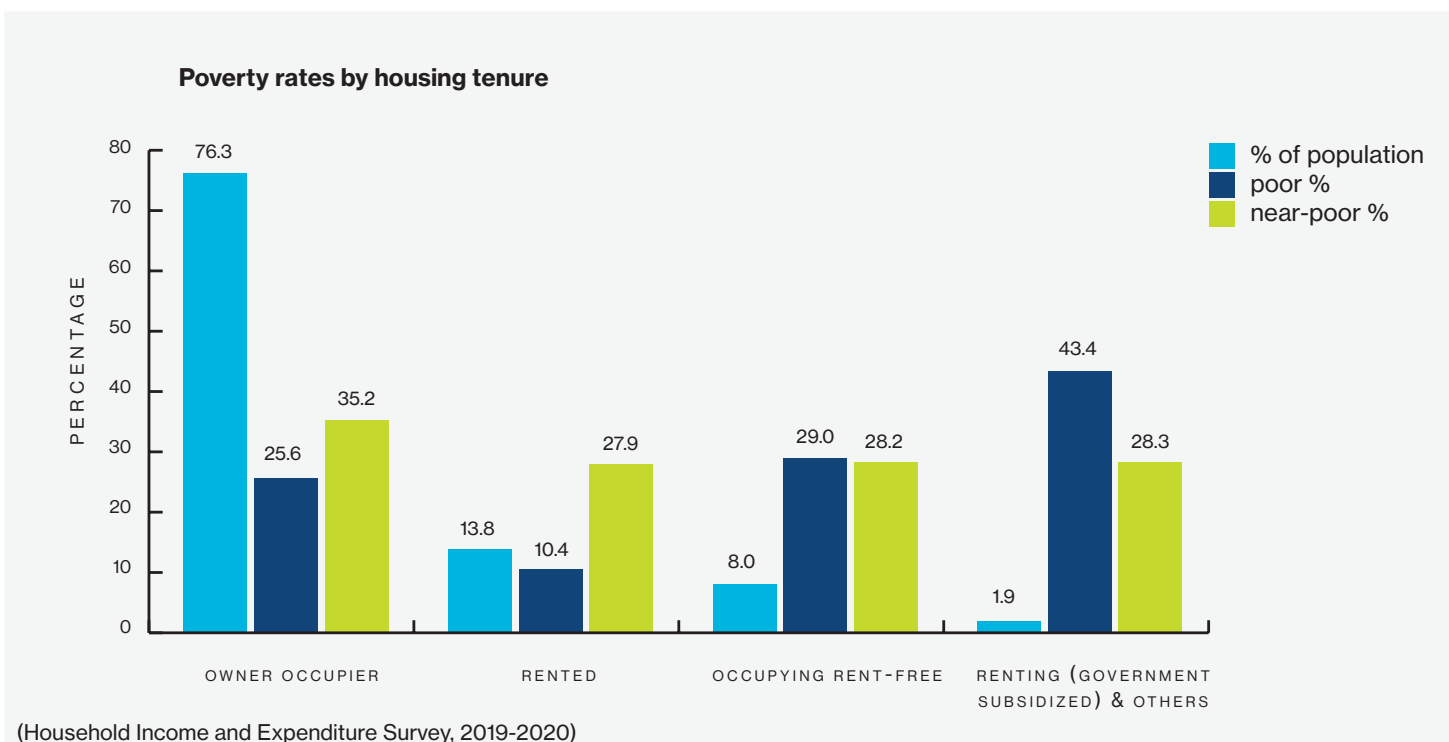
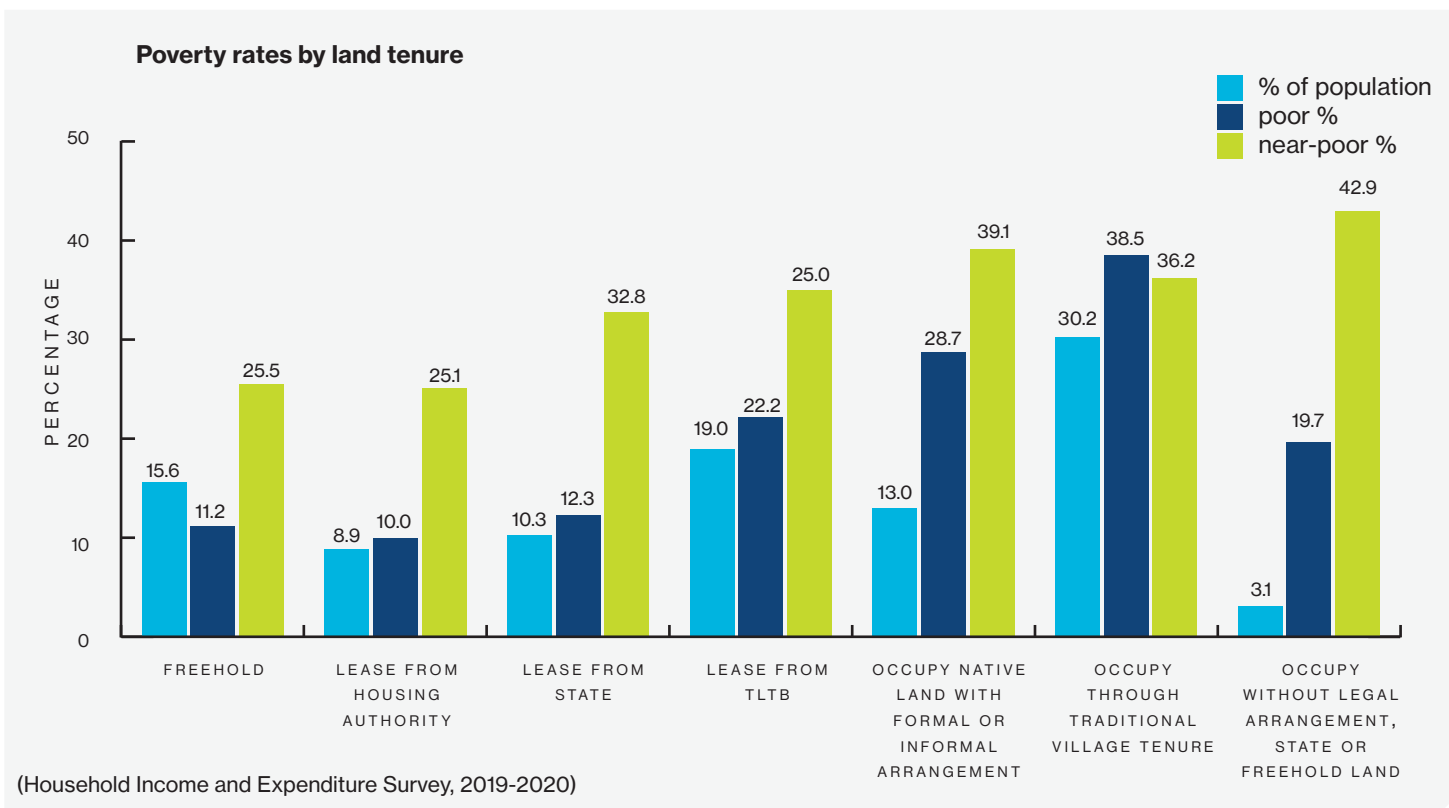
Figure 3 – Land ownership in Fiji

## Leased land forms the basis for government housing initiatives

The government of Fiji uses leased land to address housing and economic initiatives for the growing urban population and the need to resettle communities with rising environmental challenges. However, leasing poses risks and challenges to land owning units and the Government of Fiji. The demand for land and the ability to supply land meant that in 2020, there were 6,000 land lease applications that was being processed by iTaukei Land Trust Board (TLTB). From discussions with housing sector actors, it was found that the time taken to fulfil applications is an ongoing challenge with the board. There are currently plans to automate application process for data integrity, information accessibility with applicant and process efficiency.

Lack of land ownership in over 300 informal settlements in Fiji, has prompted the government to review its Informal Settlement Upgrade Policy to encourage proper infrastructure to address Fijian people's right to adequate sanitation and housing.

The regularisation of development leases provides an opportunity for low-income individuals to access safer and legally recognised tenure contracts.



## Barriers to land tenure remain

Exclusionary practices exist within customary lease holdings, given that customary landowners make the decisions regarding who can lease their land, rather than the iTaukei Land Trust Board. These landowners may discriminate based on their own biases.

Another notable finding is the collective land ownership in formal communities, where acquiring leases and securing an iTaukei land Title for housing purposes is a lengthy and complicated process involving multiple parties.

## Knowledge of land and housing tenure limited

Many community members are unaware of the processes to access available land lease and housing assistance, especially in informal settlements. Only 10% of the focus group discussion participants knew about the housing assistance that are available to them. The housing sector is complex and difficult to navigate, with no central source of information where all the necessary processes, policies, and available subsidies are explained.

## Community re-locations due to climate change are now a reality

Sea level rise, linked to endemic flooding and landslides, which is accelerating due to climate change, has prompted the government of Fiji to make plans for re-location of at-risk communities, to new locations further in-land and on higher ground. In March 2023, a Standard Operating Procedure (SOP) for planned relocation was released, which supports the implementation of the Planned Relocation Guidelines 2018.

Relocation of villages requires agreement from the community members. The SOP includes a requirement for 90% of each of demographic group in the community (men, women, elderly people, young people, LGBTQI+ residents and PWD) to give their approval before any assessments or discussions with government can begin about relocation. This approach ensures that voices across the community are heard, in particular the marginalised groups (Lyons, 2022).

At present, 42 Fijian villages have been identified for potential relocation in the next five to 10 years, owing to the impacts of climate crisis. Six have already been moved (Lyons, 2022).



Figure 4 - Nabavatu villagers continue to live in tents after Tropical Cyclone Ana in 2021

## 1.2.4 Basic Services

### Access to reliable water remains an important issue

At the national level, around 66% of the population are connected to metered water, 25% utilise a communal standpipe, and 5% utilise a borehole as their main source of water supply. The remaining 3% utilise water from rainwater harvesting, well, river/creek as their main source of water supply (Household Income and Expenditure Survey, 2019-2020).

Despite the relatively high rates of access to safely managed or basic water supply, access to reliable water remains a core issue for many Fijians, with 62% of Fijians living in households where the water supply is intermittent. 57% of the population reporting that water “sometimes” dries out, and 5% reporting that water “often” dries out. The reliability of unprotected water supply was higher than for unstable safe water sources, which presents a risk that may lead households resorting to using unprotected sources that appear more stable (Household Income and Expenditure Survey, 2019-2020).



Figure 5 - Waiwai water treatment plant, Ba province

The Water Authority of Fiji (WAF) is responsible for providing drinking water and wastewater services to people across Fiji, through water and wastewater reticulation and rural community water supply schemes. Whilst WAF supplies water to 82% of the population of Fiji, it only provides wastewater services to 28% of the population, all of whom are in urban areas (Water Authority of Fiji, 2022).

The disparity between the number of water and wastewater connections highlights that most households and businesses within WAF's jurisdiction are responsible for their own wastewater treatment.

An estimated 95% of the population have their own toilet facilities (basic level or higher), with 5% using shared toilet facilities, and less than 1% with no toilet facilities (Household Income and Expenditure Survey, 2019-2020).

The coverage of water supply is limited in rural areas and informal settlements. Maritime communities are self-reliant for water and wastewater, and there is no managed infrastructure in informal settlements.

Establishing robust monitoring mechanisms for water supplies is challenging in Fiji, with communities scattered across rural and maritime zones. Limited coordination between agencies including reticence to share available data on the progress of water and sanitation services is another challenge. This can lead to most vulnerable communities being overlooked and/or not benefitting from government funding.

### Major shift towards renewable energy

At the national level, around 80% of the people are connected to the EFL (Energy Fiji Limited) grid, 11% have a household solar power system, 5% have a diesel generator and 4% have no electricity. The majority of the population use LPG as their main source of cooking fuel (43%), followed by wood (32%), Kerosene (22%), and electricity (3%). (Household Income and Expenditure Survey, 2019-2020).

EFL aims to be 90 percent renewable powered by 2025 and 99 percent by 2030. Currently, about 40% of power is generated from diesel and heavy fuel oil. Currently, 45% of the country's electricity is generated through fossil fuels and 55% through renewable sources including hydropower, biomass and wind. Four 5MW solar farm projects are currently in progress (Fiji - Country Commercial Guide, 2022).

The Ministry of Infrastructure and Meteorological Services is involved in rural electrification and biofuel projects using coconut oil.

## 1.2.5 Housing Affordability

### Income limited due to unemployment

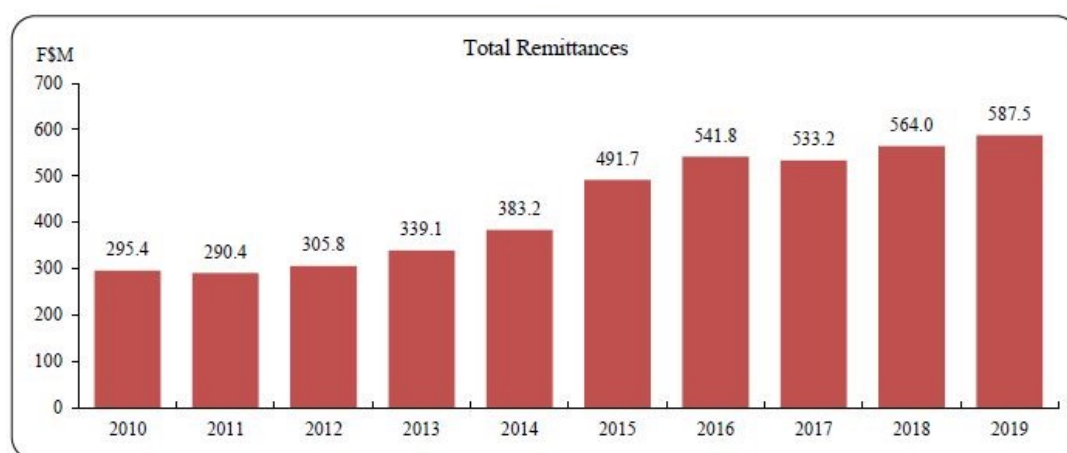
Underemployment in Fiji is a significant issue. A quarter of the employed labour force also engage in subsistence (often communal) activities to meet their basic needs. Young people experience higher unemployment rates than adults and represent a significant proportion of unemployed people, particularly in the age group 15 – 24 years. COVID-19 made a significant impact on employment in Fiji, given the number employed in the tourism sector.

### Housing materials cost and inflation affect housing affordability

Recent cost increases have had major impacts in Fiji. Both building materials and fuel costs (which affect shipping costs for the maritime communities) have increased significantly. The materials cost of a standard transitional shelter built by HFHF increased by 40% in the 12 months before February 2022.

### Remittances play a key role in supporting standard of housing

Remittances into Fiji amounted to FJD \$587.5 million in 2019, which can contribute to housing deposits or improving homes.



Source: Overseas Exchange Transactions Report

## Significant barriers to access housing finance

The main players in borrowing and savings for home ownership in Fiji include banks, Kontiki Finance Ltd, Fiji Housing Authority, Fiji National Provident Fund, credit unions, and cooperatives. There are also organisations like the Republic of Fiji Military Forces and Fiji Teachers Association that offer their own credit unions for housing financing. It is important to tap into these options.

Regarding borrowing and savings for home ownership, while there are money lenders in Fiji, they do not provide sufficient amounts for housing deposits or building houses. Credit unions and cooperatives offer another avenue for access to financing, but further understanding of their workings is necessary.

The Fiji National Provident Fund (FNPF) allows members to access housing deposits, as a portion of their income is mandatory to be put into their superannuation fund. The FNPF also provides assistance for housing renovations and extensions.

The Housing Authority has loans accessible to low-income earners earning FJD \$50,000 Fijian dollars or less. This loan has a subsidised rate of 3.25% for the first five years, with a 10% deposit requirement. People who qualify for this loan can then apply for the Ministry of Housing's First Homeowner subsidy, which can be up to FJD \$30,000. Alternatively, low-income earners can apply for subsidy of FJD \$10,000 for the purchase of land, but they can only choose one benefit, either for building or land purchase.

Previously, Ministry of Housing's rural housing scheme offered subsidies of 2/3 of the cost of building in rural areas. However, under the previous government's leadership, the scheme had become stagnant, as the government's focus was primarily on upgrading informal settlements in urban areas, leading to limited progress in the rural housing scheme.

The Reserve Bank of Fiji has provided a Low Interest Housing Facility for low-income earners to access home loans with approved lenders. The Reserve Bank of Fiji's Housing Facility provides loans for housing at 1% to participating commercial banks. In turn the banks can charge a maximum of 4% interest per annum within a five-year period.

Commercial bank loans generally require a deposit requirement of around 20% of the purchase price, along with additional fees and have interest rates around 5%.

## Rents frozen and increased rental stock, but market rates significantly higher than social housing

Rent rates in Fiji are regulated by the Fijian Competition and Consumer Commission, which has implemented a rent freeze since 2017, with no expected changes in the near future. Construction of housing is ongoing in Suva, leading to an influx of buildings and apartments for rent at market rates.

The Public Rental Board (PRB) provides a 50% subsidy on rentals for low-income earners and offers housing at market rates for those who earn more than FJD \$50,000. The Public Rental Board (PRB) offers subsidized rates ranging from \$26 to \$55 per week, with an additional \$5 to \$15 per week for those earning income.

Private rentals are also available at market rates, often perceived as overpriced.

	PRB	HART	Private Rentals
Rental rates	\$26 - \$55/week	\$5 - \$15/week	Majority in the range of \$350 - \$1500/month

## Basic services are regulated but electricity is expensive

The Fiji Competition and Consumer Commission promotes fair competition, informed markets, and protects consumers' interests. They address disputes and complaints, even in informal settlements, indicating the prevalence of rental activities in such areas. Additionally, they regulate other sectors such as telecommunications, maritime, and airports. Water Authority of Fiji charges \$0.50 for the first thousand litres, which is affordable for the majority of families.

Electricity rates are quite high, currently at \$0.34 per kWh, and the government is exploring subsidies to alleviate the burden.



## Most homes are not insured against tropical cyclones

One major gap is the lack of insurance coverage for 94% of houses in Fiji against tropical cyclones.

## Knowledge of housing support needs improvement

HFHF's experience with walk-in visitors seeking housing assistance has brought to light some common issues. Surprisingly, many of these individuals seeking help with housing are unaware of the existence of a Ministry of Housing and are unfamiliar with its location or how to request assistance from them. Some visitors provide their bank details or FNPF information, indicating eligibility for housing support, but they are unsure about the next steps and whether they can approach the bank directly for an additional loan to cover housing materials. This highlights the lack of accessibility to housing resources and information.

## 1.3 GENDER, DISABILITY AND SOCIAL INCLUSION

### Traditional gender roles impact women's access to safe and secure housing

Women generally hold traditional roles in Fijian society and ensuring their ability to participate equally in development opportunities remains an ongoing challenge. While there have been positive changes, such as women challenging traditional gender roles in formal communities and actively participating in informal settlement activities, disparities persist. Women's limited ownership of assets and involvement in decision-making are common issues. Safety concerns for women in informal settlements and the lack of access to basic services further compound challenges that disproportionately affect women.

### Women's rights to land and housing remain limited, even though female representation is on the rise.

Fiji has 21.5% representation of women in parliament, and although this is still less than the global average, this is a significant change from the past. In favour of a more inclusive and productive society, government changes have included an increase in employment related leave such as the introduction of family care leave and the increase of maternity leave by 14 days.

However, although 49.3% of Fiji's 2017 population are women, there is currently no organisation that actively advocates and raises awareness for women to access housing and residential land lease.

There are entrenched biases towards women, including women individuals experiencing discrimination and barriers with regards to home and land ownership. Ownership practices of both iTaukei Fijian and Indo-Fijian groups are generally based on patriarchal systems where males inherit property. Once women are married, they "belong" to their husband's clan and do not have the opportunity to own land. In the event that the husband dies before the wife, the children make the decision whether to return the widow back to her original village, or to allow her to stay in her late husband's community. The widow does not have a voice in this decision.

Minority groups influenced by Islamic law also adhere to patriarchal principals, given that Islamic law provides that female children inherit at least half of what their brothers inherit (Red Cross, 2018).



Figure 6 – Men and women participating in a Build Back Safer Training in a Village in the Lomaiviti Province

## **Women need an improved understanding of their housing and property rights**

Women have the legal right to own land and property in Fiji. However, many women do not understand their rights, and are not enabled or empowered to make decisions that relate to improving their security of tenure.

## **No housing support for victims of domestic violence**

Under the current Housing Assistance Scheme, there is no criteria for women's group to apply for assistance that could protect women from violent relationships and abusive homes under a half-way home or transitional housing. During the COVID-19 restrictions, it was noted that the perpetrators were more present at home and as such, the prevalence for domestic violence was at its highest during the COVID-19 lock-down period (RNZ, 2020).

After a disaster, women, girls and boys face increased protection issues, especially when they have to stay for long periods in evacuation or sub-standard shelters because their home is destroyed or damaged.

## **Engagement with LGBTQI+ community on national policies needed**

There are entrenched biases towards LGBTQI+ groups, including LGBTQI+ individuals experiencing discrimination and barriers with regards to home and land ownership.

There is a need ensure that people with diverse gender sexual orientation are included in the review of national policies and are included as a gender type in the census demography. This will ensure that there are relevant national data to support an informed initiative on gender diversity.

## **Limited land rights for indo-fijians**

The land rights of the Indo-Fijian minority are weak. Historically, the Indo-Fijian population relied on 'presumed leases' under the "Agricultural Landlord and Tenant Act". Presumed leases began expiring in the late 1990s, resulting in many Indo-Fijians living in informal settlements (Red Cross, 2018).

# Vulnerable Population Groups



## Part Two – Vulnerable Population Groups

---

### 2.1 OVERVIEW

The main vulnerable groups in Fiji identified are informal settlers, low-income residents in formal villages, and low-income renters in social housing. Women, LGBTQI+ individuals, and persons with disabilities are cross-cutting vulnerable groups that exist in each of these three geographic contexts.

Consultations were carried out with the following communities:

#### **Informal settlements:**

- Settlement in Kalekana, Lami
- Settlement in Lower Ragg Avenue, Namadi

#### **Low-income social housing units:**

- PRB unit in Nasinu
- PRB unit in Raiwai
- HART unit in Nakasi
- HART unit in Nasinu

#### **Formal villages:**

- Village in Nayau Island, Lau Province
- Village in Nayau Island, Lau Province
- Village in Lakeba Island, Lau Province

## 2.2 LOW-INCOME FORMAL VILLAGES

### 2.2.1 Overview

Formal villages are located on iTaukei land, owned by indigenous Fijians. iTaukei land is typically held by Mataqalis, which are subclans comprised of several family units. Formal villages have a governance structure set out by the iTaukei Affairs Act, that comprises of chiefs, a village council, a government representative (known as the Turaga-ni-koro), and a number of village committees. Poverty rates are high among people living in traditional village tenure.

#### Key Findings:

 <b>HABITABILITY</b>	 <b>HOUSING AFFORDABILITY</b>
<p>Lack of footpaths</p> <p>Lack of access for PWD</p> <p>Sea level rise is becoming an increasing issue for coastal communities, resulting in increased rates of coastal erosion</p> <p>Ablution units are located away from the home making it a safety issue for women, the elderly and PWD</p> <p>Villages have skilled carpenters available</p> <p>Local resources are available for housing construction</p>	<p>Access to water can be a core issue in some formal villages</p> <p>Access to generator or solar electricity limited by affordability</p> <p>Cost of materials is high</p> <p>Cost of living is too high, cannot save to meet maintenance needs</p> <p>Access to finance for housing is limited.</p> <p>Cost of carting materials to the maritime regions is high and irregular</p>
 <b>BASIC SERVICES (PRIMARYLY WASH AND ENERGY)</b>	 <b>SECURITY OF TENURE</b>
<p>Access to water can be a core issue in some formal villages</p> <p>Access to generator or solar electricity limited by affordability</p>	<p>Women involvement is limited in land discussions and use</p> <p>Women are still held as second-class members in clans</p> <p>Women lack access to ownership of homes</p>

### 2.2.2 Habitability

The lack of land use planning and building code enforcement can be an issue in formal rural settlements due to the absence of regulation for rural development. As a result, houses may be vulnerable to cyclones, flooding and tidal waves, due to the houses being in unsuitable and risky areas in villages, and houses may not be built to a sufficient standard for adequate resilience to cyclones.

Common inadequacies in the villages include leaking roofs, which cause sleeping problems, injuries, and health issues for family members.

Focus group discussions within these communities have brought attention to the presence of skilled carpenters, yet their numbers fall short of meeting the demand for essential tasks such as maintenance, repairs, and the construction of new homes and extensions.

The focus group discussions also highlighted the presence of local resources for building such as timber, including hard wood, but some households cannot afford other building materials such as strapping, nails, cement etc.

Increasing intensity and occurrence of cyclones are a threat to habitability of houses within the community. Communities in outer islands often receive less support post disaster due to the difficulties of getting relief into remote locations. It is also more difficult to access modern building materials because of distance from hardware stores located on the main islands, as well as logistical challenges with receiving goods to communities without a port.

### **2.2.3 Security of Tenure**

In iTaukei/formal communities, the community members own land collectively and this can present issues given the requirement for decision making to be made collectively as well. In situations where community members with part-ownership of the land have migrated overseas, communication for decision making can be challenging. Limited access to land and lack of ownership of houses was a concern for women consulted with.

In rural villages, employment status, income threshold, affordability, residency, and nationality play a role in determining housing accessibility.

### **2.2.4 Basic Services**

Some of the outer islands have access to natural springs with year-round water supply. Most of these communities have well-reticulated water systems with piping to each home, though some may still have shared facilities.

However, some formal communities face significant challenges with access to water including seasonal water availability issues. Some communities utilise rainwater harvesting as a primary water source, which is limited in the dry season. Other communities have communal supplies, which are difficult to access for those with mobility issues. The lack of women with plumbing skills was identified as a barrier to access to basic services, particularly for families where the men are away for long periods of time at work.

Given the formal structure of the communities, there is often strong leadership including active development committees, which supports community activities, including improvements to basic services.

Positioning of sewerage systems due to poor planning also creates sanitation and hygiene issues from cross contamination of water sources from nearby septic tanks.

In terms of house improvements, extensions and enhancements to toilet facilities are common. In one of the rural villages consulted, men tend to disregard women's input regarding maintenance, leading to poor housing conditions and resulting in family illnesses. Houses are not constructed according to women's preferences, and there are issues with pipes and sanitation facilities.

Sanitation facilities located outside pose challenges for the elderly and persons with disabilities and can increase exposure to gender-based violence.

Local water committees in formal communities often lack knowledge or awareness of their responsibilities and receive insufficient training and on-going support to carry out maintenance of the water and sanitation assets in their communities.

In rural areas, electricity is often managed communally through committees running generators, where individuals pay for the use of these generators. Sometimes individuals purchase generators or solar power systems for their family to use.

### **2.2.5 Housing Affordability**

There is a high unemployment rate in the formal communities, where many individuals, especially youth aged 15 to 24, are unemployed.

Of the villages consulted most of the income was from selling copra and tapa (traditional products). However, there were limited local markets to sell these products.

Overspending of money was also identified as a weakness by some community members.

All of the villages consulted with face challenges with income and a lack of decision-making authority for women, with women expected to provide food for the family but having no say in housing matters.

Identified vulnerabilities within these communities include overspending, and reliance on processed food. They also mentioned that women were involved in selling tapa while men focused on weaving and generating income from these activities.

One specific threat mentioned by the women's groups was the impact of the COVID-19 lockdown, which disrupted transportation of materials and food between islands.

Collectively, all the villages consulted present the issue of being unable to access housing loans.

Increasing material costs and fuel prices have posed challenges for maritime islands, resulting in higher freight expenses for delivering materials to island communities thus making it difficult to access essential housing materials.

Additionally, many maritime communities lack their own wharfs for ships to dock, leading to logistical challenges and extra costs for material transportation.

Unfortunately, the freight charges have become quite high, occasionally exceeding the cost of the materials themselves. This financial strain adds to the difficulties faced by maritime communities in obtaining the necessary resources for housing construction and maintenance.

## **2.2.6 Gender, Disability and Social Inclusion**

In formal communities, there are examples of positive changes, with women challenging traditional gender stereotypes by engaging in tasks previously considered the domain of men, such as construction work and decision-making during meetings. However, conflicts arise when these decisions are not consistently followed.

One common challenge is the lack of ownership of land and houses by women, which restricts their access to certain resources.

To gain access to land, women often need to meet specific criteria, such as being registered members of administrative units like *Mataqali*, *Tokatoka* or *Vola ni Kawa Bula*.

Gender norms also play a significant role in shaping roles and responsibilities within these communities. In some places, women's involvement in construction is considered taboo, limiting their roles to household duties. In contrast, men are expected to be the primary decision-makers and providers for the family.

Additionally, there is a lack of respect for different religious denominations, which can lead to tensions within the community.

The influence of elders in decision-making processes can sometimes lead to the voice of the community, including women, not being adequately heard. This can result in the exclusion of women from participating in important decisions, particularly those related to housing.

Although there are positive examples of men and women working together to earn income and support their families, there remain instances where women's opinions are disregarded or considered invalid due to assumptions of their limited knowledge.

## 2.3 PUBLIC RENTAL BOARD COMMUNITIES


### 2.3.1 Overview

The Public Rental Board (PRB) provides a 50% subsidy on rentals for low-income earners and offers housing at market rates for those who earn more than FJD \$50,000. The Public Rental Board (PRB) offers subsidized rates ranging from \$26 to \$55 per week, with an additional \$5 to \$15 per week for those earning income.

Through its collaboration with Housing Authority of Fiji, PRB is allocated some land for public rental housing in every housing subdivision development.

Poverty rates are high among people renting in government subsidised housing, with 71% of the occupants categorised as either “poor” or “near-poor” (Household Income and Expenditure Survey, 2019-2020).

#### Key findings:

 <b>HABITABILITY</b>	 <b>HOUSING AFFORDABILITY</b>
<p>Maintenance is not tended to by PRB in a timely manner</p> <p>Lack of safe location to hang clothes</p> <p>Risk of robberies due to inadequate building security</p>	<p>Cost of materials (for repairs) is high</p> <p>Cost of living is too high, cannot save to meet maintenance needs</p> <p>Barriers to accessing finance, including lack of land ownership</p>
 <b>BASIC SERVICES (PRIMARYLY WASH AND ENERGY)</b>	 <b>SECURITY OF TENURE</b>
<p>Access to metered/billed water</p> <p>Access to metered/billed electricity</p>	<p>No legal ownership of property or land</p> <p>Intended for temporary occupancy only</p> <p>Evictions are possible</p>

### 2.3.2 Habitability

Public Rental Board provides limited maintenance services, leading tenants to make repairs themselves and with their own funds, although reimbursement for repairs is sometimes provided. For some families, a significant portion of their income is spent on repairs, making life challenging. One participant mentioned that maintenance work has only been done once in nearly 30 years of living in the PRB community.

**“Maintenance to my rental unit is never done and I cannot afford to pay for it from my very low income.”**

*– Resident of PRB unit in Raiwai*



Figure 7 - PRB Estate located in the Nasinu area. Rotting fascia board and missing louvre blades visible in the PRB Flat on the left of this photo





Figure 8 - Guttering on a Barrack Unit in a PRB Estate in the Nasinu area that needs to undergo maintenance work.



Figure 9 - A Public Rental Board Estate in the Raiwai area. One flat in the triple storey building on the right houses a single mother with 6 children, in an open plan 23m<sup>2</sup> unit, with no bedrooms for privacy.

The focus groups discussions in PRB communities highlighted a key strength as support from the Public Rental Board (PRB) in terms of housing assistance and information dissemination through awareness programs conducted by the PRB's research and development team. The PRB also organises trainings and conversations with stakeholders for the tenants, including the Money Minded programme conducted by ANZ bank. However, it was observed that not all committee members were aware of these trainings or invited to attend.

Women-headed single-parent households face challenges, including a lack of safe areas to hang clothes.

“I dream to one day build my children a home where they have their own rooms for their privacy”  
- Resident of PRB unit in Raiwai

Women in PRB estates expressed concerns about robberies, particularly due to damaged louvres and the vulnerability posed by strong winds and heavy rain. The buildings face the direction of strong winds, leading to additional problems caused by the downflow of rubbish and excessive water in the lower blocks.

Overcrowding and lack of privacy were also common concerns raised by the residents in PRB units.

### 2.3.3 Security of Tenure

PRB flats are intended for temporary occupation by low-income earners who do not have homes, until they are able to buy or build their own home. However, some families have occupied PRB flats for generations, despite their income increasing and standard of living improving over the years (Ministry of Housing, 2020).

Tenants are profiled every year to determine their right to stay in PRB properties. In 2022, Public Rental Board (PRB) issued eviction notices to tenants who were found owning assets like land, despite their requests for additional time to build their homes before they are evicted (Fijisun, 2022).

Due to building deterioration, families living in another PRB community were served with eviction notices. In July 2023, government ministers intervened, and these eviction notices have been put on hold whilst other options are explored, including relation to other PRB communities or HART properties (Fijilive, 2023).

### **2.3.4 Basic Services**

PRB communities have access to reticulated water through the WAF network.

In some PRB estates, some houses have toilets located outside, which are not accessible for PWDs. The number of bedrooms in the flats varies, with limited space for privacy and movement, particularly for larger families.

Some tenants face electrical issues and are required by the PRB Office to hire licensed contractors to do the repairs, which can be costly. Unlike rural communities, the PRB estates have not experienced the direct impacts of climate change as they are not situated in coastal or remote maritime areas.

Tenants reported issues with electrical wiring, fuse boxes, and safety hazards that have not been repaired, putting children at risk. The units are also not disability-friendly, and the steep hill location poses challenges for persons with disabilities. Overcrowding is another concern, but no actions have been taken by the PRB board to address this issue. Tenants are worried about potential robberies due to delayed repairs.

### **2.3.5 Housing Affordability**

The focus group discussions identified the challenges faced due to the rising cost of living. Elderly tenants rely on their adult children to work to provide an income. Despite the lack of maintenance services provided, Public Rental Board are swift to follow up on rent arrears.

The tenants mentioned that they do not have any savings and struggle to meet the requirements for accessing the First Home Ownership grant, which offers an FJD \$30,000 grant for low-income earners, such as having a title to the land. Obtaining land ownership itself is expensive, posing a challenge for many tenants. Some tenants faced challenges in accessing the grant because they did not have their own bank accounts.

Single low-income individuals encounter difficulties reaching the income threshold required for tenancy in PRB communities, putting them at a disadvantage in comparison to couples.

Financial constraints and a lack of housing knowledge are common barriers preventing residents from accessing more adequate housing solutions. Empowering residents with housing-related information and providing financial support or assistance could be essential to address this issue.

In some communities, women were involved in the South Pacific Bank Development (SPBD) program, which provides loans for income-generating activities.

### **2.3.6 Gender, Disability and Social Inclusion**

In PRB housing units, traditional gender roles influence the allocation of tasks, with men often responsible for tasks like plumbing and electrical work, while women are expected to be versatile in handling multiple duties. Sanitation facilities located outside the houses can raise safety concerns for the community members, and there may be differing challenges and responsibilities faced by men and women within these communities.

Access to menstrual hygiene materials is a personal expense for women and girls, highlighting an area where there might be a lack of support and adequate provisions.

Some PRB housing communities experience issues related to substance consumption, such as alcohol and drugs, although this has not presented in the form of high levels of violence. It is crucial to address such challenges to ensure the well-being and safety of the community members.

In the PRB housing community, single mothers constitute a significant portion of tenants. The living conditions in some of these units might be suboptimal, with limited privacy due to the absence of separate rooms, and sanitation facilities located outside the houses may present safety risks.

To support the residents in PRB housing units, women's movement groups and microfinancing institutions offer valuable support and training opportunities, helping to empower women within the community.

## 2.4 HOUSING ASSISTANCE AND RELIEF TRUST COMMUNITIES

### 2.4.1 Overview





The Housing Assistance and Relief Trust (HART) was established in 1970 by the Fiji Council of Churches and is a charitable organization that provides shelter at heavily subsidised rental rates and wraparound services to about 850 families in Fiji. These families are comprised of mainly women and children who have little or no regular source of income and rely on the Fiji Government's Department of Social Welfare for financial assistance. The assistance provided by HART includes caregiving services for the elderly and people with special needs, education assistance for children, and welfare services.



Figure 10 - A HART Community in Wainibuklu.

“I have lived here for 12 years, and HART has been very accommodating, especially when it comes to months when rent is hard to acquire, and time is given to assist us”  
 - resident of HART unit in Nakasi

#### Key findings:

 <b>HABITABILITY</b>	 <b>HOUSING AFFORDABILITY</b>
<ul style="list-style-type: none"> <li>Limited access for PWD</li> <li>Units are small for family size</li> <li>Maintenance is not tended to by PRB on time</li> <li>Fire escapes are limiting</li> <li>Clothes lines not available in places</li> <li>Structural safety</li> <li>Shutters provided to the units have since deteriorated to obsolete without being replaced</li> </ul>	<ul style="list-style-type: none"> <li>HART provides income-generating opportunities through skills development</li> <li>High cost of living impedes ability of many to save</li> </ul>
	 <b>LAND TENURE</b>
	<ul style="list-style-type: none"> <li>No access to legal ownership</li> </ul>
	 <b>BASIC SERVICES (PRIMARY WASH AND ENERGY)</b>
	<ul style="list-style-type: none"> <li>Access to metered/billed water</li> <li>Access to metered/billed electricity, although expensive and disconnected when bills go unpaid</li> </ul>

## 2.4.2 Habitability

In general, HART communities are resilient, being built to a standard design that can withstand tropical cyclones. All ablution units are part of the home and homes have a small kitchenette. The HART main office is responsible for conducting maintenance.

Some HART communities have issues with accessibility for wheelchair users and older individuals, including lack of ramp access and railings along footpaths, making them risky for these users, especially at night. However, some HART communities do include nursing homes within the community that cater to persons with disabilities and the elderly.

There are safety issues in some HART communities, for example limited evacuation routes and fire risks. The standard size of the flats poses challenges for larger families, leading to overcrowded homes. Some flats lack sufficient clothes-hanging facilities.

In the HART communities, privacy issues arise as there are no doors to close off rooms in the flats, which are mostly open plan.

## 2.4.3 Security of Tenure

HART communities are built on land owned by the Fiji Council of Churches. There is no legal ownership of the house or land by the occupants. The HART office encourages families to create their own plans for achieving independent housing, and welfare officers monitor these plans annually, providing support and guidance.

There is a risk of eviction of tenants, however this is generally only realised in the case that tenancy agreement conditions are violated as per the lease agreement conditions.

## 2.4.4 Basic Services

All HART communities are connected to the reticulated water supply and electricity via the grid. All ablution units are contained within the home along with kitchenettes. Water and sanitation facilities are not shared between families, except for in aged care homes. In some HART communities, WASH facilities are not accessible for PWD.

Concerns were raised about unfair treatment and underpayment of women in the community based on their background. The welfare office encourages tenants to seek assistance if they face such issues, as they can be considered criminal offenses.

The HART communities are generally located near essential facilities such as police stations, schools, supermarkets, and transportation services.

The residents have access to wraparound services, including organisations like the Spinal Injury Association. The focus group participants shared that the access to these services empowers them and improves their standard of living. Various committees, including the women's community, the HART Village Committee, and the Children and Youth Community Committee, contribute to the community's strength. However, employed women in some HART communities struggle to access childcare, which is a particular challenge for single-parent households.

## 2.4.5 Housing Affordability

Rental rates for a HART property are a minimal amount of FJD \$5-\$20, depending on the circumstance. In addition, rental rates are put on hold during periods of hardship, for example during the recovery period to Cyclone Harold and during the COVID-19 pandemic. However, tenants are responsible for paying bills, and electricity disconnection can occur if arrears reach a certain amount.

In the HART communities, the welfare offices facilitate opportunities for improving living standards. Programs such as PTC (Pacific Theological College) and the Muslim Women's League offer training in various skills like sewing, cooking, and baking. There are also initiatives targeting single mothers and low-income partners to develop their skill sets and generate income. Some community members run canteens and engage in activities like jewellery making, tie-dye, sewing, and floor mat production.

The high cost of living, and the financial burden of supporting children's education limits the ability for saving for many of the residents. Financial support is provided to families in need, including groceries and sponsorship to clear rent arrears during difficult financial times.

SPBD does not encourage tenants of HART communities to take out loans. Participants of the focus groups shared that SPBD recommends that they focus on saving money rather than incurring additional debt.

## 2.4.6 Gender, Disability and Social Inclusion

In various HART (Housing Assistance Relief Trust) communities in Fiji, single-parent families are prevalent, and both men and women are involved in work and household responsibilities. However, lack of privacy due to the absence of doors in rooms can be a concern in some communities.

Women often take on roles as treasurers and decision-makers within households, and they are considered caretakers of the family. However, in some instances, gender roles may not be a major issue, and both men and women actively fill in gaps when needed.

Opportunities for improved finances and improved housing are desired by the residents of these communities, indicating a need for support and better resources.

Access to educational materials and support for menstrual hygiene is valued by the community. Violent episodes are generally not prevalent, and elderly residents are often well cared for, with some living in nearby nursing homes.

Women in these communities seek financial assistance through training and awareness programs, and women's committees may be involved in fundraising activities.

Some households face unique challenges, such as limitations for wheelchair users in accessing parts of the house or caring for bedridden family members. Limited knowledge and opportunities outside the home, coupled with factors like old age and lower education levels, can have significant impacts on women within the community.

## 2.5 INFORMAL COMMUNITIES

### 2.5.1 Overview

There are over 300 informal settlements throughout Fiji, positioned on all three categories of primary land tenure: state, native and freehold, predominantly in the Lami-Suva-Nausori and Nadi-Lautoka-Ba corridors and in Labasa.

Large amounts of people from both major ethnic groups in Fiji, indigenous Fijian and Indo-Fijian, live in squatter settlements. Some settlements are dominated by one ethnic group, but in many communities relatively equal populations of indigenous Fijian and Indo-Fijians live side-by-side. There are also a number of settlements that are predominantly Melanesian – descendants of Solomon and Ni-Vanuatu 'blackbird' migrants originally brought to Fiji for plantation work.

Many Fijian informal settlers on native land are living with landowner consent under informal arrangements – either under conditions requiring rent payment or alternative forms of exchange. These arrangements are known in Fiji as '*vakavanua*' agreements – and are often only verbal.





Fijian informal settlements have been growing steadily for many years, since the first settlements were established around Suva City in the 1940s and 1950s (Kiddle, 2011).

The iTaukei Affairs Board is aware of informal settlements and is working to assist where possible through facilitating consultations and establishment of contracts between landowners and the government with the aim of acquiring consent from the landowners for the regularisation of the settlements into formal legal tenures

There are a number of initiatives underway that aim to address some of the challenges within informal settlements, including the Ministry of Housing's Informal Settlement Upgrade and Formalisation Programme (ISUP), the UN-Habitat-funded Fiji Resilient Informal Settlements programme and the ADB-funded Revitalising Informal Settlements and Their Environments (RISE) programme.

The assessment revealed significant issues in informal settlements on the mainland.

## Key findings:

 <b>HABITABILITY</b>	 <b>HOUSING AFFORDABILITY</b>
Poor quality of housing Health risks due to flooding Limited accessibility for PWD	Cost of materials is high Cost of living is too high, cannot save to meet maintenance needs Finance needs for a better decent house
 <b>BASIC SERVICES (PRIMARYLY WASH AND ENERGY)</b>	 <b>LAND TENURE</b>
No access to legal connection to water Lack of safely managed wastewater disposal systems No access to legal connection to electricity Lack of footpaths Lack of streetlights	Lack of access to legal agreements with Land Owning Unit

### 2.5.2 Habitability

Most dwellings in informal settlements are not resilient and not compliant with building regulations. Many settlements are located on marginal land, for example steep hill slopes, mangrove edges and other swampy ground, or next to industrial zones.

There are no formal allotments in informal settlements, which contributes to high population density, overcrowding, and lack of space between homes. There is no regulation of house sizes, so a home may be extended several times as the number of people living there grows. Given the temporary nature of the homes, new house structures can be built quickly and are located wherever they can fit within a settlement.

Housing inadequacies are prevalent, including lack of accessibility for PWD, and high risk of flooding due to proximity to rivers. Safety concerns arise from poorly built houses and inadequate septic tank conditions, causing pollution and foul smells.

Financial constraints prevent families from accessing adequate housing materials, resulting in poor quality of housing. Corrugated iron houses in the community are prone to rust and termite infestations.

Limited funds prevent necessary improvements to houses affected by flooding. The lack of information and communication about available resources is evident, leaving community members largely unaware of opportunities related to housing and other services.

In general, there is a lack of carpentry skills within informal communities. However, this is not the limiting factor for home improvement. There is a reluctance for informal settlers to make improvements or upgrades to their homes due to the risk of eviction. In addition, some informal settlements are located on land under an agricultural lease agreement, and it is one of the terms of their lease agreement that they cannot build permanent dwellings, and so the residents reside in temporary “shacks”.

### 2.5.3 Security of Tenure

In the past, Fijian authorities have historically taken a tough approach towards evicting residents of informal or squatter settlements. However, over the last decade, there has been a clear shift, with Fijian authorities showing a preference for assisting squatters to relocate, rather than forcibly evicting them. This shift is captured in the 2013 Constitution, which provides protection against arbitrary eviction, including eviction without a court order (Red Cross, 2018). In parallel, the Ministry of Housing commenced an Informal Settlement Upgrade programme, which formalises informal settlements rather than evicting or relocating residents.

All 'vakavanua' arrangements have no legal standing, and security of tenure for informal settlers living on native land under 'vakavanua' arrangements depends on the nature of the landowner, and on the of settlers' relationships with landowners. For example, some settlements have been stable and long-standing. However, in other settlements, residents, regardless of ethnicity, complain of harassment, extortion and threats of eviction. *Vakavanua* arrangements are very open to exploitation, and involuntary evictions and extra-judicial seizures of dwellings have occurred. (Kiddle, 2011)

In informal communities on state land, land titles are not available for the families living on government land. There is uncertainty and concern about potential eviction if the government claims the land for its own use.

Some residents in informal communities consulted with were financially capable of affording proper legal lots but chose not to pursue them, anticipating formalisation of their current lots.

There is no formal security or legal protection provided within informal settlements. Without a contractual obligation regarding land tenure, there is no security or legal protection at all. Evictions have only been undertaken on freehold land, which involves court proceedings and rulings.

During Radio Fiji One's "Na Noda Paraiminisita" programme in the year 2022, the former Prime Minister Mr Frank Voreqe Bananimara said that, "Some of the informal settlements are sitting on our free-hold lands or government leases. The government leads the effort in finding ways to help these residents formalize their leases by making relevant agreements with the landowners. This will help raise their standard of living."

The government has put aside a lump sum to help sub-divide the land, construct roads, drainage, water, electricity, and sewer connections for these settlements.

Informal communities on freehold land are fewer in number than those on state land or native land, and typically face considerable eviction pressure and hence insecurity of tenure.

#### 2.5.4 Basic Services

Consent by the landowner is crucial for any development of infrastructure and services. As such, many informal settlements do not have access to utilities (including water and sanitation and proper roads) due to the absence of consent from the landowner to provide services.

Inadequate access to power and water is prevalent in most informal settlements, forcing residents to create their own connections, which pose safety risks and health concerns. Leakage issues result from poor piping systems, such as exposed water pipelines that are prone to potential damage from moving vehicles, people and weather.

Settlements are poorly serviced. Power and water supplies are frequently shared by many households, feeder roads are of very poor quality, and sewage connections are absent.



Sanitation facilities are often shared between 2 to 3 houses and there is limited access to electricity and adequate water facilities for some households.

Wastewater management is very poor, with some settlements directing waste into the ocean, and some utilising make-shift septic tanks for wastewater treatment which are susceptible to leakage.

Despite government intentions to upgrade informal settlements, the challenge of laying latrine pipes and providing water access is an issue due to the proximity of houses to each other. For infrastructure to be installed in accordance with the Land Use Act, homes may be required to be physically moved. The lack of land use planning and its enforcement within informal settlements is a consistent challenge in nearly all informal settlements.

In informal settlements, electricity is not connected to the homes. Residents within these settlements source power from nearby homes that are connected. They pay these families a fee that is not formally or legally regulated.

## 2.5.5 Housing Affordability

Under 'vakavanua' arrangements, settlers typically pay around FJD \$1,000–\$3,000 for a house site, and then build a home at their own cost. Further payments are also usually required, and can range from regular monthly payments, occasional payments on demand, customary gifts, or a combination of these (Kiddle, 2011).

In informal communities on state land, the residents do not pay any lease or rent.

In informal settlements, financial problems are prevalent, hindering efforts to improve living conditions.

Some residents have financial capabilities but opt not to pursue proper legal lots, anticipating formalization of their current lots. The lack of affordable and safe housing materials, along with financial constraints, hampers the community's ability to address housing inadequacies effectively.



Figure 12 – Poor electricity and water connection

## 2.5.6 Gender, Disability and Social Inclusion

Safety concerns are prevalent in informal settlements, especially for women, due to the location of sanitation facilities outside and the lack of adequate lighting. Access to basic amenities like electricity is limited, affecting the overall well-being of the community.

Education levels vary, with many community members relying on social welfare for support. There is a sense of insecurity about potential eviction if the land is required for other purposes by the government or landowners.

Women play significant roles in managing household finances and operations, while decisions are often made jointly by both parents in many families. Both men and women encounter housing-related challenges, highlighting the shared struggles within these communities.



Figure 13 - Informal Settlement in Lami showing housing inadequacies such as the use of poor quality materials

The lack of access to proper sanitation facilities remains a major problem for residents. Basic home maintenance training and financial aid are required to improve living conditions.

The presence of elders in some families is respected and taken care of, reflecting the importance of intergenerational support and care within the community.

External support, such as hygiene kits, toiletries, and materials, has been provided to unemployed women and single mothers, indicating the need for more assistance and resources to empower the residents.

In some cases, housing materials have been obtained through loans, but the lack of knowledge in housing repairs, maintenance, and construction is a barrier to utilizing these resources effectively.



# Analysis, Conclusions and Next Steps



# Part Three – Analysis, Conclusions and Next Steps

## 3.1 ANALYSIS

### 3.1.1 Overview

Low-income individuals in formal villages, social housing communities (PRB and HART), and informal settlements encounter challenges in accessing sufficient housing. The summarized key findings, presented in the table below, encompass both national-level analysis and for vulnerable population groups.

 <b>HABITABILITY</b>	 <b>LAND TENURE</b>
<p>High vulnerability to cyclones, droughts, extreme rainfall</p> <p>Overcrowding is prevalent in social housing and informal settlements</p> <p>Standard of housing in low-income formal and informal communities is inadequate</p>	<p>Securing land title is long, complicated and costly process - collective land ownership in formal communities adds complications.</p> <p>Barriers to land ownership – discrimination against women, LGTBQI+ and non-indigenous groups</p>
 <b>BASIC SERVICES</b>	 <b>HOUSING AFFORDABILITY</b>
<p>High vulnerability to cyclones, droughts, torrential rainfall, flooding</p> <p>Lack of access to water and power is a core issue in maritime and informal settlements.</p> <p>Maritime communities are self-reliant for water, wastewater and power</p> <p>No managed infrastructure in informal settlements – exacerbated by poorly managed urbanisation</p> <p>Lack of access within low-income formal communities (footpaths)</p> <p>Limited accessibility for PWD to sanitation facilities</p>	<p>Unemployment and low incomes</p> <p>High cost of living impedes ability of many to save</p> <p>Significant increases to cost of materials and fuel.</p> <p>Majority of materials are imported.</p> <p>Owning land/a home not a prospect for many</p> <p>Lack of housing knowledge is a core issue – understanding of how to secure housing finance</p>

### 3.1.2 Habitability

Habitability is a particular issue within low-income formal villages and informal settlements, where building codes are not adhered to, leading to homes being built to a lower standard than required. The high vulnerability to cyclones affects the lack of housing formal and informal communities - given the lack of resilience of housing and the exposure to cyclones in these communities, homes are highly vulnerable to damage during cyclones.

Overcrowding is a concern within informal settlements and social housing communities.

Informal settlements have issues with flooding which then presents health risks due to the wastewater management, which is primarily septic tanks that leak during periods of flooding.

Access to housing knowledge and skills regarding resilient building is poor in both formal communities and in informal communities. In formal communities this is a barrier to improved housing.

In informal settlements, the lack of construction skills is not the main cause of substandard living conditions. In fact, the risk of eviction is the driving factor for informal settlers not making improvements or upgrades to their homes. In addition, some informal settlements are located on land under an agricultural lease agreement, and it is one of the terms of their lease agreement that they cannot build permanent dwellings.

There is a lack of consideration of PWD in the design of homes.

Whilst improvement in the quality of Fiji's building code is needed, enforcement of the building code is the limiting factor to its use in improving the quality of housing in Fiji.



Figure 14 - Outlet for septic tanks at an informal settlement in the Lami area being directed into the mangrove area it is situated next to.



Figure 15- Cement blocks placed to hold down the roof instead of proper nailing and strapping.

### 3.1.3 Security of Tenure

Securing land title is long, complicated and costly process, which is a significant barrier, especially for those with lower education levels. Collective land ownership in formal communities adds complications in the decision-making processes relating to the use of the land, including sale of the land.

Both PRB and HART community members have no access to land title. PRB and HART community members are assessed on a regular basis, and face risk of eviction if they fail to meet the criteria for remaining in residence.

Discrimination against women is a significant barrier to security of tenure for female-headed households.

Residents in informal settlements have varied security of tenure, depending on the ownership of the land they reside on (freehold, state or native) and their relationship with the landowner. Some residents in informal settlements consulted with were financially capable of affording proper legal lots but chose not to pursue them, anticipating formalisation of their current lots, under the government's Informal Settlement Upgrade programme. Insecurity of tenure is a major factor in the poor living conditions in informal settlements, due to the risk of eviction leading to an unwillingness of the informal settlers to invest in improvements.

### **3.1.4 Basic services**

The high vulnerability to cyclones, droughts and extreme rainfall events affects access to water and presents risk of damage to infrastructure like toilets, footpaths and other services.

Lack of access to reliable water is a core issue, in particular for rural communities and informal settlements.

Both formal and informal communities are self-reliant for water, wastewater and power. Whilst communal systems are an option for formal communities, this is less common in informal communities where a lack of governance structure results in a more individualistic approach to living.

Whilst water supply infrastructure is in place within formal communities, the communities lack the capacity to maintain and improve these systems, and there is limited government support for water supply maintenance. There are water committees in place in each formal community, but often these committees lack the skills and knowledge to effectively maintain the water supply systems. In particular, there are not effective handover procedures in place to manage turnover within water committees, and this often leads to loss of institutional knowledge.

The lack of robust monitoring mechanisms for water and sanitation systems is a challenge in Fiji, which can lead to most vulnerable communities being overlooked for WASH improvement programmes, either through the government or NGOs.

Lack of wastewater systems is a major issue for formal and informal communities, linked to the lack of compliance with the building code.

Lack of footpaths within informal and formal communities is also a concern, particularly for the elderly and PWDs. Which is also linked to the lack of enforcement of the building code.

### **3.1.5 Housing Affordability**

A common theme across all the vulnerable population groups considered is the high costs of living that impedes residents' ability to save for maintenance and housing improvements. This is compounded by the high cost of houses, building materials and freight, particularly in formal villages where freight costs are significant.

Access to housing finance is a key barrier for people to access adequate housing. Without access to safe financing options, households cannot afford to implement skills gained in BBS and vocational training for instance, in a practical way on their homes.

There are timber resources in Fiji which could be used to reduce the cost of building effectively and sustainably, whilst reducing carbon footprint associated with the transportation of materials.

### **3.1.6 Gender, Disability and Social Inclusion**

Disparities exist in land discussions and decision-making processes, with limited recognition of LGBTQI+ individuals in some social housing units provided by the Council of Churches.

However, progress is being made in Gender, Disability and Social Inclusion. The churches are a core voice in the messaging that is being spread amongst the communities with regards to GEDSI. As younger, open-minded pastors join the churches, there has been a shift towards a more inclusive society. This shift is more significant in urban areas, due to outside influences such as increased access to technology and global connectivity. Discrimination against LGBTQI+ groups and women tends to be more pronounced and more accepted in rural communities.

Women do not have a good understanding of their rights with regards to land and property, and this contributes to them not having a voice when it comes to decision making in these matters.

The assessment acknowledged the desire for independence among people with disabilities, with some living on their own. However, the recognition and implementation of retrofits to support their needs remain limited.

## 3.2 RECOMMENDATIONS

To address the challenges identified in the assessment, the following recommendations are proposed:

### 3.2.1 Community Resilience

The enhancement of resilient building and plumbing skills in formal communities is crucial and can be achieved through targeted programs such as Build Back Safer (BBS) and plumbing training. Emphasizing the inclusion of women in these training programmes is particularly important.

Simultaneously, there is a need to prioritize the reinforcement of community committees and structures within formal communities. Special attention should be given to water and health committees, aiming to empower communities to elevate their standard of living. This includes improving access to vital resources such as water supply and sanitation.

In order to fortify community preparedness for disasters and the slow onset impacts of climate change, community resilience programs like Participatory Approach to Safe Shelter Awareness (PASSA) should be considered. These initiatives not only enhance disaster preparedness but also strengthen the governance structures within communities.

Furthermore, addressing the issue of overcrowding in social housing and informal settlements necessitates additional research.

### 3.2.2 WASH Monitoring

There is a need to improve government monitoring systems related to water, sanitation, and hygiene (WASH) services, at Provincial and District levels. By improving these systems, better decision-making and resource allocation can be achieved, particularly to benefit underserved populations.

Suggested improvements include aligning government monitoring tools and databases with international standards (JMP), integrating JMP criteria into training materials, and incorporating assessment tools into health worker forms. Additionally, the Department of Water and Sewerage should require WASH agencies to collect and share JMP data for effective planning.

It is recommended that the Public Health Act is updated to align with the Rural Water and Sanitation Policy 2021, including recognising the water committee roles and responsibilities under law. These recommendations ultimately intend to strengthen WASH agencies' capacity, enhance coordination, promote evidence-based decision-making, ensure equity in service provision, and increase accountability.

### 3.2.4 Access to Housing Information

There is a need for improved information dissemination to the communities, including how to secure housing finance and the association benefits available through government initiatives.

### 3.2.3 Housing Affordability

Financial literacy training is a significant need, in formal communities and social housing units. The accessibility of relevant information packages to communities needs to be improved. There is also a need for support to be provided to community members with opening bank accounts in rural communities, particularly in maritime areas.

Given the expense of importing construction materials, it is recommended that additional research be conducted on the viability of the incorporation of local materials into the National Building Code and/or the guidelines for improving building safety and resilience for new single storey houses and schools in rural areas of Fiji, including requirements for timber treatment and structural testing.

Housing affordability is a significant need in Fiji, which is currently not being met by the housing finance products available. It is recommended that the viability of alternative models of housing finance be explored, including the option of micro-insurance, which may provide a solution to the lack of housing insurance against cyclones in rural areas.

### 3.2.5 GEDSI

There is a need for improved information dissemination to women in Fiji, with a view to empowering women to understand their rights and options with regards to land and housing ownership.

The church networks have a strong influence over inclusivity and equality. It is recommended that church organisations continue to drive towards a more inclusive society in Fiji, through advocacy for people with disabilities, LGBTQI+ needs, and women's rights at the societal level. It is also recommended that organisations including CSOs consider working alongside churches to leverage their influence of regarding progress towards gender equality and inclusivity efforts within their communities.

### 3.2.6 Urbanisation

There is a need for further research into the reasons for iTaukei leaving their communities at a district/provincial level to move to informal settlements in urban areas.

An enhanced understanding of the drivers behind urbanisation and the government's strategies for managing it will enable more informed decision making and strategy. The potential trade-offs between retaining a workforce in the city and promoting rural development are important factors to understand.

# Bibliography

---

- Consultation with iTaukei Affairs Board. (2023, July).
- Fiji - Country Commercial Guide. (2022, July). Retrieved from International Trade Administration:  
<https://www.trade.gov/country-commercial-guides/fiji-renewable-energy>
- Fiji Bureau of Statistics. (2017). Population and Housing Census.
- (2020). Fiji Bureau of Statistics.
- (n.d.). Fiji Bureaux of Statistics.
- Fijilive. (2023, July). Retrieved from eviction-notice-for-prb-tenants-put-on-hold:  
<https://fijilive.com/eviction-notice-for-prb-tenants-put-on-hold/>
- Fijisun. (2022, June). Retrieved from PRB Tenants Found Owning Land, Evicted:  
<https://fijisun.com.fj/2022/06/17/prb-tenants-found-owning-land-evicted/>
- Fijivillage. (2023, March). Retrieved from Govt to engage in PPP to provide affordable housing units:  
<https://www.fijivillage.com/news/Govt-to-engage-in-PPP-to-provide-affordable-housing-units-r5fx48/>
- (2019-2020). Household Income and Expenditure Survey. Fiji Bureau of Statistics.
- iTaukei Land Trust Board. (2021, September). Retrieved from 43 leases to upgrade informal settlements :  
<https://www.tltb.com.fj/Media/Press-Releases/43-leases-to-upgrade-informal-settlements>
- Kiddle, G. L. (2011). INFORMAL SETTLERS, PERCEIVED SECURITY OF TENURE AND HOUSING CONSOLIDATION: CASE STUDIES FROM URBAN FIJI. Victoria University of Wellington.
- Lyons, K. (2022, November). How to move a country: Fiji's radical plan to escape rising sea levels . Retrieved from The Guardian: <https://www.theguardian.com/environment/2022/nov/08/how-to-move-a-country-fiji-radical-plan-escape-rising-seas-climate-crisis>
- Ministry of Housing. (2020). Retrieved from PRB FLATS ARE NOT PERMANENT HOMES:  
<https://www.housing.gov.fj/prb-flats-are-not-permanent-homes>
- (n.d.). Post Disaster Needs Assessment (PDNA) following Cyclone Winston.
- RNZ, 2020. RNZ; Pacific; News; Fiji; Fiji records increase in domestic violence cases during Covid-19 lockdowns.  
<https://www.rnz.co.nz/international/pacific-news/415881/fiji-records-increase-in-domestic-violence-cases-during-covid-19-lockdowns>
- Red Cross. (2018). Housing, Land and Property Mapping Project - Fiji.
- UN. (2020). Socio-Economic Impact Assessment Report of the pandemic in Fiji.
- Water Authority of Fiji. (2022). Presentation at PWWA Conference.

# Appendix A - Stakeholders

---

## 1. Public Sector Stakeholders

### 1.1. iTaukei Land Trust Board (TLTB)

The iTaukei Land Trust Board (TLTB) plays a crucial role in managing native land, which constitutes 90% of all land in Fiji. It facilitates public use of native land through leasing arrangements, with lease durations ranging from 30 years for agricultural purposes to 99 years for commercial and residential uses. As a provincial, local, and national authority, TLTB's influence and impact within the housing ecosystem are significant, as it provides access to lands and land-based resources for social and economic development, particularly in relation to iTaukei Land (indigenous land).

### 1.2. The Department of Lands

Responsible for the administration, development, and management of all crown land in Fiji, the Department of Lands plays a crucial role in the housing ecosystem. Its activities include surveying, mapping, land valuation, and the development and maintenance of state land and geographic information systems. As a provincial, local, and national authority, the Department of Lands holds influence in matters concerning State Land Administration and Management, including processing state land lease applications, granting consents to dealings, and monitoring lease conditions.

### 1.3. Housing Authority of Fiji

Established in 1955 under the Housing Act, the Housing Authority of Fiji has a pivotal role in the housing ecosystem. Its primary goal is to provide affordable and quality housing products and services to the public. Originally focusing on affordable housing for low-income urban dwellers, the authority has expanded its services to offer mortgage financing for middle to high-income earners. As a provincial, local, and national authority, the Housing Authority's influence and impact are considerable in addressing housing needs across various income groups.

### 1.4. Public Rental Board (PRB)

The Public Rental Board (PRB), established in 1989 under the Housing Act, provides affordable rental flats for low-income earners on a transitional basis. While expected to operate on a commercial basis, the PRB receives a government subsidy to cover revenue shortfalls and ensure affordable rental options. Its role as a provincial, local, and national authority gives it significant influence and impact in providing quality and appropriate rental housing for those in need.

### 1.5. Water Authority of Fiji

Responsible for providing quality drinking water and wastewater services to urban areas of Fiji, as well as setting up water supply systems in rural areas, the Water Authority of Fiji is essential in the housing ecosystem. WAF currently provides drinking water and wastewater services to over 154,000 residential and non-residential metered customers in the urban areas of Fiji and sets up water supply systems in rural areas.

### 1.6. Department of Water and Sewerage

As a national-level stakeholder, the Department of Water and Sewerage holds the responsibility of formulating policies, legislation, and regulatory frameworks for sustainable water and sewerage services. It serves as the focal government agency for providing policy and technical advice while monitoring compliance, including activities of the Water Authority of Fiji (WAF) in line with government budgetary allocations.

### 1.7. Housing Assistance and Relief Trust (HART)

Established in 1970 by the Fiji Council of Churches, the Housing Assistance and Relief Trust (HART) operates as a charitable organization with a focus on providing shelter and support for the destitute in Fiji. The organization has evolved over time to offer various support services annually to around 850 families, primarily composed of women and children with little or no regular source of income. HART's services include caregiving, education assistance, welfare services, and advocacy work to improve public policy for the destitute. As a provincial, local, and national authority, HART's influence and impact are significant in addressing the housing needs of vulnerable populations.

### 1.8. Ministry of Rural & Maritime Development

The Ministry of Rural & Maritime Development and Disaster Management has a broad mandate to establish an Integrated Development Structure for managing development in Fiji's rural sector. This involves creating consultative and planning forums at divisional and provincial levels. The ministry's role is pivotal in promoting growth, reducing poverty, and addressing rural to urban migration by providing basic social amenities and incentives for increasing incomes from farming and marine resources.

### 1.9. Ministry of Housing

Established in 2018, the Ministry of Housing is responsible for formulating strategy, policy, funding, assistance, monitoring, and regulation in Fiji's housing system. Its focus is on providing adequate and accessible housing for low and middle-income households, including people living in informal settlements. As a crucial stakeholder, the ministry plays a lead role in promoting and facilitating housing solutions for various segments of the population.

### 1.10. Fiji Procurement Office (FPO)

The Logistics Cluster Lead, Fiji Procurement Office (FPO), is a government stakeholder responsible for formulating policies, providing advice to government agencies, and managing Whole of Government contracts for commonly used goods and services in Fiji. The FPO operates under the Ministry of Finance, Strategic Planning, National Development, and Statistics and was established in August 2010 as a result of the re-organization of the Government Supplies Department.

The main functions of the Fiji Procurement Office include regulating and administering the procurement of goods, services, and works for the government. This involves formulating appropriate procurement policies and processes, processing tenders for government procurements valued over \$50,001, providing support to the newly established Government Tender Board, offering logistical support for the distribution of goods purchased from overseas, and conducting compliance assessments of procurement functions and activities across the entire government. As a government stakeholder, the FPO plays a crucial role in overseeing the government's procurement processes and ensuring transparency and efficiency in procurement activities.

#### 1.11. Department of Building & Government Architects

The Department of Building & Government Architects' focus and priority is on the timely provision of professional advice through consulting services, conceptual designing, quality architectural and structural drawings, project planning and management, costing and scheduling through quantity surveying, programming and monitoring from project inception to completion.

Administration of tenders and contracts for construction and civil works is also an integral domain of this department with climate change resilience.

The department also consults with stakeholders on issues related to compliance with legislations and industry standards and is also the parent body that administers the licensing of the approved registered Architects under the Architects Registration Board.

#### 1.12. The Ministry of Waterways and Environment

The Ministry of Waterways and Environment is responsible for the management, conservation, and sustainable development of the country's water resources, natural environment, and ecosystems. The ministry's mandate encompasses a wide range of critical areas, including water resource management, flood mitigation, coastal protection, environmental planning, and climate change adaptation. Through policy formulation, regulatory enforcement, and collaborative efforts with various stakeholders, the Ministry of Waterways and Environment plays a vital role in safeguarding Fiji's natural assets, promoting ecological resilience, and addressing the challenges posed by climate change and environmental degradation.

## 2. Professional Institutes

### 2.1. Fiji Institute of Engineers

The Fiji Institute of Engineers (FIE) is the locally recognized body representing Engineering Professionals in Fiji. The overall object of the institution is the advancement of the science and profession of Engineering. The FIE is governed by a nine-member Council which is appointed by its members at its Annual General Meeting in accordance with the Rules of FIE.

## 3. Private Sector Stakeholders

### 3.1. Financial Institutions / Builders / Building Suppliers, etc.

Financial institutions, builders, and building suppliers play an important role in the formal and informal sectors of the housing ecosystem. They provide financial support, construction services, and building materials essential for housing development and improvement projects.

### 3.2. Reserve Bank of Fiji

As Fiji's central bank, the Reserve Bank holds various functions, powers, and responsibilities. These include regulating currency issuance, promoting monetary stability, fostering credit and exchange conditions conducive to economic development, regulating the insurance industry, and overseeing the capital markets and securities industry. The Reserve Bank's role indirectly impacts the housing ecosystem through its influence on the country's economic conditions.

### 3.3. South Pacific Business Development (SPBD)

South Pacific Business Development (SPBD) focuses on empowering women to start, grow, and maintain micro-businesses by providing access to financial and business development services. SPBD also offers opportunities for building assets, improving financial security, and financing housing improvements and education for its members.

### 3.4. Construction Industry Council of Fiji

The Construction Industry Council of Fiji is an essential player in the housing ecosystem. It represents and advocates for the interests of the construction industry, promoting best practices, standards, and development initiatives in the sector.

### 3.5. Energy Fiji Limited (EFL)

EFL provides power supply to people in Fiji. EFL aims to provide clean and affordable energy solutions for Fiji with at least 90% of the energy requirements through renewable sources by 2025.

## 4. Suppliers

### 4.1. Vinod Patel

Vinod Patel is a prominent supplier in Fiji's housing ecosystem, specializing in a wide range of construction and building materials. With a network of stores across the country, Vinod Patel provides customers with access to various products essential for housing development, renovation, and improvement projects. Their offerings include cement, steel, timber, roofing materials, plumbing fixtures, electrical components, and other construction supplies.



#### 4.2. RC Manubhai

RC Manubhai is another major supplier in Fiji's housing ecosystem, providing a diverse selection of building and hardware products. Their product range encompasses construction materials, tools, plumbing and electrical supplies, paints, and various home improvement items. As a well-established supplier with a network of stores, RC Manubhai plays a crucial role in catering to the demands of the construction industry and the housing market.

#### 4.3. Kasabias

Kasabias is a significant supplier in Fiji's housing ecosystem, offering various building and hardware products to customers. Their product range includes construction materials, plumbing and electrical supplies, paints, tools, and other home improvement items. As a supplier with a strong presence in the market, Kasabias contributes to meeting the housing needs of individuals, contractors, and developers.

### 5. NGOs

#### 5.1. Fiji Women's Rights Movement (FWRM)

The FWRM serves as the secretariat of the NGO Coalition on Human Rights (NGOCHR), advocating for gender equality and human rights in Fiji. The NGOCHR, formed on the 50th anniversary of the Universal Declaration of Human Rights, hosts an annual march on World Human Rights Day. Members of the NGOCHR include Fiji Women's Crisis Centre (FWCC), Citizens Constitutional Forum (CCF), FemLink Pacific, Social Empowerment and Education Program (SEEP), Diverse Voices and Action for Equality Fiji (DIVA), while Pacific Network on Globalization (PANG) and Haus of Kameleon (HoK) are observers.

#### 5.2. Red Cross (FRC & IFRC)

Fiji Red Cross Society (FRCS) is a not-for-profit humanitarian organization that provides assistance to communities affected by crises in Fiji. Recognized as a National Society in 1972 and an IFRC member in 1973, FRCS aims to achieve a resilient Fiji, providing impartial and voluntary assistance, through increased resilience and preparedness of target communities for times of disaster.

#### 5.3. Field Ready

Field Ready is actively working in Fiji to address its vulnerability to various hazards like storms, volcanoes, tsunamis, and earthquakes. They focus on reducing disaster risks and enhancing disaster preparedness. Their strategic emphasis revolves around Water, Sanitation, and Hygiene (WASH), inclusion for people with disabilities, and disaster readiness. By collaborating with partners like World Vision Australia, DFAT, UNICEF, and others, Field Ready aims to decrease the impact of disasters and boost community resilience. They have established a workshop and entity in Suva, which serves as a hub for humanitarian supplies, local manufacturing, and pilot activities. The organization is dedicated to making their response localized by partnering with local manufacturers and training local engineers. Their efforts align with USAID's Bureau of Humanitarian Affairs (BHA) goals and contribute to enhancing disaster preparedness and building back better in the Pacific region. The project aims to save lives, increase resilience, and reduce the impact of natural hazards by enhancing access to locally made aid supplies and strengthening local supply chains.

#### 5.4. ADRA

ADRA, the humanitarian arm of the Seventh-day Adventist Church, delivers relief and development assistance to individuals in over 118 countries, promoting sustainable change through partnerships with local communities and organizations. ADRA Fiji aims to creating a future marked by equity, choice, responsible resource use, and security for the people of Fiji. Through partnerships, ADRA addresses deprivation and social injustices, focusing on education, food security, health promotion, economic empowerment, and emergency response.

In the realm of health, ADRA Fiji emphasises lifestyle changes to combat sickness, particularly non-communicable diseases. ADRA Fiji's WASH programs prioritise hygiene practices, water management, sanitation awareness, and access to safe drinking water. ADRA Fiji's sustainable livelihood programs aim to reduce poverty and inequality by generating employment and promoting economic stability. They also serve as a principal agency in disaster response, providing essential supplies and support in emergencies.

#### 5.5. Live & Learn

Live & Learn Fiji is at the forefront of two initiatives that impact the housing ecosystem: the Climate Resilient Islands (CRI) Program and the Revitalising Informal Settlements and their Environments (RISE) project.

Through the CRI Program, Live & Learn Fiji collaborates with the New Zealand Ministry of Foreign Affairs & Trade to enhance community resilience against climate change impacts in Fiji's Northern Division. Their efforts span ecosystem protection, climate-resilient food systems, and heightened preparedness for natural hazards.

Simultaneously, the RISE project, aimed at urban informal settlements, focuses on water-sensitive revitalization in Suva, Fiji, and Makassar, Indonesia. By generating evidence through nature-based approaches, RISE seeks to improve water access, sanitation, and overall environmental conditions, contributing to healthier lives and enhanced climate resilience. Live & Learn Fiji's dual commitment to these initiatives underscores their dedication to improving the well-being of communities and environments in Fiji and beyond.

#### 5.6. Save the Children

Save the Children's Water Sanitation and Hygiene (WASH) efforts aim to enhance health outcomes, particularly reducing stunting in children under 2 and diarrhoea in children under 5, through targeted interventions including behavioural and market-oriented approaches. Save the Children's comprehensive approach extends to emergency and disaster response, as demonstrated through their extensive Cyclone Winston Response efforts, which encompassed supporting children and families in need, rehabilitating schools, providing hygiene training, and implementing 'Cash for Work' programs in affected villages

## 5.7. THINK PACIFIC

Think Pacific, a UK-based social enterprise and Fijian charity, implements projects in collaboration with formal partners including the Fijian Ministry of Health, Ministry of Youth & Sports, and University of The South Pacific, working across areas such as youth and sports development, education, women's empowerment, health, food, social inclusion, culture, and economy, with projects like the construction of nursing stations and health centres that align with Fiji's National Development Plan and empower local communities.

## 5.8. Fiji Council of Social Services (FCOSS)

The Fiji Council of Social Services (FCOSS) focuses on social development and advocacy in Fiji. It works to address social issues, promote social justice, and enhance the well-being of vulnerable populations. FCOSS collaborates with government agencies, civil society organizations, and communities to provide services, support policy development, and advocate for social change. Its initiatives cover a wide range of areas including poverty alleviation, gender equality, human rights, education, healthcare, and disaster response.

## 5.9. Partners in Community Development Fiji

Partners in Community Development Fiji (PCDF) is a well-established non-governmental organization that has been operating since 1979, dedicated to implementing community development projects in Fiji. Through partnerships with communities, government bodies, donors, and other organisations, PCDF aims to uplift the lives of individuals in isolated and marginalised regions. Their approach is firmly rooted in community-centred strategies, building on existing community knowledge, skills, and capacities to create sustainable change.

PCDF acts as a learning organization that collaborates closely with community leaders, ensuring the active participation of women, youth, and minority groups. By integrating environmental, social, and economic aspects, they work towards holistic development objectives that align with the genuine needs of the communities they serve. Their projects encompass diverse areas, including capacity building for independent community development, and responding to challenges posed by events like the COVID-19 pandemic through livelihood support and protection services. PCDF's contributions extend across different districts and islands, making a significant impact on community empowerment, local capacity building, and sustainable development in Fiji.

## 5.10. Pacific Disability Forum (PDF)

PDF operates at the regional level, providing technical advice and support to enhance accessibility and inclusion for persons with disabilities in Fiji.

## 5.11. Methodist Church of Fiji

The Methodist Church of Fiji has land holdings in the country and provides aged care homes and a halfway home for the homeless, administered by affiliated clergy groups.

## 5.13. South Pacific Community (SPC)

SPC is involved in various development projects and initiatives in the Pacific region, including Fiji.

## 5.14. Catholic Church of Fiji

The Catholic Church in Fiji has land holdings, provides aged care homes, and runs a halfway home for the homeless through affiliated groups.

## 6. UN Agencies

### 6.1. UNICEF

UNICEF's Water Sanitation and Hygiene (WASH) approach involves strengthening national systems and capacity through community-based activities, advocating for children's equitable investments, and providing support during emergencies, including constructing facilities, promoting sanitation coverage, and enhancing WASH behaviours. In partnership with governments and humanitarian organizations, UNICEF focuses on disaster risk reduction by preparing communities, schools, and children for emergencies, ensuring swift and effective relief, building education system capacity for resilience, and having prepositioned relief items ready for immediate delivery in times of crisis across the Pacific.

### 6.2. UN Habitat

UN Habitat supports Fijian communities in making settlements safe, resilient, and sustainable due to the country's exposure to climate-related events, offering technical support, consultation, and training. UN-Habitat is the leading UN agency on matters relating to adequate shelter and successfully mobilises diverse partners who contribute to realisation of the right to adequate housing. UN-Habitat provides technical advisory services to governments through the analysis of housing delivery systems at city and national level (Housing Sector Profiles) housing policy design and implementation.

### 1.1. UNDP

UNDP is involved in a diverse range of projects aimed at fostering development, empowerment, and sustainability across various areas. Through initiatives like the M4C project, UNDP focuses on enhancing the roles of women market vendors in Fiji, and the Youth Empowerment for Sustainable Human Development initiative engages rural and urban youth in areas such as organic farming, social entrepreneurship, and human rights promotion. Additionally, UNDP's efforts extend to the localisation of Sustainable Development Goals (SDGs) in Pacific countries, involving partnerships, policy integration, priority identification, financing frameworks, and data assessment. The Pacific Financial Inclusion Programme supported by UNDP aims to increase access to formal financial services among low-income Pacific islanders by encouraging innovation, policy improvement, and consumer empowerment. UNDP is also involved in the implementation of a solar energy infrastructure project in Fiji, which seeks to reduce carbon footprint globally.

## **7. Tertiary Institutions**

### **7.1. [Fiji National University](#)**

Fiji National University (FNU) hosts the National Training and Productivity Centre (NTPC) within its structure, forming a dynamic educational hub. NTPC, an integral part of FNU, leads in Technical and Vocational Education and Training (TVET), aligning training and qualifications with national and international standards. FNU spans 40 locations, offering a diverse range of 300 programs and courses, serving around 26,000 students with a staff of 2,000.

NTPC's specialized TVET programs, certified for quality, emphasize practical learning (70%) alongside theoretical knowledge. Through immersive simulators like Mobile Laptop training and Training Restaurant, students gain hands-on experience and industry readiness. NTPC's practitioner trainers ensure up-to-date industry relevance, catering to participants' diverse comprehension levels.

### **7.2. [Montfort Boys' Town](#)**

Montfort Boys' Town, situated in Veisari near Suva, Fiji, provides a nurturing environment for underprivileged boys to receive comprehensive training, including character development, vocational skills, and integrated farming, with the aim of fostering their success in society and uplifting their communities. The training program encompasses home training for character and personality growth, vocational training for skill development, and integrated farming. Each training intake accommodates 15-20 students per trade, and the curriculum covers theoretical, practical, workshop, science, calculation, engineering drawing, and optional subjects like computer fundamentals and English.

### **7.3. [CATD Nadave](#)**

CATD Nadave offers diverse training encompassing agriculture, mechanics, carpentry, plumbing, and electrical engineering, with a special emphasis on re-skilling in construction trades and automotive engineering through Fijian Government's grants, including on-the-job training and assessment for 2 to 4 weeks, focusing on trades like blocklaying, cabinet making, tiling, plumbing, joinery, and automotive engineering, complemented by specialized areas such as steel fixing, plaster, and rendering.

### **7.4. [Australia-Pacific Technical College \(APTC\)](#)**

The Australia-Pacific Technical College (APTC) provides a diverse range of English-taught vocational courses aimed at obtaining internationally recognised qualifications and advancing careers in skill-demanding areas, including at the campus in Fiji, catering to individuals with substantial industry experience or local qualifications and limited experience, with eligibility and selection varying based on assessments measuring language, literacy, numeracy, and industry-related skills and knowledge to ensure successful course completion.

## **8. Donors**

### **8.1. [Asian Development Bank \(ADB\)](#)**

ADB has been actively supporting Fiji's infrastructure development, including projects related to water supply, sanitation, and housing.

### **8.2. [World Bank](#)**

The World Bank has been involved in funding projects related to water, sanitation, and urban development in Fiji.

### **8.3. [Australian Government](#)**

Australia, being a close neighbour and development partner, has been contributing to various projects in Fiji, including those in the housing, water, and sanitation sectors.

### **8.4. [New Zealand Government](#)**

Like Australia, New Zealand is also a significant donor to Fiji and has supported initiatives in the water and sanitation sectors.

### **8.5. [European Union](#)**

The European Union has provided funding for projects that promote sustainable development and infrastructure improvements in Fiji, including those related to water and sanitation.

### **8.6. [Japan International Cooperation Agency \(JICA\)](#)**

JICA has been involved in several infrastructure projects in Fiji, including those focused on water supply and sanitation.

### **8.7. [Global Green Growth Institute \(GGGI\)](#)**

GGGI has supported Fiji in promoting green growth and sustainable development initiatives, including those related to water and sanitation.