

THE CENTRAL PROVINCE WOMEN'S BUSINESS AGENDA IN TOURISM

PNG Business Advocacy Network

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PNG Business Advocacy Network



CENTER FOR INTERNATIONAL
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Mission Statement

'A vibrant and premier coalition of professional, business and community membership organisations and individuals supporting businesswomen in Papua New Guinea, dedicated to promoting policy reforms that ensure sustainable economic and social development.'

Disclaimer

The content of this publication has been developed independently by the Papua New Guinea Business Advocacy Network (PNG BAN) Coalition. Any opinions, findings, conclusions, or recommendations expressed herein are solely those of the authors and do not reflect or imply endorsement by the Center for International Private Enterprise (CIPE).

EXECUTIVE SUMMARY

Enhancing women’s entrepreneurship and promoting economic agency boosts household and community wealth, creates jobs, and supports sustainable growth.

The Central Province Women’s Business Agenda (WBA) is a strategic resource that promotes and supports women entrepreneurs operating micro, small, and medium-sized enterprises (MSMEs) in the tourism industry. Building on lessons from the first national WBA, this document adopts a targeted, location-specific approach. It is informed by primary research conducted by the PNG Business Advocacy Network (PNG BAN) between April and September 2024, which involved 55 women owners of formal and informal businesses in the Central Province and the National Capital District (NCD).

Research participants run businesses across various sectors – including agriculture (25%), sales and marketing (22%), and tourism and hospitality (13%), arts and crafts (13%), education (9%), tailoring and clothing (5%), consulting services and construction (4% each) and the remaining 5% were involved in other sectors. Tourism and hospitality emerged as the highest revenue-generating sectors, despite not being the most common among the women interviewed. Beyond its higher profit margins, tourism acts as a ‘multiplier’, creating spillover benefits for arts, crafts, and agriculture. Importantly, tourism in Papua New Guinea (PNG) often operates as a family-based enterprise, enabling women to manage social and family responsibilities alongside economic pursuits. A validation workshop in October 2024, involving women entrepreneurs and the PNG Business Advocacy Network, confirmed that tourism holds the greatest potential for wealth and job creation in the Central Province.

Despite the sectors’ significance, women entrepreneurs face the following systemic hurdles:

1. Capital Access: Severe difficulty securing start-up and expansion finance.
2. Market Access: Limited or inconsistent markets for products and services.

3. Regulatory Complexity: Prohibitive and complex requirements for MSME compliance.
4. Infrastructure: Inadequate and ageing roads, markets, and transport hubs.
5. Support Gaps: Lack of specialised technical assistance and industry-specific training.
6. Social Environment: Cultural norms that restrict women's economic agency.
7. Skills Deficit: Low concentration in high-growth sectors due to a lack of specialised industry skills.

In addition to this, women entrepreneurs with disabilities consulted in the research reported multiple barriers, such as a significant lack of accessible infrastructure, reduced family confidence in their business skills, and physical exclusion from competitive, high-value markets. To address these challenges, this WBA outlines six strategic policy reforms derived from solutions suggested by research participants and adapted to leverage existing opportunities identified through desk research.

Strategy 1: Financial De-risking & Credit Reform

Advocate for the Bank of PNG to recognise moveable assets under the Personal Property Security Act and expand the Department of Commerce and Industry's Credit Guarantee Scheme to address gaps in opportunity for women. This enables banks to recognise assets such as boats, vehicles, etc., as equity for commercial and high-value loans to tourism businesses.

Strategy 2: Preferential Procurement & Market Entry

Update the National Procurement Commission (NPC) evaluation criteria to grant technical preference scores to certified women-led tourism MSMEs, ensuring they can compete for government and corporate contracts in the tourism industry.

Strategy 3: Institutionalised Capacity Building for Tourism Businesses

Collaborating with the Tourism Promotion Authority (TPA) to replace ad-hoc workshops with a regulated "Mentorship-to-Licensing" accreditation model for tourism ventures that supports them from start-up or informal stages to formalisation and expansion through 6-month or year-long training programs.

Strategy 4: Accessible Infrastructure & Universal Access

Update the National Building Code and TPA Standards to mandate disability-inclusive infrastructure as a condition for tourism site upgrades and licensing of tourist establishments.

Strategy 5: Community Rights & Legal Protection

Engage with the Magisterial Services and the Department for Community Development to ensure women's business assets are protected by law and that community respect of women owned business is built through awareness of women's economic rights.

Strategy 6: Legislated Decision-Making Representation

Advocate for the amendment of the TPA Act to mandate permanent seats for women's business associations on statutory boards, ensuring women lead the implementation of the *National Tourism Policy 2025–2045*.

A detailed discussion of these strategies can be found using the table of contents.

INTRODUCTION TO WOMEN IN TOURISM BUSINESS AGENDA FOR THE CENTRAL PROVINCE

The PNG Business Advocacy Network (BAN) is a coalition of business and civil society leaders from diverse backgrounds, working together to advance regulatory reforms that enhance women's participation in the economy. The PNG BAN uses the Women's Business Agenda (WBA) as a strategic tool to focus on sector reforms that create a supportive environment for women entrepreneurs to succeed. The WBA brings together business communities and civil society stakeholders to advocate for women in business, build consensus, set legislative priorities, and overcome legal barriers to women's economic participation through public-private dialogues. This WBA is developed with support from the Center for International Private Enterprise (CIPE). CIPE has helped develop country- and sector-specific WBAs worldwide to boost women's economic empowerment through collaborations between civil society, the private sector, and governments.

In 2020, the PNG BAN launched the first WBA to support women entrepreneurs across PNG. This innovative initiative was well-received by partners and emphasised key areas for creating a supportive environment for women-owned businesses. These included promoting women's leadership, especially at political levels; improving access to finance; empowering women to join the formal economy; and enhancing access to essential services such as health, social support, and welfare.

Since the launch of the first WBA, valuable lessons have been learned, particularly during and after the COVID-19 Pandemic, regarding the vulnerabilities of women entrepreneurs and rural-based businesses to economic shocks. This was linked to the restrictions on business activities and the movement of goods and people across the country (World Bank, 2020). On the positive side, new and innovative work practices have also emerged, including the rise of online marketing, mobile businesses, and home-based enterprises. With these changes, the PNG BAN noted the need for a

revised and focused WBA, which led to the development of the Central Province Women in Tourism WBA.

1. RESEARCH METHODOLOGY

The provincial WBA, focused on the Central Province, was developed through a multi-method research process that aimed to highlight women entrepreneurs' perspectives and authentically reflect their experiences. Research participants were invited to share their experiences as women entrepreneurs, the nature of their businesses, and the major challenges and opportunities they encountered through their business endeavours. The following methods were employed to collect data from 55 women entrepreneurs in the National Capital District (NCD) and the Central Province:

- key informant interviews (KII),
- focus group discussions (FGD),
- case studies,
- stakeholder validation workshops, and
- desk research.

1.1. Interviews and focus groups

Interviews were conducted using a structured questionnaire administered in person and online. The questionnaire collected essential demographic information and structured data on participants' business characteristics, and included open-ended questions to elicit their views on challenges, opportunities, and recommendations for addressing the identified challenges. A purposive sampling approach was used to recruit 55 participants for the KIIs and FGDs. Women entrepreneurs who used the PNG Women's Business Resource Centre (WBRC) were contacted and invited to participate in the research. These women were owner-operators of formal and informal micro-enterprises.

1.2. Case studies with women with disabilities

Eight women entrepreneurs with disabilities were included in the research. The primary obstacle to recruiting more participants was the limited number of

entrepreneurs with disabilities operating businesses in the Central Province. To address this, the research included case studies of three women entrepreneurs with disabilities, enabling a more detailed examination of their stories and how they overcame obstacles to achieve business success. These case studies added value to the research findings by offering new insights into key success factors for women with disabilities and the specific support necessary for success.

1.3. Validation workshop

The findings from the primary research were validated at a workshop in October 2024, which included members of the PNG BAN Coalition and selected women entrepreneurs from the Central Province and NCD. The workshop participants received an overview of the research findings and were invited to provide feedback, which informed the final research report.

The workshop successfully validated the research findings and confirmed that the tourism sector, especially in Central Province, holds the greatest potential for growth and for women's economic empowerment. Agriculture and fisheries are also expected to benefit from increased tourism. The final stage of research involved a desk review of existing reports on the tourism sector in PNG to identify current initiatives and opportunities to align with the provincial Women's Business Agenda.

2. DEMOGRAPHICS OF RESEARCH PARTICIPANTS

A total of 55 women participated in this research, with 45 participating in FGDs and 10 in KIs. Among the respondents, eight women had disabilities - specifically, six identified as hearing impaired, and two were wheelchair users. The same questionnaire was used in the FGDs and KIs, ensuring consistent information was collected through both approaches. A tailored questionnaire was delivered for women entrepreneurs with disabilities. Of the total 55 respondents, 56% operated businesses in the Central Province, 33% in the National Capital District (NCD), and 11% from other provinces but had business connections to the Central Province and NCD. Most of the

women were between the ages of 30 to 59 years (82%), with some over 60 (14%) and a smaller proportion under 30 (4%).

2.1. Highest level of education

Regarding education, most participants completed university or college (45%). Additionally, 40% completed high school (including national high schools), seven percent completed primary school, four percent completed postgraduate studies, and four percent received no formal education.

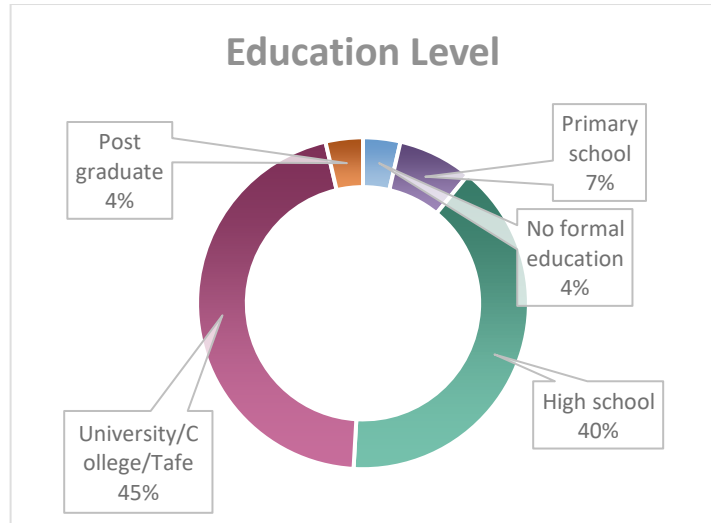


Figure 1- Education Level

The higher percentage of women who have completed university studies indicates the educational backgrounds of women who access the PNG Women’s Business Resources Centre and suggests that educated women are more likely to seek out learning and capacity-building opportunities.

2.2. Years of business experience

Among the respondents, most (31%) had been in business for two to five years; 25% were either startups or in their first two years of operation; 25% had been in business for five to 10 years; and 12% for more than 10 years.

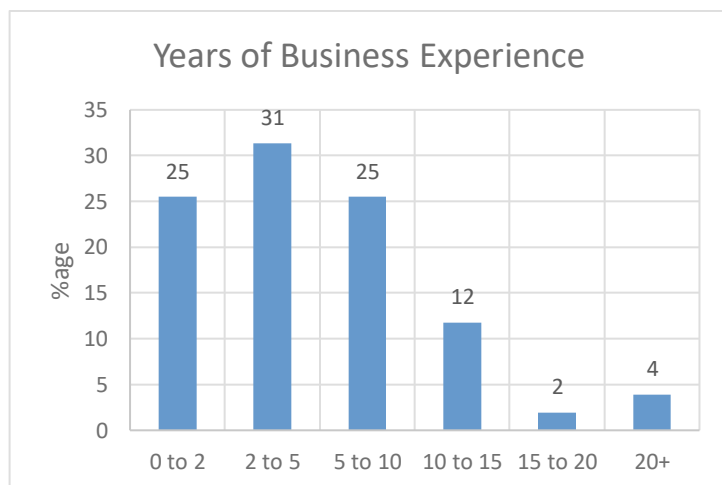


Figure 2-Years of Business Experience

2.3. Status and size of business registration

The businesses were categorised by registration status and size. Formal businesses are registered with the Investment Promotion Authority (IPA), have a Tax File Number (TIN) from the Internal Revenue Commission (IRC), and have a bank account. The categories used to describe the size of the business are extracted from the current [PNG SME Policy 2016-2030](#). From the responses, 47% of the businesses were formal, 36% informal, 13% startups or not registered yet, and four percent were not sure of their business registration status.

Table 1- Business Registration and Size

Business Registration	percentage
Formal business	47%
Informal business	36%
Startup/ Not registered yet	13%
Not sure	4%
Size of Business	percentage
Micro enterprise (5 employees, turnover less than PGK ¹ 200,000 per year)	64%
Small enterprise (more than 5 employees and less than 20 employees, annual turnover between PGK 200,000 to PGK 5 million)	17%
Medium enterprise (more than 20 and less than 100 employees, annual turnover between PGK 5million to less than PGK 10 million)	2%
Start Up	17%

¹ Papua New Guinea Kina

2.4. Business industry

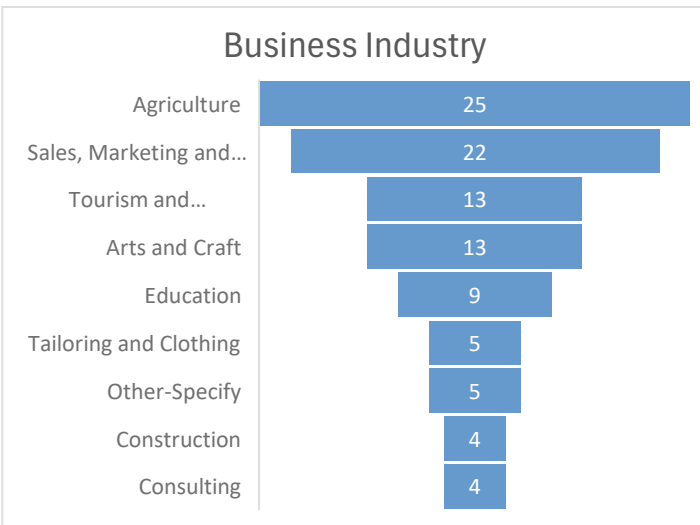


Figure 3: Business Industry

The respondents reported engaging in multiple activities; however, each had a primary business activity that occupied most of their time and resources. The largest number of respondents were in agriculture (25%), followed by sales and marketing (22%), tourism and hospitality (13%), and arts and crafts (13%). Other sectors included education (9%), tailoring and clothing (5%), and both consulting services and construction (4% each).

3. CONTEXT ANALYSIS

3.1. Economic landscape of Central Province

The Central Province is one of PNG's 22 provinces, with an estimated population of 362,768 people and a land area of 29,900 km² (National Statistical Office, 2021). It includes five districts: Abau, Goilala, Kairuku, Hiri-Koiari, and Rigo. The economy mainly depends on agriculture, forestry, and fisheries. Notably, it is home to PNG's only female governor, the Honourable Rufina Peter, elected in 2022. Geographically, the province surrounds NCD, which includes Port Moresby, PNG's capital. Despite its proximity to the capital city, it is challenged by poor road infrastructure, electricity supply issues, and telecommunication barriers. Its landscapes include coastal lowlands and small islands, as well as inland mountainous areas. The proximity to Port Moresby offers potential advantages for local businesses, but ongoing issues with

roads, electricity, and technology hinder development and economic growth. Other concerns include law and order issues, migration, land grabbing by migrants from other provinces, community displacements, and the high cost of delivering goods and services to remote, poorly connected areas (Central Provincial Administration, 2023). Although agriculture has significant potential, it remains underused due to remoteness and infrastructure gaps.

In contrast to the Central Province, NCD, which includes Port Moresby, is a highly advanced urban area with well-developed roads and infrastructure. It hosts most of the government offices, private-sector headquarters, and non-governmental organisations. The only fully operational international airport is in Port Moresby, which makes it a gateway to the world. Although geographically within Central Province, it was established as an independent city through the [National Capital District Commission Act of 1990](#), following PNG's independence from Australia in 1975. NCD covers only 240 km² but has a population of approximately 513,918 (National Statistical Office, 2021). It functions as the country's economic hub and is headed by a City Governor and three Members of Parliament representing the Moresby South, Moresby Northwest, and Moresby Northeast electorates. Its status as the capital and economic centre attracts people from all 22 provinces and over 1,000 ethnic groups, making it one of the world's most ethnically diverse cities (Goddard, 2005). The diversity and population size foster business opportunities but also pose challenges in housing, employment, and strain public utilities such as water and electricity supply. As many people enter the city with limited skills or qualifications for formal jobs, they soon find themselves unemployed and relying on the informal economy, selling goods in marketplaces or roadside vending to make ends meet (Department of Community Development, 2019). Due to ongoing law-and-order issues, Port Moresby has been ranked among the world's least liveable cities by The Economist Intelligence Unit (2021). These safety concerns pose significant issues for women who own and operate their own businesses, which will be discussed further later.

The map below shows the location of the Central Province relative to NCD (shaded in purple and indicated with a circle).

Figure 4: Map of Papua New Guinea showing the Central Province and National Capital District



Source: Downloaded from <https://www.worldometers.info/maps/papua-new-guinea-political-map-full/>

3.2. Conditions for women entrepreneurs in Papua New Guinea

Women entrepreneurs in PNG play a crucial role in the economy as owners and operators of formal and informal businesses. A study of MSMEs in PNG found that women owned approximately 35% of formal MSMEs, while an even higher 50% managed informal enterprises (Tebbutt, 2024). Formal businesses are mainly involved in trading household goods, tailoring, hair and beauty services, and catering. In contrast, informal enterprises are primarily engaged in trading agricultural produce (primarily grown by women), clothing, and arts and crafts, with many operating in marketplaces and at home. Their ventures generate income and create employment opportunities, particularly for those unable to secure formal employment. Beyond enterprise ownership, women make up 60 % of all workers in the informal economy,

including in unpaid or casual labour and as vendors in marketplaces (Department of Community Development, 2019). While this allows many to balance income-generating activities with household responsibilities, it also poses challenges that affect women's economic security and freedoms to participate in the economy.

The Tebbutt (2024) study found that over the past decade, women's entrepreneurial aspirations have increased, driven by greater sole ownership of businesses by women, greater availability of information about business start-up, and women's interest in venturing into business. This is evidenced by the rise in the number of solely owned and operated registered enterprises from eight percent in 2014 to 16% in 2024, and joint ventures with male partners from 17 to 30%. Both have been outpaced by the growth of informal enterprises, which increased by 25 to 50% in 2024. These findings indicate a significant interest among women in establishing their own businesses; however, several barriers hinder their ability to realise their full potential. The study identifies five primary barriers faced by women in managing both formal and informal businesses: *family and clan duties; a biased approach to women's economic and social position; security concerns and law enforcement challenges; low sales and profits; and limited access to finance* (Tebbutt, 2024).

For many women in PNG and other parts of the developing world, starting and expanding businesses is especially challenging because social and family duties demand significant time and resources. Women often devote much of their income to household expenses and the welfare and education of their children, while their time is taken up by household chores and caring for children, the elderly, and the sick, limiting their capacity to pursue personal goals, including education (UN Women, 2020). Nearly half of PNG's women are illiterate (49%) and are unable to obtain formal employment, which explains why they are dominant in the informal economy (Schmidt et al., 2023).

More women participate in the informal economy than men and are more likely to engage in low-income activities such as trading petty goods and agricultural products in markets (Department of Community Development, 2019). While this high

concentration in the informal economy (as entrepreneurs and workers) provides income opportunities, it is often unstable and working conditions in some marketplaces are poor. Notably, poor infrastructure and safety risks for women—due to violence and harassment, intimidation, and abuse by young unemployed men—are significant issues (UN Women, 2011). Land ownership, especially of traditional or customary land, is frequently limited for women, except in matrilineal societies. Violence against women is common, with around two-thirds of women reporting lifetime experiences of violence (Eves, 2016). These problems are exacerbated by law-and-order issues, high corruption, and rising costs of goods and services (Howes et al., 2025).

Due to the informal nature of their business, women entrepreneurs are less likely to seek formal support during financial hardships. Instead, they rely heavily on informal and family networks to recover their businesses (Chen et al., 2024). This inadvertently creates a cycle of dependence and reciprocity, diverting resources that could otherwise be invested in growing their businesses to repaying debts.

In summary, women entrepreneurs in PNG encounter obstacles stemming from social, economic, and political factors. Nevertheless, this provincial WBA offers a strategic guide to address policy issues, aiming to eliminate structural barriers and enhance institutional capacity to boost the economic prospects of women in the tourism sector, whether as business owners or employees.

3.3. Tourism sector analysis

3.3.1. Global context

The tourism industry comprises five key components: accommodation, transport, food and beverage, attractions, and travel services. It also includes supporting sectors such as retail trade in arts, crafts, and clothing (UN World Tourism Organization, 2019). Countries with a robust tourism sector work to ensure these components operate smoothly and support one another. The sector is a major contributor to the global economy, generating an estimated revenue of up to 1.7 trillion USD prior to the COVID-19 Pandemic (UN World Tourism Organization, 2019). In small island developing states,

the industry accounts for over half of total export revenue. It generates income, creates new jobs and stimulates the growth of other industries within the country. Hence, the value of tourism in multiplying economic benefits is widely acknowledged (Asian Development Bank, 2021; Tufft et al., 2024; UN World Tourism Organization, 2019).

According to the World Tourism Organisation (2019), women play a dominant role in the global tourism industry, accounting for 54 % of entrepreneurs and workers in the sector. This figure exceeds women's participation in the formal workforce (39 %), underscoring the value women bring to the tourism industry and the industry's importance to the lives and economic outcomes of women worldwide. In almost every region of the world, women consistently make up the majority of tourism workers and entrepreneurs across at least one component of the tourism industry.

However, women entrepreneurs in tourism face similar challenges to those encountered by women in other sectors, including financial exclusion, unequal pay, and leadership gaps in the industry (UN World Tourism Organization, 2019). Furthermore, women's participation in tourism is often limited to low-skilled, seasonal work, making them especially vulnerable to industry fluctuations. Much of their business is in arts, crafts, and food production, which were impacted by the reduction in direct demand for goods and services from tourists and the decrease in tourism supply chains during the Pandemic. Hence, while the sector is important, it is also highly volatile, as it can easily shift in response to changing consumer demands and tastes, as well as global health and economic crises.

Some of the critical factors that cause changes in demand include the accessibility and cost of reaching the destination by road or air transport, and security and health risks (Sampaio et al., 2024). For this reason, organisations and governments working to improve the industry need to adopt a holistic approach that integrates political and economic stability and good governance, ensuring that state institutions and law and order are maintained across the country, and that emergency and health service providers can serve areas frequented by tourists.

The need for better health and safety measures has become even more important since the Pandemic, as travellers are increasingly choosing to travel closer to home to avoid such risks. Recent studies show that domestic travel is becoming more popular as travellers support their local economies and explore destinations within their own countries (Sampaio et al., 2024; Tufft et al., 2024). For example, the United States domestic travel industry is valued at around 1 trillion USD, indicating strong domestic travel demand. Similarly, Chinese tourists, part of the world's second-largest travel market worth over 740 billion USD, have mostly travelled within China. Even after borders reopened, domestic travel in China remained high (Tufft et al., 2024). In addition to domestic travel, intraregional travel is the second-largest segment, with tourists opting to explore their own regions. The Asian market is particularly significant for countries in the Pacific and PNG, which benefit from direct flights to various Asian destinations. Tufft et al. (2024) highlights that younger travellers are increasingly driving demand for international trips, allocating a larger share of their budgets to travel experiences than older travellers. Nevertheless, a substantial portion of the market remains dominated by older generations or baby boomers, who favour comfort and luxury, primarily found in more developed tourist areas.

3.3.2. Tourism in Papua New Guinea

The tourism industry in PNG is valued at approximately 182.92 million USD (PGK 600 million), making up 1.4 % of the country's gross domestic product (Tourism Promotion Authority, 2025). Before the COVID-19 Pandemic, the sector grew consistently, by around 9 % each year, fuelled by the TPA's marketing efforts and the expansion into niche markets such as diving, surfing, birdwatching, historical tourism, cultural experiences, and soft adventure. In 2019, the industry reached its peak with over 100,000 visitors arriving by air through Port Moresby, the only international airport with connections to 11 destinations, and cruise ships, mainly from Australia, the Philippines, and China (Asian Development Bank, 2021). Approximately 15 % of these travellers visited the Kokoda Track in Central Province.

Compared with other Pacific nations such as Fiji and the Solomon Islands, PNG's tourism figures are low. This is attributed to several challenges outlined in an Asian Development Bank (2021) Tourism snapshot report. Firstly, domestic travel within PNG is difficult, costly, and unreliable, making it hard for long-distance travellers to plan and afford trips, especially since public transport is not recommended for tourists. Accommodation outside Port Moresby is limited and often lacks basic amenities such as hot water, as well as the luxury facilities that international travellers seek. Ongoing law-and-order issues further discourage visitors, with many citing it as a major deterrent (Asian Development Bank, 2021). Additionally, only 37 % of PNG's population has access to safe water, one of the lowest rates globally, deterring tourists who are concerned about health risks and limited medical and emergency services. Frequent power outages and unreliable backup power exacerbate these concerns. These factors indicate that, to support the industry, concerted effort is required from both public and private entities to ensure that services are fully functional and that visitors are afforded value for their money, especially since travel to PNG from any international destination is quite expensive.

Despite these challenges, women-owned tourism businesses and other MSMEs supporting the tourism industry continue to operate, providing jobs and income for many families. To understand how best to support these businesses, CIPE conducted research with 55 women entrepreneurs from NCD and the Central Province from April to September 2024. The results of the research are presented next.

4. BARRIERS FOR WOMEN IN TOURISM (CENTRAL PROVINCE)

The following barriers were identified through primary research, including KIs and FGDs, and a desk review of reports related to women's entrepreneurship and the tourism value chain in PNG and Central Province.

4.1. Limited financial resources for equipment and infrastructure needs.

Women entrepreneurs in the Central Province face major hurdles in obtaining loans for key facility upgrades, such as renovating or expanding lodges and guesthouses, acquiring generators or solar systems for electricity, repairing or purchasing boats and

vehicles for tourism, or upgrading eco-lodges. Banks often have strict requirements, including the need for land titles, which many women lack due to PNG's traditional land tenure systems. In most parts of the Central Province, land rights are held by men or by the clan rather than by individuals as stipulated under the [Incorporated Land Groups \(ILG\) Act](#). As a result, land titles are often not a valid indicator of creditworthiness, because women with successful businesses may not necessarily own the land in which their establishments are located. For this reason, using land titles as a prerequisite for loans disqualifies many women entrepreneurs who have the potential to grow and expand their businesses.

In addition, current loan offerings for tourism ventures lack flexibility, particularly during off-peak seasons, and do not account for seasonal tourism cycles. High interest rates and the absence of 'grace periods' during low seasons increase the risk of loan defaults. Additionally, a knowledge gap among entrepreneurs and their families often deters women from borrowing due to a limited understanding of return on investment; concerns about irregular income during seasonal fluctuations dissuade them from taking out large sums to expand their business.

4.2. Market invisibility and limited access to space for trade

Gaining access to high-value domestic and international tourism markets remains a significant challenge due to the limited visibility of women's businesses across online and physical marketplaces. Women entrepreneurs in the Central Province find it difficult to locate safe, accessible venues in Port Moresby to promote their products, including cultural tours and handicrafts. Markets for traditional arts and crafts or food items tend to be overcrowded with urban (Port Moresby-based) entrepreneurs and are often unsafe for women from rural areas due to high rates of crime, such as theft and harassment of women (UN Women, 2011). These urban vendors not only occupy existing space but also control and influence access to trade areas in marketplaces. Consequently, entrepreneurs have suggested establishing markets in Central Province tailored to their specific needs and business practices.

In addition to the lack of physical markets, there is a lack of support for accessing and entering online markets, which could increase visibility of their hotels and tours in the international market. Most women do not know how to list their lodges on global booking platforms, so international tourists find it difficult to find them online or book their services through well-known, secure platforms.

4.3. Complex regulatory requirements for tourism accreditation

The process for obtaining TPA accreditation, health and safety certificates, and IPA registration (accreditation) is considered complicated and expensive. Although the Central Provincial Government and the National Government of PNG have invested significant funding and resources in developing the industry, many entrepreneurs are unaware of these supports or do not comply with the accreditation requirements that would make them eligible for financial support. There is also a perception among women entrepreneurs that the cost of formalisation is too high and that the taxes payable after registration are burdensome for many small businesses. This includes trade licensing fees, which can seem excessive, especially for small businesses with low turnover. As a result, women entrepreneurs often choose to keep their businesses informal to enjoy greater tax freedom. However, working informally exposes entrepreneurs to risks, such as damage or loss of assets that cannot be replaced through formal insurance. Additionally, informal ventures have fewer opportunities to attract larger organisations or corporate clients because they are unregistered businesses, which ultimately limits their growth potential. Research respondents believed that even if they formalised, formal support is not distributed on merit but rather on 'who you know'.

An example provided was the SME Stimulus Package launched by the PNG Government after the COVID-19 Pandemic to support struggling small businesses. Many believed this support lacked transparency in its implementation. Central to these issues are corruption and the higher costs and risks it imposes on entrepreneurs. PNG is ranked 142 out of 187 countries on the global corruption index (Transparency International, 2024), indicating a significant financial burden on individuals who must pay bribes or navigate corrupt processes to obtain the necessary

approvals and licenses to operate their businesses. Ultimately, these additional costs lead to high operational expenses, which can eliminate micro-enterprises and hinder the growth of small and medium-sized enterprises.

4.4. Infrastructure gaps and visitor accessibility to tourist establishments

For tourism enterprises, infrastructure is not just a utility but a product requirement, meaning that without appropriate roads and buildings, it is not possible to operate a tourism venture. Despite the Central Province's proximity to PNG's capital city, the state of the roads and electricity infrastructure is either non-existent or poor and not well-maintained. In recent years, PNG and the Central Provincial Governments have increased investment in upgrading the major roads and highways in the Central Province. This will greatly improve the business outcomes of entrepreneurs who depend on the daily transport of goods, services, and people, such as those in tourism-related businesses.

Other issues related to infrastructure are:

- Roads: Poor maintenance of the Magi and Hiritano Highways (two major highways in the Central Province) discourages self-drive tourists and tour operators from visiting rural Central Province resorts.
- Utilities: The lack of reliable electricity and clean water in rural areas prevents women from meeting the basic hygiene standards required for operating guest houses and resorts.

4.5. Lack of tourism industry targeted support

There is strong demand for industry-specific technical support that goes beyond basic business management. Entrepreneurs lack specialised equipment, such as Eftpos machines for card payments, solar power kits, and quality catering gear, as well as training on how to use them properly. A significant shortage of skilled hospitality personnel in local communities forces entrepreneurs to rely on unskilled family labour that may not be familiar with acceptable service standards for customer service, food handling, hygiene, or marketing.

4.6. Unsupportive social environment

Women entrepreneurs operate in a high-risk environment where safety concerns are a major deterrent for both entrepreneurs and their customers. For women in the Central Province, travelling along the highway to conduct business is hazardous because of poor road conditions and inadequate security. They are at risk of harassment, intimidation and armed holdups along the highway, which restrict their business activities and increase costs. For example, if they cannot travel alone for safety reasons, they must hire someone to accompany them to and from Port Moresby, or risk having their assets and supplies stolen along the way.

There are also increased expectations from the community, family, and wantoks (kinsmen and women) for the redistribution of wealth, which is prominent among women entrepreneurs in Central Province and across PNG. These women are often seen as caretakers, expected to prioritise others' wellbeing over their own. Cultural expectations, such as the "Wantok" system, also require women to offer free hospitality to relatives, which can drain food supplies and resources from a commercial guesthouse, creating ongoing financial difficulties (Schram, 2015).

4.7. Inaccessible tourism for entrepreneurs with a disability

Women with disabilities in the tourism industry encounter many physical obstacles. The challenging terrain of tourism locations and the absence of accessible transportation, such as taxis and Public Motor Vehicles, severely hinder their ability to visit sites or access banks and offices for business purposes. Many women entrepreneurs with disabilities lack family support to start their businesses; however, when family backing is present, it plays a vital role in their success. It is essential to develop safe, accessible office hubs and tourism sites to enable these entrepreneurs to actively engage in the provincial economy.

5. IMPROVING THE BUSINESS ENVIRONMENT FOR WOMEN IN TOURISM

5.1. Strategy 1: Financial Inclusion and Credit De-risking

Research Finding: Women in Central Province identified difficulty accessing capital as their primary barrier to entering and growing in the industry. Most lack formal land titles, which are the standard collateral requirement for commercial banks in PNG.

Policy Reform	Implementation Mechanism	Disability inclusion
Institutionalising Moveable Asset Lending	The Bank of Papua New Guinea should issue a Prudential Instruction requiring commercial banks to formally accept 'Moveable Assets' ² (such as boats, tour vans, or solar equipment) registered via the Personal Property Security Act as valid primary collateral for women-led small businesses.	Ensure all loan application platforms and financial literacy materials meet international accessibility standards for entrepreneurs with visual or physical impairments.
	The Department of Commerce and Industry should establish a dedicated 'Tourism Small and Medium Enterprise Window' within the National Credit Guarantee Scheme. This state-backed guarantee reduces the risk for banks, allowing them to lower interest rates for women-led tourism firms without requiring land titles.	

5.2. Strategy 2: Preferential Procurement and Market Entry

Research Finding: Limited markets and complex bidding requirements favour large, established firms. Participants requested fair opportunities to participate as suppliers within the tourism industry.

² For more information about how to register moveable assets and to use them as collateral for loans, visit the [Investment Promotion Authority](#) website

Policy Reform	Implementation Mechanism	Disability inclusion
Update the National Procurement Framework	<p>The National Procurement Commission (NPS) should update the Standard Bidding Documents to include a 'Preference' score for women-owned businesses. In the technical evaluation of government tenders for catering, lodging, and tour services, certified women-owned firms should receive a five to 10 % technical bonus.</p> <p>Advocate for the NPS to establish a Special Procurement Committee for tourism procurements that can oversee all tourism-related tenders, applying a preferential points system for women-owned businesses.</p>	Provide 'Priority Status' to tourism operators whose facilities meet Universal Access Standards, rewarding businesses that invest in accessibility.
	<p>Issue a Procurement Circular waiving the requirement for 'Bank-Backed Performance Bonds' for tourism service contracts under 50,000 Kina, allowing 'Contract Retention' (holding a small portion of payment until completion) as a lower-risk substitute for women-led businesses.</p>	

5.3. Strategy 3: Institutionalised Capacity Building and Accreditation

Research Finding: One-size-fits-all training is inadequate. Women requested specialised, industry-specific support and personalised, one-on-one mentorship tailored to their business stage.

Policy Reform	Implementation Mechanism	Disability inclusion
<p>Transitioning from 'Workshops' to 'Accreditation'</p>	<p>The Tourism Promotion Authority (TPA) should reform its training model into a Mentorship-to-Licensing Pathway. Completing a recognised, long-term mentorship program should grant the business 'Preferred Operator' status for government- and private-sector-hosted events and travel.</p> <p>The TPA should work in partnership with the PNG Tourism Industry Association (PNGTIA) to update their list of vetted tourist ventures, and this list should include those that have met the requirements for universal access for travellers with a disability, in addition to meeting industry standards.</p> <p>Recommend that the TPA collaborate with the Department of Higher Education, Research, Science and Technology (DHERST) – National Skills Development Agency to develop curricula for TVET colleges and universities that reflect current tourism market needs and adhere to disability certification standards for tourism operators.</p>	<p>Technical and Vocational Education and Training Centres should partner with the private sector to develop a 'Disability-Inclusive Tourism' certification. This creates a new market niche for 'accessible tourism', in which operators are officially certified to serve travellers with disabilities.</p>

5.4. Strategy 4: Infrastructure Governance and Universal Access

Research Finding: Aged roads and inaccessible markets restrict movement. Women with disabilities highlighted that a lack of accessible infrastructure prevents their independent participation in high-value markets.

Policy Reform	Implementation Mechanism	Disability inclusion
Mandating 'Universal Design' in Tourism Infrastructure	The Department of Works and Highways must update the National Building Code to require that any tourism project funded under the national 'Hub and Spoke' strategy include ramps, tactile paving, and accessible restrooms.	Ensure that 'disability access' is a mandatory criterion for any site to be designated as a 'Tier 1 Hub' in the National Tourism Policy 2025-2045
	The Central Provincial Government should designate 'Special Tourism Zones' where infrastructure upgrades—such as street lighting and safe market stalls—are prioritised based on the density of women-led small businesses.	

5.5. Strategy 5: Community Engagement and Economic Rights Protection

Research Finding: An unsupportive social and cultural environment restricts women's economic agency. Women rely on family support but face interference or a lack of 'social license' to run their businesses.

Policy Reform	Implementation Mechanism	Disability inclusion
Integrating Commercial Rights into Customary	Advocate through the Department of Justice and the Attorney General to develop a training programme for	Ensure that the training includes key messaging on

Frameworks	Village Court Officials on the legal rights of registered small business owners, to prevent the customary seizure of business assets, and to promote respect for women’s ownership and rights over their property and assets.	disability inclusion and rights.
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5.6. Strategy 6: Legislated Representation and Decision-Making

Research Finding: Women believe that without senior-level representation, their specific challenges will not receive enough attention or priority in national strategies.

Policy Reform	Implementation Mechanism	Disability inclusion
Mandated Private Sector Women’s Representation on Statutory Boards	<p>Advocate for the revised Tourism Promotion Authority Act to stipulate a minimum of 30% of women representatives from recognised women’s business associations, such as the PNG Business Advocacy Network, in the Board of Directors and TPA boards, so the voice of the women’s business community is represented.</p> <p>Work with the National Council of Women to advocate through their platforms for greater representation of women on State-Owned Enterprises Boards, such as the Tourism Promotion Authority.</p>	The Tourism Sector Development Plan Implementation Steering Committee must include a permanent seat for a Disability-Inclusion Advocate to vet all budget allocations and strategy documents for accessibility compliance.

STRATEGIC PARTNERSHIPS

A key partner in implementing this WBA is the PNG Tourism Promotion Authority (TPA). The TPA is responsible for developing the tourism sector and implementing the recently launched [National Tourism Policy 2025-2045](#). This policy serves as a strategic framework that outlines the key stakeholders involved in the industry's growth. In addition to the TPA, several other key institutions and organisations are critical in implementing specific strategies discussed above. They include:

- [PNG Tourism Industry Association \(PNGTIA\)](#)
- Investment Promotion Authority
- Internal Revenue Commission
- [National Information and Communication Authority](#)
- Pacific Trade Invest
- PNG Women's Business Resource Centre
- Business Coalition for Women
- The Central Provincial and District Government
- Bank of PNG
- Department of Commerce and Industry
- National Procurement Commission
- Department of Works and Highways
- PNG Power
- Water PNG
- Department for Community Development, Youth and Religion
- SMEC Corporation
- Chambers of Commerce
- National Culture Commission

This WBA provides the necessary framework to promote collaboration between the PNG BAN and these organisations, with the aim of supporting women in tourism in the Central Province. It comes at a timely moment as the PNG government refocuses and invests in developing the tourism industry. The strategies presented in this document depend on long-term partnerships and tangible actions that can only be

realised through effective collaboration that is guided by a practical and tangible plan which this Women's Business Agenda provides.

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