

**HIGHLIGHTS**
**HOUSEHOLD FINANCE**
**LABOUR PARTICIPATION**

The labour force participation rate in Santo Rural decreased from 79.6% in 2009 to 56.2% in 2020.

**EMPLOYMENT STATUS**

In Santo Rural those producing goods for own consumption decreased from 67% in 2009 to 35% in 2020 with more people now self-employed, 1% in 2009 to 37% in 2020.

**INDUSTRY**

In Sanma Agriculture, Forestry and Fishing industry decreased from 81% in 2009 to 75% in 2020, and Education increased from 1% in 2009 to 4% in 2020.

**OVERSEAS EMPLOYMENT**

There were 616 seasonal workers from Santo Rural making up 3% of total population over 18.

**PRODUCTION**
**LIVESTOCK**

In 2009 there were 34,728 cattle and 69,821 chickens in Santo Rural; in 2020 there were 29,552 cattle and 74,489 chickens. In 2020 41% of household's livestock were mainly for home consumption but some sale.

**CASH CROPS**

In 2009 4,020 households in Santo Rural planted Kava, this increased to 5,733 in 2020. In 2020 61% household's crops were mainly for home consumption but some sale.

**MARINE FISHING**

In Santo Rural 31% of all households in 2020 marine fished for home consumption only.

**FINANCIAL SERVICES**
**COMMERCIAL BANK ACCOUNTS**




In Santo Rural 17% had a commercial bank account in 2016, this consisted of 2,082 males and 981 females.

**VANUATU NATIONAL PROVIDENT FUND (VNPF) NUMBER**

In Santo Rural 11% had a commercial bank account in 2016, this consisted of 1,381 males and 644 females.

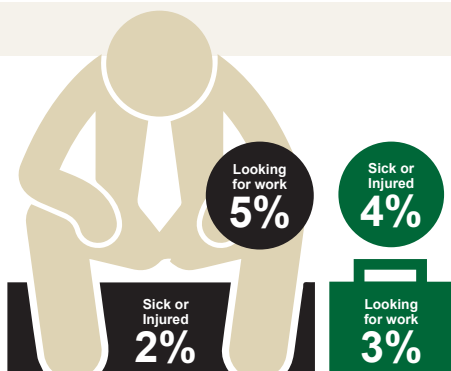
**LABOUR**

The labour force participation rate in Santo Rural decreased from 79.6% in 2009 to 56.2% in 2020.

LABOUR FORCE PARTICIPATION		NATIONAL		SANTO RURAL	
		2020	2009	2020	2009
	Total labour force	83,778	98,978	12,887	11,788
	Not in the labour force	95,524	40,664	9,261	3,013
	Labour force participation rate*	46.7%	70.9%	56.2%	79.6%
	<b>Total</b>	<b>179,302</b>	<b>139,642</b>	<b>22,148</b>	<b>14,801</b>
	Total labour force	45,746	55,947	7,064	6,438
	Not in the labour force	43,161	13,206	4,211	1,075
	Labour force participation rate*	51.5%	80.9%	60.4%	85.7%
	<b>Total</b>	<b>88,907</b>	<b>69,153</b>	<b>11,275</b>	<b>7,513</b>
	Total labour force	38,033	43,031	5,822	5,350
	Not in the labour force	52,362	26,519	5,050	1,910
	Labour force participation rate*	42.1%	61.9%	51.8%	73.7%
	<b>Total</b>	<b>90,395</b>	<b>69,550</b>	<b>10,873</b>	<b>7,260</b>


**REASONS FOR NOT HAVING A JOB**

	NATIONAL		SANTO RURAL	
Looking for work	5,049	5%	303	3%
Full time Student	15,362	16%	1,373	17%
Part time Student	1,012	1%	62	1%
Doing domestic work only for self and others	65,065	68%	5,364	66%
Retired pensioner or income recipient	1,037	1%	39	0%
Sick or injured	2,229	2%	349	4%
Disabled	1,138	1%	127	2%
Too old or infirm to work	7,153	7%	700	9%



In Santo Rural those producing goods for own consumption decreased from 67% in 2009 to 35% in 2020 with more people now self-employed, 1% in 2009 to 37% in 2020.

EMPLOYMENT STATUS	NATIONAL				SANTO RURAL			
	2020		2009		2020		2009	
Employee - government	10,345	13%	6,489	7%	732	6%	416	4%
Employee - private	19,631	25%	18,517	20%	1,440	11%	997	9%
Employer	3,248	4%	1,369	1%	266	2%	52	0%
Self employed	19,911	25%	5,874	6%	4,706	37%	164	1%
Voluntary work	1,332	2%	1,971	2%	153	1%	167	1%
Unpaid family work	4,492	6%	8,317	9%	446	4%	643	6%
Producing goods for own consumption	16,317	21%	41,877	44%	4,460	35%	7,461	67%
<b>Total</b>	<b>78,729</b>		<b>94,460</b>		<b>12,584</b>		<b>11,144</b>	

**LABOUR**
**INDUSTRY**

**In Sanma Agriculture, Forestry and Fishing industry decreased from 81% in 2009 to 75% in 2020, and Education increased from 1% in 2009 to 4% in 2020.**

NATIONAL	2020		SANMA	2020	
Activities of households as employers; undifferentiated goods and services producing activities of households for own use	4,123	5%	Activities of households as employers; undifferentiated goods and services producing activities of households for own use	577	4%
Administrative and support service activities	2,316	3%	Accommodation and food services activities	113	1%
Agriculture, forestry and fishing	31,314	40%	Agriculture, forestry and fishing	11,133	75%
Arts, entertainment and recreation	2,806	4%	Activities of extraterritorial organizations and bodies	89	1%
Construction	4,025	5%	Construction	460	3%
Education	3,793	5%	Education	575	4%
Manufacturing	2,715	3%	Manufacturing	165	1%
Other service activities	3,606	5%	Other service activities	388	3%
Transportation and storage	2,815	4%	Transportation and storage	313	2%
Wholesale and retail trade; repair of motor vehicles and motorcycles	4,369	6%	Wholesale and retail trade; repair of motor vehicles and motorcycles	229	2%
<b>Total</b>	<b>78,729</b>		<b>Total</b>	<b>14,905</b>	

NATIONAL	2009		SANMA	2009	
Agriculture, forestry and fishing	57,191	61%	Agriculture, forestry and fishing	11,656	81%
Manufacturing	1,777	2%	Manufacturing	126	1%
Construction	4,695	5%	Construction	326	2%
Wholesale and retail trade, repair of motor vehicles	7,746	8%	Wholesale and retail trade, repair of motor vehicles	400	3%
Transportation and storage	2,808	3%	Transportation and storage	207	1%
Accommodation	3,067	3%	Accommodation	162	1%
Information and communication	693	1%	Professional, scientific, and technical activities	22	0%
Administrative and support services	920	1%	Administrative and support services	86	1%
Public administration and defence, compulsory social security	7,075	7%	Public administration and defence, compulsory social security	615	4%
Education	960	1%	Education	199	1%
<b>Total</b>	<b>94,460</b>		<b>Total</b>	<b>14,330</b>	

**OVERSEAS EMPLOYMENT**

**There were 616 seasonal workers from Santo Rural making up 3% of total population over 18.**

**NATIONAL**
**179,302**

 Seasonal  
Worker

**3%**

Total Seasonal Worker

**6,136**

**SANTO RURAL**
**20,163**

 Seasonal  
Worker

**3%**

Total Seasonal Worker

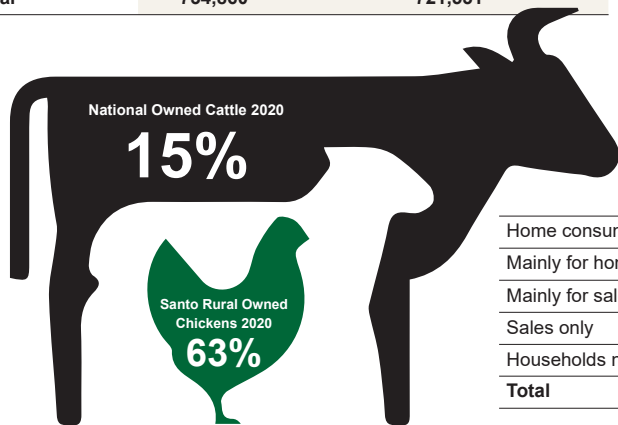
**616**

**PRODUCTION**

In 2009 there were 34,728 cattle and 69,821 chickens in Santo Rural; in 2020 there were 29,552 cattle and 74,489 chickens.  
In 2020 41% of household's livestock were mainly for home consumption but some sale.

**LIVESTOCK OWNED**

	NATIONAL				SANTO RURAL			
	2020		2009		2020		2009	
Cattle	112,276	15%	105,051	15%	29,552	25%	34,728	29%
Chickens	512,065	70%	468,779	65%	74,489	63%	69,821	58%
Pigs	87,931	12%	108,056	15%	9,378	8%	9,390	8%
Goats	13,970	2%	34,086	5%	2,667	2%	4,595	4%
Ducks	5,158	1%	-	-	824	1%	-	-
Horses	3,221	0%	5,559	1%	2,207	2%	1,912	2%
Sheep	240	0%	-	-	25	0%	-	-
<b>Total</b>	<b>734,860</b>		<b>721,531</b>		<b>119,142</b>		<b>120,446</b>	

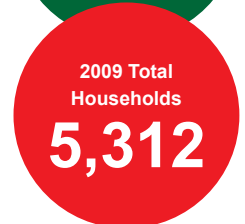


**LIVESTOCK CONSUMPTION**

	NATIONAL		SANTO RURAL	
	2020		2020	
Home consumption only	23,374	37%	2,722	33%
Mainly for home consumption but some sale	15,704	25%	3,310	41%
Mainly for sale but some home consumption	1,682	3%	304	4%
Sales only	687	1%	57	1%
Households not owning livestock of any kind	21,917	35%	1,775	22%
<b>Total</b>	<b>63,365</b>		<b>8,169</b>	

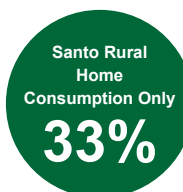
**CASH CROPS**

	NATIONAL				SANTO RURAL			
	2020		2009		2020		2009	
Kava	26,517	48%	22,735	48%	5,733	70%	4,020	76%
Coconut	16,123	50%	23,461	50%	3,240	40%	3,548	67%
Cocoa	5,467	18%	8,745	18%	975	12%	1,056	20%
Coffee	1,237	3%	1,358	3%	46	1%	26	0%
Sandalwood	9,206	13%	6,375	13%	1,409	17%	913	17%
Pepper	610	2%	733	2%	45	1%	120	2%
Vanilla	1,079	15%	7,169	15%	153	2%	1,116	21%
<b>Total Households</b>	<b>63,365</b>		<b>47,373</b>		<b>8,169</b>		<b>5,312</b>	



In 2009 4,020 households in Santo Rural planted Kava, this increased to 5,733 in 2020.

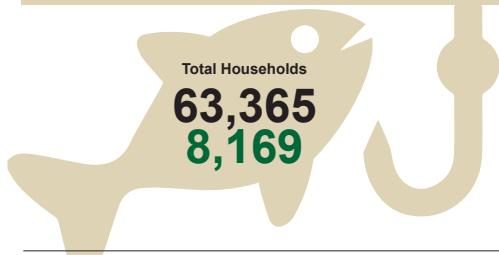
In 2020 61% household's crops were mainly for home consumption but some sale.



**CROPS CONSUMPTION**

	NATIONAL		SANTO RURAL	
	2020		2020	
Home consumption only	25,751	41%	2,677	33%
Mainly for home consumption but some sale	25,303	40%	4,978	61%
Mainly for sale but some home consumption	1,719	3%	206	3%
Sales only	157	0%	17	0%
Households not growing crops of any kind	10,434	16%	290	4%
<b>Total</b>	<b>63,365</b>		<b>8,169</b>	

**PRODUCTION**



In Santo Rural 31% of all households in 2020 marine fished for home consumption only.

**MARINE FISHING**

**FRESH WATER FISHING**

	NATIONAL		SANTO RURAL		NATIONAL		SANTO RURAL	
	2020	2020	2020	2020	2020	2020	2020	2020
Home consumption only	17,846	28%	2,498	31%	4,710	7%	614	8%
Mainly for home consumption but some sale	6,392	10%	1,016	12%	2,223	4%	513	6%
Mainly for sale but some home consumption	879	1%	141	2%	294	0%	30	0%
Sale only	125	0%	18	0%	105	0%	14	0%
No Fishing	38,123	60%	4,496	55%	56,034	88%	6,997	86%
<b>Total Households</b>	<b>63,365</b>		<b>8,169</b>		<b>63,365</b>		<b>8,169</b>	

**FINANCIAL SERVICES**

**HAS A COMMERCIAL BANK ACCOUNT**

In Santo Rural 17% had a commercial bank account in 2016, this consisted of 2,082 males and 981 females.

**NATIONAL 2016**

	Total	Male	Female
No	107,667	49,062	58,605
No %	69%	63%	75%
Yes	49,037	29,363	19,674
Yes %	31%	37%	25%
<b>Total</b>	<b>156,704</b>	<b>78,425</b>	<b>78,279</b>



**SANTO RURAL 2016**

	Total	Male	Female
No	15,498	7,324	8,174
No %	83%	78%	89%
Yes	3,063	2,082	981
Yes %	17%	22%	11%
<b>Total</b>	<b>18,561</b>	<b>9,406</b>	<b>9,155</b>

PERCENTAGE OF BANK ACCOUNT HOLDERS

**30%**

PERCENTAGE OF BANK ACCOUNT HOLDERS

**17%**

**HAS A VANUATU NATIONAL PROVIDENT FUND (VNPf) NUMBER**

In Santo Rural 11% had a commercial bank account in 2016, this consisted of 1,381 males and 644 females.

**NATIONAL 2016**

	Total	Male	Female
No	120,473	56,299	64,174
No %	77%	72%	82%
Yes	36,231	22,126	14,105
Yes %	23%	28%	18%
<b>Total</b>	<b>156,704</b>	<b>78,425</b>	<b>78,279</b>

**23%**  
have a  
VNPf number

**SANTO RURAL 2016**

	Total	Male	Female
No	16,536	8,025	8,511
No %	89%	85%	93%
Yes	2,025	1,381	644
Yes %	11%	15%	7%
<b>Total</b>	<b>18,561</b>	<b>9,406</b>	<b>9,155</b>

**11%**  
have a  
VNPf number

**POLICY RECOMMENDATIONS**