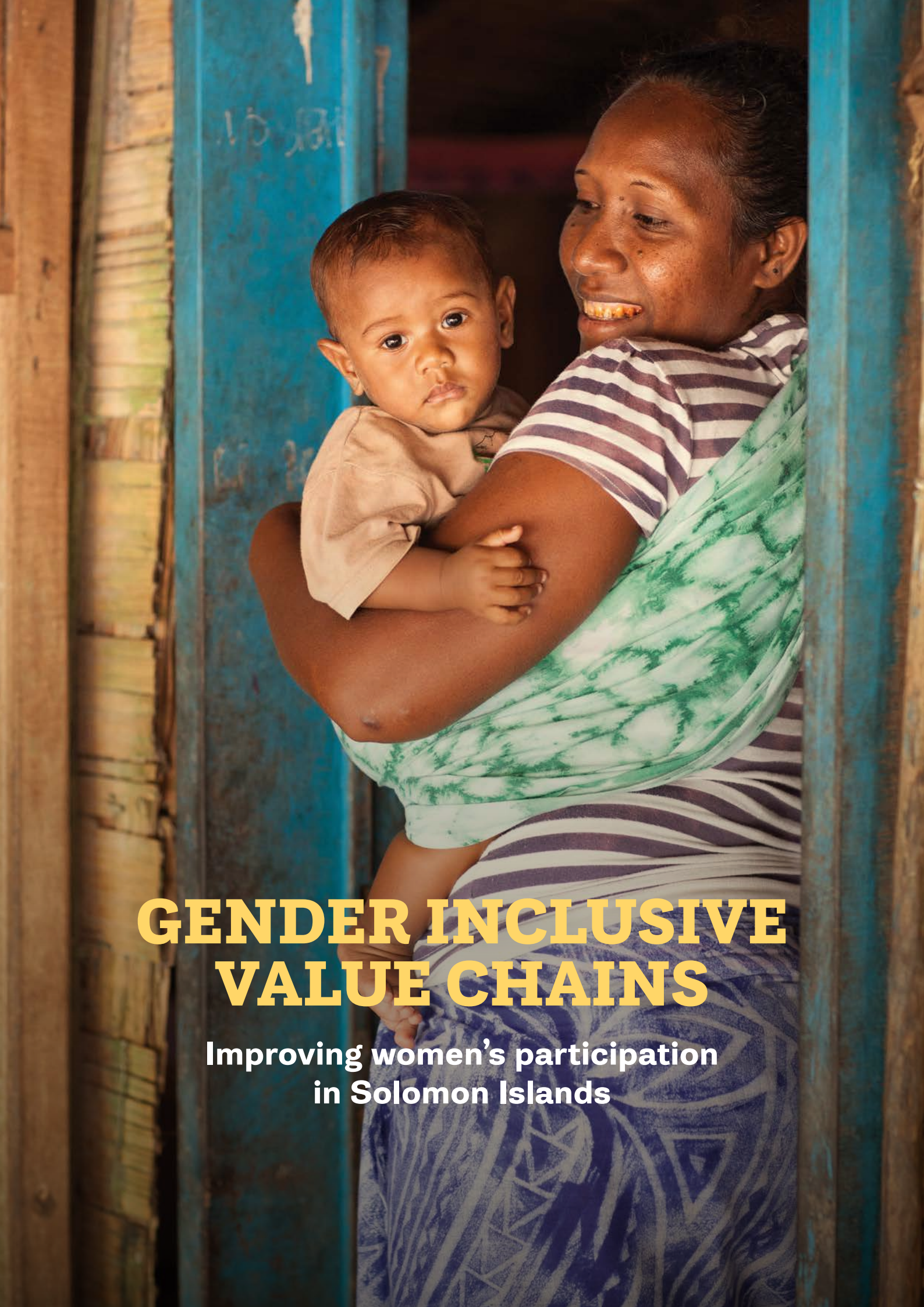

GENDER INCLUSIVE VALUE CHAINS

Improving women's participation in Solomon Islands

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ACKNOWLEDGMENTS

This report is an output of Solomon Islands Second Rural Development Program (RDP II), a multidonor initiative to improve basic infrastructure and services in rural areas and strengthen links between smallholder farming households and markets. It was financed by the Australian Government, through Pacific Women Shaping Pacific Development, and the World Bank.

The assessment was led by Task Team Leader of RDP II, Kosuke Anan. The core team comprised Brenna Moore, Ethel Frances, and Abigail Blenkin who contributed to the literature review and baseline survey; Kamakshi Perera Mubarak who analyzed the survey results, prepared the write-up, and finalized the overall report; and Alison Ofotalau who coordinated the work of field enumerators and the training firm in Honiara. Technical inputs during the baseline survey were provided by Gayatri Acharya. Anuja Utz and Gitanjali Ponnambalam assisted the team with the management of funding sources. Heidi Romano (Consultant) designed the report.

The team would like to thank Tracey Newbury, Director of the Gender Equality and Disability Inclusiveness Section of the Department of Foreign Affairs and Trade (DFAT), as well as the team from DFAT in Solomon Islands who provided valuable inputs during report preparation. The team is also grateful to Sonya Sultan and Melissa Williams for peer-reviewing the report.

The stakeholders consulted for the design of the assessment are listed in Appendix 2.

Photo: Rachel Skeates-Millar/World Bank.

EXECUTIVE SUMMARY

The aim of this assessment was to identify the constraints to, and effective measures for, increasing women's participation and productivity in agricultural value chains in Solomon Islands, including through the Second Rural Development Program (RDP II). A multidonor initiative, RDP II was designed to improve basic infrastructure and services in rural areas and to strengthen the linkages between smallholder farming households and markets. Amongst other objectives, the program supports farming households to engage in productive partnerships with commercial enterprises. It has been observed that women are not always engaged and fully benefitting from agricultural value chains supported by RDP II.

Agribusiness partnerships under RDP II have relatively short timeframes (2-3 years) and are mostly focused on improving agricultural productivity and access to markets as opposed to transformative change in social and behavioral norms. This assessment, therefore, adopted an action-oriented approach to test and/or examine potential interventions for RDP II that can improve women's participation in the short-term while still laying the foundation for more sustainable, transformative change. Accordingly, the assessment was framed around four key questions: (i) what are the relative benefits of engaging women in different types of savings mechanisms; (ii) what are the barriers to women's participation in training and what measures can be applied in future iterations of RDP II; (iii) what impact does the introduction of cocoa solar dryers have on women; and (iv) how can gender awareness training be effectively provided to households.

The assessment was framed within the literature on women's empowerment in value chains. Improving women's participation in agricultural value chains is not simply a matter of increasing their presence, but of increasing their empowerment as value chain actors. Five 'domains' where women are constrained in participating in agricultural value chains were identified: (i) access to resources (land, technology, finance); (ii) production decisions (extension services, knowledge transfer, education); (iii) access to and control over income (earning and controlling income); (iv) group participation and leadership (sociocultural barriers); and (v) time allocation (domestic responsibilities and health).

A household questionnaire was used to collect data, supplemented by informal discussions with farmers and community members. Cocoa and coconut value chains were ideal focus areas. Women here are typically involved in the more time-consuming and labor-intensive activities of planting, production and harvesting, while men dominate post-harvest processing, sales, and resulting income. To facilitate an accurate comparison between agribusiness partnerships and a sufficiently comparable control group, however, the assessment focused on cocoa partnerships only. Data collection occurred in July 2017-March 2018.

THE ASSESSMENT RESULTED IN FIVE KEY RECOMMENDATIONS FOR RDP II:

1. Make 'savings clubs' more accessible, attractive and sustainable.

Although both men and women indicate 'savings' as an important use of household income, the assessment found that a considerable proportion of respondents do not actually save. Among households that do save, the most common mechanism is the savings club or informal savings group. Mobile phone-based banking is a less appealing mechanism despite initial enthusiasm for the service when it was first introduced.

The assessment recommends the following:

(i) reduce club fees which are a deterrent to the participation of some women;

(ii) introduce mandatory savings or restrictions on withdrawals since women appreciate the disciplined method of saving;

(iii) enhance the capacity of club management teams (especially on transparency and accountability of the management of savings) which has played a key role in the success of savings clubs; and

(iv) monitor progress in these clubs to identify good practices and ensure sustainability.

2. Roll out a family-oriented and gender-sensitive financial literacy training program.

The fact that a large proportion of households do not save at all highlights the need for dedicated training on financial literacy to build the foundation for savings habits. It is often the husbands who decide on how income is used. It is, therefore, important to sensitize households to the benefits of involving females in financial decision making. The training is also an opportunity to build the confidence of women, the lack of which prevents some women from joining savings clubs.

To be effective, due consideration must be given to the design and delivery aspects of the proposed training. Despite joint responsibilities in cocoa production, training programs are mostly attended by husbands and rarely by both husband and wife.

The decision on who attends is often made by the husbands. Furthermore, invitations to training events are typically addressed to the head of household, which is interpreted as the husband. Women are eager to learn and attend training but constrained by household responsibilities. The gender-based training intervention piloted under the assessment also highlights several lessons.

The assessment recommends seven key features of a training program on financial literacy:

(i) family-oriented and participatory method;

(ii) invitations addressed to both women and men;

(iii) specific strategies to facilitate female participation;

(iv) modules on importance of saving, role of women in household financial decision making, and confidence building for women;

(v) participant feedback through formal evaluation methods;

(vi) monitoring training impact; and

(vii) appropriately skilled firms and trainers to carry out the training.

3. Support high-end or specialty cocoa markets and buyers.

The introduction of cocoa solar dryers brought two key benefits for women: reduced workload and increased involvement in drying beans and selling dry beans. Nevertheless, due to market price fluctuations, the average selling price of dried cocoa beans declined after the introduction of solar dryers. If sold to the right market and buyers, however, beans dried using solar dryers can be sold at higher prices compared to beans dried using traditional, firewood dryers. Continuing to sell these beans in regular markets at regular prices can dissuade cocoa farmers from investing efforts and time in solar dryer technology. The recommendation is, therefore, to help link up the users of solar dryers with markets and buyers for high quality cocoa.

4. Explore modifications to the design of cocoa solar dryers.

There is a need to address the downside in design elements of solar dryers. The assessment recommends exploring design options to increase the size of dryers and to introduce trays or turning devices, which will help to turn the beans when dryers are too hot.

5. Sensitize lead partners under RDP II to the benefits of engaging women.

Given the many responsibilities under their partnership agreements, lead partners of agribusiness partnerships may view women-specific interventions as an additional burden with little direct benefit. If women are motivated to engage in cocoa value chains, however, lead partners can benefit from better quality production. Engaging with women farmers is also a form of corporate social responsibility. It can provide lead partners with the opportunity to build their reputation and public profile.

Photo: Rachel Skeates-Millar/World Bank.

ABBREVIATIONS

ACIAR	Australian Centre for International Agricultural Research
ANZ	Australia and New Zealand Banking Group
$A	Australian dollar
HH	Household
ICT	Information and Communication Technology
IFC	International Finance Corporation
IWDA	International Women's Development Agency
kg	Kilogram
NPF	National Providence Fund
PFIP	Pacific Financial Inclusion Program
PHAMA	Pacific Horticultural and Agricultural Market Access Program
PNG	Papua New Guinea
RDP II	Solomon Islands Second Rural Development Program
SI	Solomon Islands
SI$	Solomon Islands Dollar
SIDPS	Solomon Islands Development Project Solution
UN	United Nations
UNDP	United Nations Development Programme

Photo: Tom Perry/World Bank.

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND

Agriculture can be an important engine of growth and poverty reduction, however, women face significant constraints to effectively engage in agricultural value chains (FAO 2011). In Solomon Islands, women play a significant role in the rural economy in producing, harvesting and selling fruit, vegetables, root crops and small-scale livestock. Nevertheless, their participation in more remunerative agricultural activities–crops such as coconut or cocoa, or value-added processing of horticultural produce–is limited. This represents a missed opportunity for poverty reduction and for business development (KIT et al. 2012). Recognizing and addressing the barriers women face in agricultural value chains offers an opportunity to achieve social inclusion for women and to drive economic growth.

Solomon Islands Second Rural Development Program (RDP II) is a multidonor initiative funded by Solomon Islands Government, the World Bank, the International Fund for Agricultural Development, European Union, and the Australian Government. It seeks to improve basic infrastructure and services in rural areas and to strengthen the linkages between smallholder farming households and markets (World Bank 2014; 2018). Under Component 2 of RDP II, specific support is provided to farming households to engage in productive partnerships with commercial enterprises, such as cocoa exporters.

Because women are not always engaged and fully benefitting from agricultural value chains supported by the RDPII, an assessment was commissioned to identify how to improve women's engagement in agricultural value chains supported under the program. It was funded by the World Bank and the Australian Government's Pacific Women Shaping Pacific Development, a 10-year $A320 million Australian Government commitment to improve the political, social and economic opportunities of women living in the Pacific (Pacific Women Shaping Pacific Development 2018).

1.2 OBJECTIVE OF THE ASSESSMENT

The objective of this assessment was to identify constraints to, and effective measures for, increasing women's participation and productivity in agricultural value chains in Solomon Islands. This was done by examining three key questions: (i) what are the constraints affecting women's participation in agricultural value chains; (ii) what are the recommended measures for addressing the constraints and factors (for example, are there any measures that have been proven effective in other countries); and (iii) do the recommended measures work effectively in the context of Solomon Islands.

The assessment drew on the wealth of literature on women's economic empowerment and engagement in agriculture, both in Solomon Islands and globally, to identify the constraints to women's participation in agricultural value chains, and potential interventions to address these. This analytical framework is presented in the next section. The assessment then focused on relevant and practical interventions that could be piloted and/or examined through RDP II, to understand how they can be best applied in the context of Solomon Islands.

This report aims to answer the following specific questions on four interventions that were piloted and/or examined through RDP II:

1. **Savings mechanisms:** What are the relative benefits of engaging women in different types of savings mechanisms?
2. **Technical training:** What are the barriers to women's participation in training and what measures can be applied?
3. **Solar dryers for cocoa:** What impact does the introduction of cocoa solar dryers have on women?
4. **Gender awareness training:** How can gender awareness training be effectively provided to households?

The findings of this assessment are intended to inform future strategies and practical measures in the agricultural sector and, more broadly, impact on existing gender inequalities and women's economic empowerment in Solomon Islands. The results are also expected to directly inform the future iterations of agribusiness partnerships and commercialization support activities to be supported by RDP II.

1.3 FRAMEWORK FOR ANALYSIS

1.31 CONSTRAINTS TO WOMEN'S PARTICIPATION IN AGRICULTURAL VALUE CHAINS UNDER FIVE 'DOMAINS'

Agricultural value chains offer significant opportunities to men and women through better market linkages and employment opportunities, however, the way these value chains operate can affect some groups negatively.

Women face gender-based constraints to participation in all stages of agricultural value chains - these can be considered under five 'domains':[1]

1. **Access to resources:** Not having ownership, access to or decision-making power over productive resources such as land, livestock, agricultural equipment, and credit;
2. **Production decisions:** Lacking decision-making power (autonomous or shared) or the appropriate skills to inform agricultural production decisions;
3. **Access to, and control over, income:** Constraints to accessing markets and not having decision-making power over resulting income and expenditures;
4. **Group participation and leadership:** Limited participation in economic or social groups or the community, especially in leadership roles; and
5. **Time allocation:** Heavy workloads and insufficient time for leisure or income-generating activities.

Studies in Solomon Islands have identified such constraints across all five domains, as summarized in Table 1-1.

1. Adapted from Stern et al. 2016.

TABLE 1-1

Limits to Female Participation in Agricultural Value Chains in Solomon Islands

DOMAIN	CONSTRAINT	
	Type	**Detail**
1. Access to resources	Land	Women lack decision-making power over the use of land. Even in communities where land ownership is matrilineal, decisions are made by male chiefs.
	Technology	Men tend to control the means of production, and women do not have access to (or are not aware of) new planting materials, inputs, or postharvest technologies that could improve productivity, add value, and reduce time/labor inputs.
	Finance	Although both male and female farmers have limited access to finance, women face difficulties due to low literacy levels, lack of confidence when dealing with public institutions, absence of formal identification documents, and the insistence of officials on requiring the husband's permission to access bank accounts. Actual literacy rates are much lower than census-derived official figures, with only 15% of women being fully literate (the figure for men is also low at 21%).
2. Production decisions	Extension services	The application of scientific research and new knowledge to agricultural practices through farmer education, known as extension services, are limited and not gender sensitive, so women are frequently excluded from skills development opportunities.
	Technology adoption	Women have fewer opportunities to learn about new practices via knowledge transfer within social networks (an important determinant of technology adoption decisions).
	Literacy	Women tend to be less educated than men and less literate and numerate, which limits their ability and motivation to adopt new farming practices. Although 90% of girls enroll in primary school, the completion rate is only around 50%. Enrolment rates for girls in junior and senior secondary school are low, at 23% and 17%, respectively (the rate for boys is only marginally better).

TABLE 1-1 / CONTINUED

DOMAIN	CONSTRAINT	
	Type	**Detail**
3. Access to, and control over, income	Earning income	For high-value crops like cocoa, women are involved in planting, harvesting and selling wet beans. They are, however, less involved in the postharvest practices that determine quality and fetch a higher price (for example, fermentation and drying), and thus are not involved in selling the product or controlling the resulting income.
		For lower-value crops like peanuts, fruit, vegetables and root crops, women are often the main vendors at roadside stalls or markets. Nevertheless, they experience harassment, theft, assault, and intimidation, must endure unhygienic operating conditions, and face entrenched male collusion and corruption in market operations.
		Men typically own and operate the transportation means (from villages to provincial centers or from the outer islands to Honiara), which may constrain women's participation in markets.
		Women are less mobile than men due to household responsibilities, and so may have less access to market information or awareness of value-adding opportunities.
		Women are not trained in entrepreneurship or financial skills, which is compounded by lower literacy and numeracy skills compared to men.
	Controlling income	Women often have little control over how household income is spent and may risk gender-based violence if they try to change this. This makes it difficult to control the money they have earned.
		While both women and men are subject to traditional obligations of the wantok system, women often have less power than men to refuse the requests of wantoks who ask for favors, free goods, and financial handouts, and are more likely to be subjected to physical, sexual, or psychological intimidation by male relatives wanting goods/money.[2]

2. The wantok system or wantokism is derived from the Solomons Pijin term for 'one talk,' which means from the same language. It implies giving preference to kin in the expectation of a series of reciprocal obligations.

TABLE 1-1 / CONTINUED

DOMAIN	CONSTRAINT	
	Type	**Detail**
4. Group participation and leadership	Leadership	Women are constrained from taking leadership or management roles by sociocultural barriers, stereotypes, high levels of violence against women, and lack of institutional support such as maternity leave provisions and sexual harassment legislation. This results in women being underrepresented in key decision-making functions for the cocoa and coconut value chains.
	Participation	There is an entrenched bias against women's participation in decision making, from the household to the political level.
	Community-based organizations	Community and church-based women's organizations do exist and may be able to influence change but are dependent (to varying extents) on the support and approval of men if their initiatives are to become internalized practices.
5. Time allocation	Household obligations	Women are responsible for the bulk of domestic chores, caring for children and the elderly, and fulfilling cultural obligations, leaving little time or energy to engage in productive economic activities.
	Health status	Women's health status can limit their ability to be economically active. The high fertility rate (4.1 births per woman) comes with a health burden, there is a high dropout rate for immunization of girls, and it has been suggested that increasingly heavy household workloads are the cause of physical exhaustion for many women.

Note: The table was prepared based on the literature review of the following 12 sources: (i) Asian Development Bank 2015; (ii) Asian South Pacific Bureau of Adult Education 2007; (iii) AusAID 2006; (iv) DFAT 2016: (v) IFC 2010; (vi) Eves and Crawford 2014; (vii) Georgeou et al 2015; (viii) Krushelnytska 2015; (ix) Laven 2015; (x) Ministry of Education and Human Resource Development 2012; (xi) UN Women 2012; and (xii) World Health Organization 2015.

1.32 IDENTIFYING APPROPRIATE INTERVENTIONS TO BE EXAMINED IN CONJUNCTION WITH RDP II

Improving women's participation in agricultural value chains is not simply a matter of increasing their presence, but of increasing their empowerment as value-chain actors.

For example, if women participate in training to improve productivity but they do not have control over the income generated from the higher output, then they are not empowered and there is little incentive for them to engage. There is substantial global experience and evidence on both short-term actions to improve women's immediate engagement **(presence)**, as well as longer-term actions to effect social or behavioral change **(empowerment)**. These are summarized in Appendix 1 along with potential indicators for monitoring progress.

The selection of potential interventions is based on the wealth of literature on women's economic empowerment and engagement in agriculture in Solomon Islands and globally and was also guided by the following factors:

+ **Prioritize interventions that seek to empower women with respect to control over household income and their own time.**

  At the time of rolling out this assessment, 16 agribusiness partnerships had been approved for the first round of RDP II. Of these, eight were for cocoa, five for coconut, and three for other products. The cocoa and coconut partnerships present opportunities for intervention since women in these activities are typically involved in planting, production and harvesting while men dominate postharvest processing, sales and control of resulting income (Laven 2015).

+ **Focus on short-term interventions while still laying the foundation for more sustainable, transformative change.**

  The RDP II agribusiness partnerships have relatively short timeframes (2-3 years) and are mostly focused on improving agricultural productivity and access to markets, rather than any transformative change with respect to social and behavioral norms.

+ **There are potential risks to the effectiveness of interventions since women are not a homogenous group.**

  A given intervention may not suit all women, for example, the circumstances of widows or single women differ from those of married women (Stern et al. 2016). Interventions such as Information and Communication Technology (ICT)-based extension services or credit facilities require women to be literate and/or numerate, which may be a barrier in Solomon Islands.

+ **Interventions that seek to empower women may have unintended consequences.**

  Women may experience increased workloads for productive activities on top of existing household responsibilities (KIT et al. 2012; Smee and Martin 2016). They may face intense pressure from their husbands or wantok (extended family) to use increased income to fulfil cultural obligations or other purposes (Hedditch and Manuel 2010). Male household members may perpetrate gender-based violence in an effort to assert more control over women who are taking on more equal roles (Eves and Crawford 2014). This is in a context of prevalent gender-based violence,[3] which has been found to limit the contributions of small-scale women farmers (IFC 2016). Meanwhile, there is evidence that domestic violence may decrease as men do not want to disrupt their wives' ability to earn an income (Smee and Martin 2016).

3. In Solomon Islands, 64 percent of women aged 15–49 years are reported to have experienced physical or sexual violence from an intimate partner (World Bank 2017).

Consultations were held with stakeholders in Solomon Islands in December 2016 and February 2017, including RDP II project staff and beneficiaries (see Appendix 2) with the following areas shortlisted for potential intervention in RDP II (Table 1-2):

1. **Mobile banking** (access to resources);
2. **Informal mentorship arrangement** (production decisions) **(dropped);**
3. **Tailoring of training provision** (production decisions);
4. **Cocoa solar dryer as a technological intervention** (access to income); and
5. **Household training for long-term change in attitudes** (control over income).

The second intervention was subsequently dropped given issues related to cultural context, logistics and cost (see Chapter 2).

TABLE 1-2

Potential Interventions Under RDP II

DOMAIN	CONSTRAINTS IN SOLOMON ISLANDS	POSSIBLE INTERVENTIONS IN RDP II	RECENT EXAMPLES (Solomon Islands and Papua New Guinea)
1. **Access to resources**	Women do not control land Men control the means of production Women face difficulties in accessing finance	Provide equipment and training to female farmers in the more remunerative postharvest processing of cocoa and coconuts, for example on fermentation and drying of cocoa, or on the production of coconut oil. Connect female producers to credit opportunities, accompanied by learning from peers or mentors. Facilitate women's participation in partnerships training on financial matters, such as by adjusting the curriculum and delivery methods to match the needs of female farmers, or by providing child care.	*Tugeda Tude Fo Tumoro* savings club (Live & Learn/IWDA, SI) *Livelihoods Program* (Ministry of Agriculture and Livestock, SI) *Financial Inclusion Program* (Central Bank of Solomon Islands and UNDP) *goMoney Mobile Banking* (ANZ Bank and IFC)
2. **Decision making over production**	Extension services are limited and not gender-sensitive Women have fewer opportunities to learn about new practices Women tend to be less educated than men and less literate and numerate	Facilitate women's participation in technical training by customizing the curriculum and delivery methods to be more responsive to their needs, such as by changing the timing of training or providing child care during training. Take a household or family-based approach to the provision of training, engaging men and women equally. Provide training for both men and women on attitudes and social norms regarding women's control over income, status in the household, and possibly also gender-based violence, which could include successful female farmers sharing their stories and successes. Provide basic literacy and numeracy training.	Kastom Gaden Association (SI) *Family Teams* program (ACIAR, PNG)

DOMAIN	CONSTRAINTS IN SOLOMON ISLANDS	POSSIBLE INTERVENTIONS IN RDP II	RECENT EXAMPLES (Solomon Islands and Papua New Guinea)
3. **Access to, and control over, income and expenditures**	Women are less involved in the more remunerative parts of value chains Women face difficulties in accessing markets Women often have little control over how household income is spent	Engage women in potential income-generating activities that complement the agribusiness partnership, such as production of cocoa seedlings for sale and processing of coconut oil or other products. Establish women's marketing groups. Connect women to community-managed savings groups or encourage a safe place to save at home. Facilitate discussions between husbands and wives about attitudes and norms towards control of income; share examples of husbands and wives working as equal partners. Provide basic literacy and numeracy training.	*Women's Financial Literacy and Livelihoods* project (West 'Are 'Are Rokotanikeni Association/ IWDA, SI) Credit Union (Solomon Islands Women in Business Association)
4. **Group participation and leadership**	Women are constrained from taking leadership or management roles There is an entrenched bias against women's participation in decision making, from the household to the political level	Raise awareness about the value of women's leadership within the agribusiness partnership. Conduct training that builds confidence, assertiveness and awareness of rights for female farmers. Sponsor events that actively link women (female farmer and agribusiness partner staff) to role models or mentors. Publicly recognize women leaders and their contributions/achievements.	*Solomon Islands Rural Development Program Phase I* ward committees *Tugeda Tude Fo Tumoro* savings club (Live & Learn/IWDA, SI) *Women's Financial Literacy and Livelihoods* project (West 'Are 'Are Rokotanikeni Association/ IWDA, SI) *Markets for Change* program (UNWomen, SI)
5. **Time allocation**	Women are responsible for the bulk of domestic chores and fulfilling cultural obligations Women's health status can limit their ability to be economically active	Showcase time- and labor-saving technologies for women participating in the cocoa/coconut value chains. Facilitate discussions between husbands and wives about attitudes and norms towards sharing caretaking roles and household tasks.	

1.33 DATA COLLECTION METHODOLOGY

To facilitate an accurate comparison between agribusiness partnerships and a sufficiently comparable control group, the assessment focused on cocoa partnerships only (see Appendix 4). The selection of partnerships depended on the lead partner's willingness to engage; the number of beneficiaries that could be reached; and the suitability of the partnership for the proposed intervention (for example, if a mobile banking merchant is already present or if the location is suitable for solar drying technology).

A structured household survey formed the primary means of data collection, supplemented by informal discussions with farmers and community members (Appendix 3). The survey questionnaire was used to solicit quantitative and qualitative information from household respondents and comprised five key sections: (i) background information of respondent and household; (ii) household activities; (iii) cocoa farming activities; and (iv) questions specific to farmers involved in both cocoa and coconut production. A follow up survey was carried out for Intervention 4 (solar dryers for cocoa) focusing on sections (i) and (iii) of the questionnaire, along with a new section (v) which comprised questions specific to the cocoa solar dryer experience. Efforts were made to administer the survey to husbands and wives in separate physical spaces, to ensure females had the opportunity to be candid.

The reliability of data collected in the field is an intrinsic risk to this type of research and there were instances where information given by members of the same household was conflicting (for example, size of the cocoa farm, whether they sell wet or dry beans, and annual income from cocoa farming). On some occasions, the survey team verified information with the lead partners of agribusiness partnerships and other members of the community. The selling prices for cocoa beans collected through the questionnaire may not be accurate as they were based on the respondent's recollection as opposed to documented transactions.

1.4 STRUCTURE OF THE REPORT

The five interventions shortlisted for this assessment are discussed across Chapters 2 to 6. Each of these chapters focuses on one intervention by describing the experience specific to Solomon Islands and globally, the applicability of the intervention in the context of RDP II, the survey approach used, and the final results. The report concludes with a list of key recommendations in Chapter 7.

Photo: Rachel Skeates-Millar/World Bank.

Photo: Rachel Skeates-Millar/World Bank.

CHAPTER 2

INTERVENTION 1: MOBILE BANKING

ACCESS TO RESOURCES

2.1 BACKGROUND

Solomon Islanders, particularly those in rural areas, face several barriers in accessing formal banking services. This includes issues related to travel costs and time taken to reach banking outlets, transaction costs, and capacity for financial literacy. Women are further constrained due to their lack of confidence in dealing with financial institutions, lack of formal identification documents, competing demands on time, and lower levels of literacy (see Table 1-1).

Mobile phone-based banking platforms are a potential solution. With the support of the International Finance Corporation (IFC), ANZ Bank rolled out their mobile banking service, 'goMoney,' to rural households in Solomon Islands in September 2014, accompanied by the 'Money Minded' financial literacy training program (Box 2-1).

Merchants and agents were trained on how to effectively market and distribute the product to women. As of June 2016, goMoney had reached nearly 46,000 clients, most of whom were previously unbanked customers and 19,000 (41 percent) of whom were women. In August 2016, ANZ, the Pacific Financial Inclusion Program, and the Australian Government launched a program to extend goMoney services to Kokonut Pacific coconut farmers and buyers.[4]

4. The Bank of the South Pacific (BSP) also has a mobile banking initiative, but it has less penetration in rural areas as it requires connectivity for EFTPOS machines. The ANZ product was deemed more suitable for the RDP II context.

BOX 2-1

Features of 'goMoney' Mobile Banking

- All transactions by mobile phone; needs only an SMS function and no need for smartphone or Internet.
- Allows for a range of transactions including cash withdrawals/deposits at any goMoney merchant; purchase of goods or services from any merchant; transfer of funds to, or receipt of funds from any individual; purchase of mobile credit; payment of bills; transfer of money between accounts; and checking of account transactions and balances.
- A tiered 'Know Your Customer' regime allows customers with limited formal identification to open simplified bank accounts and perform a limited range of transactions.
- ANZ engaged Premiere Group to provide Money Minded financial literacy training to merchants and agents.

A recent evaluation of the goMoney program found that female customers preferred the mobile banking platform to traditional banking channels, particularly for savings (IFC 2016a). Women reported that mobile banking provided greater control over family finances and better capacity to cope with emergency situations. Access to a steady income stream was generally correlated with more active and consistent use of mobile banking services. Around 59 percent of surveyed female customers were in full-time paid jobs or self-employed while 38 percent were subsistence farmers.

2.2 APPROACH

Makira/Ulawa Province is one of the highest cocoa-producing regions in Solomon Islands and Pakera Enterprises Limited is one of the leading cocoa producers in the country and a lead partner in the province for cocoa farmers under RDP II. Prior to the start of the RDP II partnership, the goMoney mobile banking service had been introduced to communities producing for Pakera Enterprises Limited along with an alternative savings mechanism, the 'savings clubs' model (see Box 2-2). It was, therefore, decided to assess the relative benefits of engaging women in different types of savings mechanisms, rather than focusing only on mobile phone-based banking. Potential indicators included the number of male and female beneficiaries using the different savings mechanisms and reported changes in household decision making over finances.

The Pakera partnership has 277 partners (145 men and 132 women) from 67 households - a sample of 25 households (37 percent) was randomly selected through farmers' networks associated with Pakera Enterprises Limited. A team of two enumerators conducted the survey around the communities in Ward 9, Makira/Ulawa from May 30 to July 7, 2017. The team intended to interview both husband and wife to ensure equal representation. This was not possible, however, because in some cases one of them did not want to participate or was away in Honiara at the time of the survey. Despite efforts to ensure balanced representations of both male and female respondents, the proportion of female respondents was lower than male respondents due to lack of interest, or absence due to sickness and single parenthood. Table 2-2 shows the profile of survey respondents.

BOX 2-2

Features of 'Savings Club'

> Based on an informal group that has opened a joint savings account with a bank or other financial institution or has a locked box for cash savings that is kept at the home of a trusted club member or community leader.

> Money deposited in the account is the joint property of all club members, but individual members can track their personal savings using a passbook.

> Individual members have the right to withdraw funds from the group at different times, in line with club rules.

> Clubs may also have a second account for storing the profits from collective fundraising initiatives; these funds are made available to support agreed community projects or as loans to individual members.

Source: Brislane and Crawford 2014.

TABLE 2-1

Survey Sample for Savings Intervention, Makira/Ulawa

Household composition	HH – both husband and wife respondents	15	60%
	HH – only one single partner respondent	10	40%
	Total households	**25**	**100%**
Respondent composition	Male (part of husband/wife response)	15	57%
	Male (single partner response)	8	
	Female (part of husband/wife response)	15	43%
	Female (single partner response)	2	
	Total respondents	**40**	**100%**

TABLE 2-2

Respondent Profiles for Savings Intervention, Makira/Ulawa

Family size	Average 5-6 family members
Age range	Male: 34-67 years; female: 30-57 years
Education	Male: primary (48%), secondary (43%), university/vocational (8%); Female: primary (65%), secondary (35%)
As HH heads	Male (98%) and female (2%)
As initiators*	Male (45%), Both (35%), Inherited (13%), Female (5%), Son (5%)
Farm size range	0.5-4 hectares (300-4,000 trees)

*Note: The member of the household who initiated the idea to engage in cocoa production.

2.3 IMPACT OF SAVINGS MECHANISMS

2.31 DECISIONS ON HOUSEHOLD FINANCES ARE PREDOMINANTLY MADE BY HUSBANDS

Before considering the impact of savings mechanisms, it is important to reflect on household dynamics in controlling finances as this affects the adoption of different savings practices. Engagement in cocoa production is mostly initiated by men (45 percent of households surveyed) and in some households by both husband and wife (35 percent of households surveyed) (see Table 2-2). Men generally acknowledged women's role in cocoa production and the support they provide, however, decision making and leadership responsibilities are predominantly with the husband. Women have greater control over the use of income from the sale of wet beans (a lower value product) compared with the more remunerative activity of dry bean sales (Table 2-3).

Most male respondents stated that they give the money to their wife to store. They (the husbands) make the final decision, however, on how the money is spent. The storing of cash by the wife does not mean she has the final say over its use:

> "My husband will give me money for household needs but will come and take it away from me if he wants to buy beer and smoke when he has used up his share of the income".

Although both men and women indicated that cocoa production is the primary source of income for their household,[5] they had different sources of secondary income–coconut products for men, and garden produce for women (Table 2-4). Qualitative data from the survey suggests that this difference in responses between men and women relates to the nature of the household's decision making on how income from cocoa production is allocated. When women disagree with the way cocoa income has been used, they will often sell garden produce and cooked food to generate income to meet the household's basic needs. Women will also sell garden produce and cooked foods to be able to make mandatory contributions to the savings club, if they are a member. One respondent stated:

> "One of the [savings] club rules is for the members to save money every fortnight. Sometimes I have to sell extra food at the market so I have money to put against my name when we meet because I do not have much share from cocoa income".

5. Note that the surveys were conducted with cocoa-producing households who received cocoa dryers from RDP II. The survey results may not necessarily represent typical households in rural parts of Solomon Islands.

TABLE 2-3

Household Decision Making[B]

SUBJECT REQUIRING DECISION	WHO MAKES THE DECISION			
	Husband	Wife	Both	Family[d]
Daily household expenses[b]	23%	58%	20%	-
Use of income from wet beans	41%	36%	10%	10%
Use of income from dried beans	59%	24%	18%	-
Sending kids to school[c]	18%	20%	58%	-

Notes: A: Totals of each row may not necessarily add up to 100%. This is due to rounding up and down of the figures. The denominator (sample size) varies between the rows, since not all households sell wet beans, dry beans, and have children in school. B: Includes food, durable goods (such as bicycles), schooling, medical, community contributions (for example, church), transport, and others; C: Being able to send kids to school is one of the main reasons given by respondents for engaging in cocoa production; D: Represents children, brothers, and sisters of farmers.

TABLE 2-4

Income Sources and Expenditure Needs (Ranked by Importance)

RANK	INCOME SOURCES		EXPENDITURE NEEDS	
	Ranking by men	Ranking by women	Ranking by men	Ranking by women
1	Cocoa production	Cocoa production	Food and HH goods	Food and HH goods
2	Coconut products	Garden produce	School-related	School-related
3	Garden produce	Cooked food	Community obligations	Community obligations
4	Betel nuts	Betel nuts	Savings	Savings
5	Cooked food	Coconut products	Farming	Farming
6	Fishing	Fishing	Cigarettes & alcohol	Medical

*Note: 1 – most important to 6 – least important.

TABLE 2-5

Household Saving Practices

RESPONDENT	ARE YOU SAVING?			SAVINGS MECHANISM USED			
	Yes	No	% Yes	Savings club	At Home	Commercial	goMoney
Male	13	10	57%	69%	15%	15%	0%
Female	10	7	59%	50%	40%	0%	10%
Total	23	17	58%	61%	26%	9%	4%

Note: Totals for each row may not add to 100 percent due to the effects of rounding.

2.32 SAVING IS EQUALLY IMPORTANT FOR MEN AND WOMEN

'Savings' is ranked as an equally important use of household income (after food and household goods, school-related costs, and community obligations) by both men and women (Table 2-4). Households noted that the primary reason they save money is to send their children to school, build a better house for the family, and provide for basic household needs. Very few respondents saved for reinvesting into their farming business.

2.33 VERY FEW HOUSEHOLDS PRACTICE SAVING

Although men and women ranked saving as an equally important use of household income, only around 58 percent of respondents indicated that they do save money (Table 2-5). This is because of insufficient money left over to put towards savings; concerns with savings clubs that preclude their involvement; and satisfaction with how they are managing existing finances (Table 2-6). Lack of confidence and assertiveness was an additional obstacle for women in terms of their participation in savings clubs. These results also suggest that few households practice saving due to limited saving options (financial services) available for rural households; they generally do not seem to consider using commercial bank accounts as the default saving option, and they seem to consider keeping money at home or through savings clubs as common saving options. It is usually difficult to save when the money is readily accessible at hand and when households are pressed with daily consumption needs.

TABLE 2-6

Reasons for Not Saving: Male vs. Female

Male	We trust each other so we only save at home.
	There is nothing left to save as all income is spent on household needs and fees.
	We do not trust those who look after the money in savings clubs.
	Saving in savings clubs is too demanding.
	Each member of the family has their own turn to harvest and therefore control their own money.
Female	We have nothing left to save as our income from cocoa is small.
	We are not aware of savings clubs.
	Savings club close to us has the maximum number of members and so we could not join.
	We applied for an account with Pan-Oceanic Bank and Bank of South Pacific but no update yet.
	Banks and savings clubs charge fees so I do not want to join.
	I am controlling our income well; husband is happy so we have no need for commercial banks and savings club.
	I am too shy to join savings clubs or commercial banks as I can only spare a small amount of money.
	There are daily needs; no point of saving anywhere else as you will always take it out again.
	Used to save in 2016 but not anymore due to mismanagement of club funds by those managing it.

2.34 SAVINGS CLUB AS THE MOST POPULAR SAVINGS MECHANISM

Among households that do save, different savings mechanisms are used (Table 2-5), the most common mechanism is by joining a savings club. This is followed by saving at home or keeping cash securely at home. The savings club model was widely reported by respondents to be the most effective because savings are enforced with strict conditions on withdrawing money. Women saw several benefits to these informal savings groups: (i) created space for their recognition in the household and the community; (ii) a disciplined method of saving; (iii) a simpler and more accessible mechanism compared to commercial banks, especially given their low education levels; and (iv) included complementary financial literacy training which had reportedly helped to improve their role in financial decision making in the household. Men were generally supportive of their wives' involvement in savings clubs as they could see a benefit in having savings as a buffer for unexpected emergencies.

Deterrents to women joining savings clubs included: (i) lack of awareness; (ii) joining fee; (iii) lack of confidence; (iv) savings clubs nearby having reached membership capacity; and (v) mismanagement of club funds by the management team (see Table 2-6). The sustainability and success of savings clubs was to a large extent reliant on the commitment and ability of the management team. Continuous monitoring and follow-up training to these teams by organizations, such as World Vision, that had helped set them up played a role in the effective functioning of these clubs.

2.35 MOBILE BANKING AS A LESS ATTRACTIVE MECHANISM

The mobile phone-based banking platform, goMoney, was the least used savings mechanism (Table 2-5). Feedback from the local goMoney merchant suggested that, while there was initial enthusiasm for the service when it was first introduced, the usage rate had dropped. Reasons given by the merchant and by survey respondents for not using goMoney included the need to pay fees to use the service; no mandatory periodic savings; and no restrictions on withdrawing savings.

A survey undertaken by IFC in October 2016 on the use and impact of goMoney found that those users that continued to use mobile banking in the long-term were primarily those with a higher level of education and receiving regular income through formal employment (IFC 2016a). While mobile banking may, therefore, offer one way to provide low-cost, easy access banking services to the rural population of Solomon Islands, both the present assessment and the IFC survey suggest that it may be less appealing to primarily subsistence farmers with irregular income streams.

Photo: Tom Perry/World Bank.

CHAPTER 3

INTERVENTION 2: INFORMAL MENTORSHIP ARRANGEMENT

PRODUCTION DECISIONS

3.1 BACKGROUND

Extension services in Solomon Islands are limited and what is provided are of more benefit to men than women. As with the experience of Papua New Guinea, women face an 'invisible barrier' in accessing agricultural training. Women may not be permitted, or feel comfortable, to attend training conducted by men; they do not have the time or resources to travel to central training locations; training may be provided at inconvenient times; and women lack literacy skills required for training (Cahn and Liu 2008).

There are many approaches to making the provision of extension services more gender sensitive, including hiring more female extension officers, or making the curriculum or delivery methods more responsive to women's needs. Such approaches may not be feasible in all contexts and may have limited impact on female participation and knowledge retention. Knowledge transfer through informal social networks may be more appropriate, as shown recently in Uganda (Box 3-1). This allows for less experienced or productive female farmers to be mentored by more successful female farmers.

BOX 3-1

Impact of Social Networks on Productivity in Uganda

> Researchers used a randomized controlled trial to compare a standard agricultural training program, which targeted men and women, with a social network intervention that only targeted women.

> The standard agricultural training program was implemented by extension agents and involved bi-weekly meetings with participants. For the social network intervention, the team invited female cotton farmers to a networking session and paired each woman with another female cotton farmer whom they did not know. The paired women were given photos of each other and asked to speak to each other throughout the cotton-growing season. During the networking session, the paired women identified cultivation issues, chose a collaborative goal, and set times when they would meet to exchange information in the future.

> Overall, women's yields increased by 67 kilograms/acre under the formal training program and 98 kilograms/acre under the social network intervention, a large increase compared to the average yield (180 kilograms/acre). The social network intervention allowed less productive women to learn from more productive women within their own village and was less costly and more effectively targeted to women than traditional extension services.

Source: Leonard and Vasilaky 2016.

3.2 APPROACH

Consultations with stakeholders suggested that this approach (mentoring through social networks) would be unlikely to work in Solomon Islands. It would be difficult to overcome the concept of blokim (or jealousy), which is the tendency for some groups to not want to see others succeed in business as it could threaten their own success. Knowledge is perceived as currency and successful farmers will not give this away out of goodwill but instead seek reciprocity. RDP II is also not able to provide substantial incentives for farmers to participate as mentors. This issue could be mitigated by introducing mentoring between groups on different islands, but this will be logistically complex and costly.

It was, therefore, decided to not pilot this intervention as part of the assessment, but consider possibilities in the future under RDP II.

Photo: Tom Perry/World Bank.

CHAPTER 4

INTERVENTION 3: TAILORING OF TRAINING PROVISION

PRODUCTION DECISIONS

4.1 BACKGROUND

The provision of extension services can be made more gender-sensitive by customizing the curriculum or delivery method to be more responsive to women's needs. Lead partners under RDP II provide extension services through technical training on improving productivity and other topics. Anecdotal evidence from field visits, supported by similar analysis in other countries (Meinzen-Dick et al. 2010),[6] suggests that female farmers are not comfortable participating in this training. They do not like to participate in the same forum as men; the timing is not convenient–particularly given child-minding duties–and the content is not tailored to their needs.

Practical steps to overcome these barriers to women's participation include:

(i) offering separate sessions for men and women;

(ii) having female staff facilitate training to female farmers;

(iii) scheduling training sessions at a time that is convenient for female farmers considering their other household obligations;

(iv) providing child care services during the training; and

(v) ensuring that training materials suit women's education and literacy levels.

An example in private-sector provision of agricultural extension services is shown in Box 4-1.

6. See also Stern et al. 2016 (Chapter IV).

BOX 4-1

Gender-sensitive Agricultural Extension in Venezuela [7]

> Agricultural extension services were privatized and decentralized in Venezuela in the 1990s. The new service shifted from an economic approach (aimed at improving income and production of the rural family) to a rural development approach (integral development of the family with a gender equity perspective).

> Under the new model, municipal-level extension associations or producer organizations became responsible for the provision of such services. Extension workers received training on gender and other social aspects of community development, including on strategies to improve women's engagement–such as face-to-face contact with women; organizing dynamic and creative training activities; having flexible training schedules; and choosing meeting places with easy access.

> The results of the program were positive, showing an increase of 54% in average crop productivity and 127% in average livestock productivity in relation to the base year; and an increase in the share of women participating in the program to 21%. An important lesson was that having a gender strategy for extension requires earmarked funding and planning for more literacy development and capacity building for women, and consideration of women's time constraints.

7. Meinzen-Dick, R. et al 2010, and World Bank, FAO and IFAD 2009, 'Thematic Note 1: Gender in Extension Organizations', Gender in Agriculture Sourcebook, pp. 268-273.

4.2 APPROACH

Tailoring the provision of training to better respond to women's needs is a relevant intervention for RDP II, given that the focus of the agribusiness partnerships is to improve productivity through the provision of training and equipment. Most partnerships, however, had started their training programs at the time of this assessment. It would have been difficult to retrofit these programs with initiatives to improve women's engagement, particularly given the additional costs (for example, recruiting additional training facilitators). The assessment, therefore, focused on identifying the barriers women face in participating in training with a view to identifying simple, low-cost interventions for future iterations of the RDP II agribusiness partnership program. Potential indicators included the number of males and females participating in training and reporting on which household member decides on if/who participates in training.

Data for this intervention was collected as part of surveys conducted for Interventions 1 and 4. Respondents were asked specific questions about their participation in formal agricultural training, including who had attended training, dynamics in household decision making, and perceptions on the usefulness of training for farming activities. The composition of the survey sample and profile of respondents are in Tables 2-1 and 2-2 (Makira/Ulawa Province) and Tables 5-1 and 5-2 (Guadalcanal Province).

4.3 BARRIERS TO WOMEN'S PARTICIPATION IN TRAINING

4.31 Training Attended Mostly by Men

Technical training was mostly offered through RDP II although there were a few households that had attended training conducted by the Ministry of Agriculture or other lead partners. Table 4-1 shows who attended the technical training from each household. Out of those households that attended training, 83 percent (40 out of 48) sent the husband (predominantly alone) and 35 percent (17 out of 48) sent the wife (predominantly with the husband). Only 21 percent (10 out of 48) of households sent the husband and wife together, despite their joint responsibilities in cocoa production.

4.32 Mostly Men Decide Who Attends Training

The survey results suggest that the decision on who attends the training is made largely by the husbands, although they may say it depends on who is available at the time or is based on mutual agreement (Table 4-2). Several men noted that since they were the ones invited by the training provider, they should attend as opposed to another household member.

TABLE 4-1

Attendance at Technical Training

HH	PROVINCE	INVITED TO TRAINING		WHO ATTENDED				
		Yes	no	Husband only	Husband and Wife	Wife only	Other family member	Invited but did not attend
Nos.	Guadalcanal	24	1	15	7	3	0	0
	Makira/Ulawa	23	2	15	3	4	1	2
	Total No.	47	3	30	10	7	1	2
%	Guadalcanal	96%	4%	60%	28%	12%	0%	--
	Makira/Ulawa	92%	8%	65%	13%	17%	4%	--
	Total %	94%	6%	63%	21%	15%	2%	--

TABLE 4-2

Basis for Deciding Who Attends Training (Ranked by Importance)

RANK*	MALE RESPONDENTS	FEMALE RESPONDENTS
1	Depends on who is available	Depends on who is available
2	Agreed mutually in the family	Must be the household head (husband)
3	Must be the household head (husband)	Must be related to the person's role on the farm
4	Must be related to the person's role on the farm	The one who is more educated
5	Depends on who is invited	Depends on who is invited
6	The one who is more educated	Agreed mutually in the family

*Note: 1 – most important to 6 – least important.

4.33 Women's Participation Constrained by Household Responsibilities

Women's responses regarding the barriers that prevented them from attending training are summarized in Box 4-2. These show that while women are eager to learn and willing to attend training, they are often constrained by other household responsibilities such as caring for children or elderly family members. These commitments were often mentioned by male respondents as the reason why women were 'not available' to attend training. It is also clear that the design of the invitation influences who attends. Several respondents, both male and female, noted that the invitation to training was only issued to the head of household (interpreted as the husband) and who should, therefore, be the one to attend (see also Table 4-2).

BOX 4-2

Reasons for Women Not Attending Training

> I would like to attend but have a family commitment.

> I really wanted to join and my husband wanted me to join but I must look after my mother and wait for the kids to return from school.

> We heard that only men can join the training so I did not go, but I am willing to go to any future training.

> They only invited the men/ my husband.

> I wanted to but it was too far from home, my husband will allow if it is closer.

> I wanted to but I needed to look after the kids.

Photo: Tom Perry/World Bank.

CHAPTER 5

INTERVENTION 4: COCOA SOLAR DRYER

ACCESS TO INCOME

5.1 BACKGROUND

The division of labor on household cocoa farms in Solomon Islands is heavily gender biased. Men are primarily involved in hard physical labor (clearing land, setting up nurseries, and pruning), value-adding activities (fermentation and drying), and selling the higher-value dry cocoa beans. Women are mainly involved in taking care of seedlings in the nursery, harvesting, breaking pods, and selling the lower-value wet cocoa bean (Laven 2015).

The fermentation and drying of cocoa beans are particularly important in the postharvesting process as they determine the characteristic cocoa flavor, which develops later during the roasting of the beans, and ensure quality. Fermentation and drying using traditional wood-fired dryers has led to significant problems with smoke taint and, consequently, a low price for most cocoa produced in Solomon Islands. The Pacific Horticultural and Agricultural Market Access Program (PHAMA) has been supporting research into solar technologies that could provide an alternative, cleaner approach to drying cocoa beans.

The preferred technology is termed an 'assisted sun dryer', which is a greenhouse-like structure that uses polyethylene sheeting to intensify the drying effect (AECOM 2015). Besides improving the drying process and reducing the need for dry wood, which is increasingly expensive, the solar dryer is also easier for women to use compared to the physically demanding wood-fired dryers. The drying shelves are set at waist height and can be easily managed. RDP II has partnered with PHAMA to trial a solar dryer with a number of farmers, including a female farmer producing for JEMS Cocoa Enterprises–a lead partner of RDP II (see Box 5-1).

BOX 5-1

Trial of Cocoa Solar Dryer: Elsie Sedo

> Elsie is a 30-year-old farmer from Guadalcanal (featured on the cover page). She is single and lives with her father, Solomon, and her young son. Elsie used to sell wet bean and wood-fired dry bean, which she grew herself or bought from other farmers, to JEMS Cocoa Enterprises (an exporter). In April 2016, RDP II and PHAMA cofinanced the construction of a solar dryer next to Elsie and Solomon's home. This will be used as a demonstration site for farmers from other provinces who will receive dryers through the project.

> Cocoa produced by Elsie using the solar dryer did well at a recent chocolate festival and secured her a consignment to the United States, at a price of SI$30/kilogram for dry bean (compared to SI$15/kilogram with JEMS). The local representative of the US importer paid Elsie directly into her ANZ bank account, which she used to buy more wet beans from local growers. She is positive about the future and has recently secured another consignment to New Zealand. Elsie notes that some farmers have indicated an interest in having their own dryers, but "they don't know how and don't have the money."

5.2 APPROACH

Following the trial of the cocoa solar dryer facilitated by RDP II and PHAMA, RDP II distributed 57 solar dryers to households affected by the 2014 floods in Guadalcanal Province as part of the program's emergency recovery component. The assessment, therefore, sought to assess the impact of these solar dryers in terms of female participation in the value-adding activity of cocoa drying. Potential indicators included the volume of dry beans produced using solar dryers, the selling price for beans dried using solar dryers, and reporting on changes compared to traditional dryers.

A baseline and follow-up survey of farmers in Guadalcanal on their use of traditional fire-driven dryers and solar dryers was undertaken. A sample of 25 households (44 percent of all recipients) were selected from the two wards that were affected by the floods and where the 57 solar dryers were to be distributed, based largely on the accessibility of these households to the survey team. The baseline survey was conducted from July 8 to July 30, 2017. Some households were only accessible by boat and had to be excluded due to poor weather conditions during the survey period.

The solar dryers were distributed from October to November 2017 with households given a choice in terms of the type of dryer they would like to receive (solar dryer or hot air dryer). The follow up survey was carried out from February 28 to March 9, 2018. Of the sampled 25 households, six could not be reached during the follow up survey. They were substituted with six other households but data specific to cocoa farming was not collected. The composition of the baseline survey sample and profile of respondents are provided in Tables 5-1 and 5-2.

TABLE 5-1

Survey Sample for Solar Dryer Intervention (Guadalcanal)

Household composition	HH – both husband and wife respondents	14	56%
	HH – only one single partner respondent	11	44%
	Total households	**25**	**100%**
Respondent composition	Male (part of husband/wife response)	11	56%
	Male (single partner response)	9	
	Female (part of husband/wife response)	12	44%
	Female (single partner response)	4	
	Total respondents	**36**	**100%**

TABLE 5-2

Respondent Profiles for Solar Dryer Intervention (Guadalcanal)

Family size	Average 3-6 family members
Age range	Male: 28-64 years; female: 24-50 years
Education	Male: primary (50%), secondary (25%), university/vocational (25%);
	Female: primary (56%), secondary (38%), university/vocational (6%)
As HH heads	Male (80%) and female (20%)
As initiators*	Male (44%), Both (33%), Inherited (14%), Female (8%)
Farm size range	1-14 hectares (900-15,000 trees)

*Note: The member of the household who initiated the idea of engaging in cocoa production.

5.3 IMPACT OF COCOA SOLAR DRYERS

5.31 REDUCED WORKLOAD AS A KEY ADVANTAGE FOR WOMEN

At the time of the baseline survey, around two-thirds of sample households owned a traditional fire-driven cocoa dryer (Table 5-3). A handful of households owned both a fire-driven dryer and solar dryer which they had received as part of pilots under other projects (including one under RDP II). Households that did not own their own dryers, often used the dryer of a neighbor or family member since dry beans offered a higher price than wet beans.

Households tended to use the traditional dryers as it was "the only way they knew," but were largely optimistic about some of the perceived benefits of the solar dryer (Box 5-2). Female respondents emphasized the reduced workload for solar dryers in terms of collecting firewood, which was "a tiring job" especially with firewood becoming "increasingly difficult to find." These views were confirmed during the follow up survey (Box 5-3).

TABLE 5-3

Existing Use of Cocoa Drying Technologies (Baseline)

HOUSEHOLD	OWN A DRYER		TYPE OF DRYER OWNED		
	Yes	No	Fire-driven	Solar	Fire-driven and solar
No.	17	8	13	0	4
%	68%	32%	76%	0%	24%

BOX 5-2

Perceptions of Traditional Dryer vs. Solar Dryer (Baseline)

TRADITIONAL DRYER (FIRE-DRIVEN)

- The only way that we know
- The only way available
- Needs hard work, especially collecting firewood
- Easy to build
- Variable bean quality, sometimes smoke taint
- Can be used when it is raining– better suited to local weather
- Can be used at night time

SOLAR DRYER

- Needs less labor, especially since it does not need firewood
- Easy to build
- Long-lasting
- Produces better quality beans
- Will take time to learn how it works
- Smaller capacity than fire dryers but gets a better price for the output

BOX 5-3

Perceptions Among Households That Received and Used Solar Dryers (Followup)

DISADVANTAGES

- Heavy rain reduces heat and slows down production (drying time is 4-5 days)
- Area is prone to floods which can affect the dryer
- Not able to turn cocoa beans in the dryer during the day because it is very hot
- Smaller capacity/size of dryer means it cannot cater to large quantity of wet beans in high crop season
- Once the dryer is damaged it cannot be replaced
- Made of plastic so can be damaged by rats.

ADVANTAGES

- Needs less labor, especially since it does not need firewood
- Easy for family and women to use
- Produces high quality, smoke-free quality beans
- Faster to dry (2-3 days)
- Reduces cost of labor
- More reliable
- Saves more time for harvesting

5.32 LACK OF FERMENTING BOXES AND CAPITAL LIMITING ITS USE

Of the 25 households surveyed, 18 received solar dryers and one received an air dryer. The remaining six households represented the 'substitute' category where cocoa farming specific data was not collected. Of the 18 households that received solar dryers, 11 (61 percent) used them and seven (39 percent) did not (see Table 5-4). Households highlighted not having fermenting boxes and lack of capital to start a business as reasons for not being able to use their solar dryers.

5.33 INCREASE IN FEMALE PARTICIPATION IN DRYING BEANS AND SELLING DRY BEANS

There appears to be a notable increase in the involvement of females in drying beans and selling dry beans after the introduction of solar dryers (see Table 5-5). The number of households where both husband and wife were involved in drying beans increased from two households during the baseline survey to eight households at follow up survey. The number of households where both husband and wife were involved in selling dry beans increased from four households during the baseline survey to eight households at the follow up survey.

TABLE 5-4

Use of Cocoa Drying Technologies (Followup)

HOUSEHOLD	RECEIVED SOLAR DRYER		
	Used	Not used	Total
Nos.	11	7	18
%	61%	39%	100%

TABLE 5-5

Responsibility in Drying and Selling Dry Beans (Baseline and Followup)

RESPONDENT NO. (HH CODE / GENDER)	DRYING BEANS		SELLING DRY BEANS	
	Baseline	**Follow up**	**Baseline**	**Follow up**
1 (4/Male)	Husband / Labor	Husband & Wife	Husband & Wife	Husband & Wife
2 (4/Female)	Husband & Wife	Husband & Wife	Husband & Wife	Husband & Wife
3 (8/Male)	Family / Labor	Family	Husband	Family
4 (9/Male)	Family / Labor	Husband & Wife	Husband	Husband & Wife
5 (10/Male)	Husband & Wife / Labor	Husband & Wife	No data	Husband & Wife
6 (11/Female)	No data	Husband & Wife	No data	Husband & Wife
7 (13/Female)	No data	Husband & Wife	Wife	Husband & Wife
8 (15/Male)	Husband	Husband	Husband	Husband
9 (19/Male)	No data	Husband & Wife	Husband & Wife	Husband & Wife
10 (20/Male)	Husband	Husband & Wife	Husband & Wife	Husband & Wife
11 (21/Male)	Family	Husband & Wife	Husband & Wife	Husband & Wife
12 (24/Male)	Husband / Labor	Husband & Family	Husband	Husband
Summary	**H & W – 1**	**H & W – 8**	**H & W – 4**	**H & W – 8**
	H & W / L - 1	**H & F – 1**	**W – 1**	**H – 2**
	H / L – 2	**F – 1**	**H – 4**	**F – 1**
	H – 2	**H – 1**		
	F – 1			
	F / L – 2			

Notes: Data is from 12 respondents from the 11 households that received and used solar dryers. HH 4 comprises 2 respondents (Respondents 1 and 2) and so is aggregated into a single household response in the summary. H – husband; F – family; L – hired labor; W – wife.

5.34 DECREASE IN SELLING PRICE FOR DRY BEANS

Contrary to expectations, the average selling price for dry beans declined compared to the baseline for households that received and used their solar dryers (Table 5-6). This is likely due to the sharp decline in international cocoa prices experienced since the baseline measurement. If sold to the right market or buyers, however, beans dried using solar dryers should be sold at higher prices compared to beans dried with firewood dryers which can taint the beans with smoke. While this assessment could not verify to which markets and through which buyers the dried beans were sold, the lack of access to a premium market and buyers for high-quality beans may be an issue.

Out of seven households who quoted a baseline figure for production quantity, four indicated that outputs had increased. There were, however, significant variations– with some households experiencing a drastic increase in output and others experiencing a notable decline. The latter may correlate with household perceptions on weather conditions (heavy rains or hot periods) or on smaller capacity[8] of solar dryers (see Box 5-3).

8. This is likely to be a misconception. The solar dryers were designed to hold the same volume of beans as the standard hot air dryer in Solomon Islands (1,000 kg of wet cocoa). The solar dryers do work better with less beans, and most farmers seem to have the perception that they do not hold as much as the hot air dryer.

TABLE 5-6

Production and Selling Price for Dry Beans (Baseline and Followup)

HH NO. (HH CODE)	AVERAGE PRODUCTION (BAGS/YEAR)		AVERAGE SELLING PRICE (SI$/BAG)	
	Baseline	Follow up	Baseline	Follow up
1 (4)	164.16	80.6	525.00	507.50
2 (8)	Not known	41.6	800.00	500.00
3 (9)	Not known	400.16	675.00	540.00
4 (10)	50	249.6	562.50	540.00
5 (11)	Not known	26	1,000.00	475.00
6 (13)	110	78	662.50	540.00
7 (15)	150	39	825.00	500.00
8 (19)	Not known	291.2	800.00	475.00
9 (20)	42.24	208	850.00	475.00
10 (21)	17.6	93.6	850.00	475.00
11 (24)	48.8	83.2	725.00	540.00

Note: In the case of two respondents (male and female) per household, figures were averaged to reach a single figure per household; one bag is equivalent to 50 kg of dry beans; although surveys asked the price of cocoa per 50 kg bag, cocoa is usually exported in 62.5 kg bags, and farmers are paid by weight and not bags; average selling prices stated by farmers are consistent with prices of bulk market cocoa (SI$16-SI$18 per kg during the time of the baseline and SI$9-SI$10 during the follow up).

Photo: Tom Perry/World Bank.

CHAPTER 6

INTERVENTION 5: HOUSEHOLD TRAINING FOR LONG-TERM CHANGE IN ATTITUDES

CONTROL OVER INCOME

6.1 BACKGROUND

There is an entrenched bias in Solomon Islands against women's participation in decision making at the household level. This suggests that, even with the short-term interventions described above, greater effort will be needed to fundamentally empower women. Attitudes and social norms regarding women's role in society may change through training and awareness raising on gender issues. Such training should include both male and female members of a given household.

The 'family teams' approach trialed with farming households in Papua New Guinea offers a potential model for such training (see Box 6-1). Organizations in Solomon Islands such as Live & Learn and World Vision have provided training on gender-based violence and inequality, and can adapt this to the agriculture household context. Such training would typically include illustrative examples of families, with husbands and wives working together as equal partners, and the benefits this brings to the household (Sterne et al. 2016).

BOX 6-1

Family Teams Program in Papua New Guinea[9]

The 'family teams' program is a series of four family-based learning modules presented in a workshop format. Participants include (at least) the male and female heads from each farming household. Since many participants have low levels of literacy, the program uses visual activities, small group work, role plays and discussion. The workshops are held in local venues to ensure women do not have to leave their families and farms for extended periods of time and children are welcome. The length of each module depends on literacy levels and group size and can range from half to full day sessions.

THE WORKSHOP COVERS FOUR MODULES:

- Working as a family team for family goals: Households learn how to map their current division of labor and then consider more equitable ways to work as a family, and determine farming goals, financial goals and general family goals.
- Planning your family farm as a family team: Family teams work together to map their crop plots and identify agricultural activities and space allocation, water sources, housing, animal shelters and other assets; they then consider and plan for their long-term vision of their farm.
- Feeding your family team: Group activities are used to enable participants to consider the food and nutritional security of the whole family.
- Communicating and decision-making as a family team: Participants explore communication issues within the family and consider the importance of shared decision making, especially in the areas of family farm activities and financial decision making.

9. Pamphilon and Mikhailovich 2016.

6.2 APPROACH

Apart from technical training on agricultural production, the RDP II partnerships also provide a valuable platform for the provision of other training that could benefit households. The assessment, therefore, piloted the provision of gender awareness training to selected households in Guadalcanal Province. Potential indicators included reported changes in female participation in household decision making and farming activities.

Several service providers in Solomon Islands facilitate gender awareness training at household and community levels. Three providers were approached for this assessment as suggested by stakeholders consulted for the assessment: Live & Learn, World Vision, and Solomon Islands Development Project Solutions (SIDPS). As the first two were not available in the timeframe required, SIDPS was selected as the training provider at the recommendation of World Vision.

The training was initially planned for the provinces of Makira (Kirakira Ward) and Guadalcanal (West Ghaobata, Ghaobata, Tandai, and Malango Wards), however, due to a delay in hiring SIDPS, it was decided to limit the training to three wards–Ghaobata, Tandai, and Malango in Guadalcanal. The training was conducted from January 8-20, 2018. Participants were selected based on if they were recipients of the RDP II disaster recovery program or cocoa solar dryers. Transport was provided to participants between their villages and training venues. Table 6-1 summarizes the composition of training recipients.

A gender training manual was developed highlighting the importance of women's participation in decision making at the household level through a family-based approach. The manual comprised four modules: (i) gender in the family; (ii) gender roles in cash crop value chains; (iii) collective decision making; and (iv) family visioning (Table 6-2).

The delivery of the training followed a participatory approach. Four facilitators moderated the sessions, including a female facilitator for female-only groups. Given the low literacy level of participants, the focus was on visual activities such as working in small groups of three to five persons to discuss and present information (Figure 6-1), role plays and games (Figure 6-2), and drawing (Figure 6-3). Sessions were oriented towards building on what participants already knew while examining new information and attitudes. A baseline survey was administered during the training while the follow up survey was still underway during the finalization of this report.

TABLE 6-1

Participants of Training Intervention (Guadalcanal)

Household composition	HH – both husband and wife respondents	28	60%
	HH – only one single partner respondent	19	40%
	Total households	**47**	**100%**
Respondent composition	Male (part of husband/wife response)	28	56%
	Male (single partner response)	14	
	Female (part of husband/wife response)	28	44%
	Female (single partner response)	5	
	Total respondents	**75**	**100%**

TABLE 6-2

Gender Training Modules

MODULE		OBJECTIVES
1.	**Family as an entity**	To understand the social, cultural and biological meaning of being male or female (gender vs. sex).
		To understand what gender equality and equity means in the family unit, and how men and women in the family can benefit equally from social change and economic growth.
2.	**Roles of the family in cash crop value chain**	To identify and understand the different roles of family members, and how these roles help to sustain the family's farming business and support family needs.
3.	**Power of collective decision making in the family**	To explore three types of family decision making approaches: individualism, familyism and egalitarian.
4.	**Family visioning**	To understand the importance of family goal setting and how to play for short, medium and long-term goals.

FIGURE 6-1:

Discussing the Role of Men in Cocoa Value Chain (Tandai)

FIGURE 6-2:

Collective Decision Making Helps "Keep The Balloon in the Air" (Malango)

FIGURE 6-3:

Roles of Men and Women (Ghaobata)

6.3 IMPACT OF GENDER AWARENESS TRAINING

6.31 LIMITED IMPACT COULD BE OBSERVED DUE TO POOR QUALITY TRAINING METHOD

The gender awareness training is likely to have had an impact by improving the understanding of participants on different roles of men and women in the household, the links between gender equity and household agricultural production, and the benefits of joint decision making in the household. As the assessment faced several technical challenges, however, it could not generate conclusive findings on the impact of gender awareness training on women's involvement in agricultural value chains.[10]

There are lessons learned that can inform the design and delivery of gender awareness training in the future. There need to be improvements in technical content (more application based), delivery methods (better linkage between modules and facilitators), timing (more time allocation), and participant feedback (structured evaluation). The extent to which female participation was supported during the training is not clear. A female trainer moderated female group discussions, and transport was provided between training venue and villages, however, there was no arrangement for child care. Some women brought their children to the training along with someone who could look after them. There is no information to suggest that women's schedules were factored into the timing and location of the training. The training was also limited to one day per ward which has implications in terms of meaningful capacity building. Box 6-2 summarizes reactions from participants.

10. The study was not able to guarantee accuracy, reliability or completeness of the training and survey results. The intention was to select farmers receiving RDP II support through agribusiness partnerships, but the study could not verify if this logic was followed by the training provider. The baseline survey, expected a week in advance, was conducted during the training. The delays experienced in the timing of training also inhibited the carrying out of the follow-up survey within the timeframe of the study.

BOX 6-2

Participant Reflections on Training

WHAT WENT WELL

- Raised awareness on gender in relation to sex, equity, equality and decision making.
- Ability to be honest about feelings on gender.
- Participatory training method.
- Facilitator's confidence, skills and experience.
- Having three facilitators to support simultaneous breakout sessions.
- Logistics for supporting training.

WHAT CAN BE IMPROVED

- Practical knowledge application of gender in agricultural value chains.
- Conflicting messages between lead facilitator and support trainers.
- Disconnect between modules.
- Sticking to time during activities.
- Have more role plays.
- More time to answer baseline survey questionnaire.
- Add an icebreaker after lunch hour.
- Providing a formal evaluation sheet at end of workshop.

Photo: Tom Perry/World Bank.

CHAPTER 7

RECOMMENDATIONS

Based on the above findings and lessons learned, this assessment makes five key recommendations. These cover the following areas: (i) increasing the uptake of savings clubs; (ii) improving women's participation in training; (iii) increasing the sales benefits of solar dryers; (iv) exploring design modifications to solar dryers; and (v) enhancing the awareness of lead agribusiness partners on the benefits of engaging women. Although informal mentorship arrangements for women was not piloted, given its inherent longer-term benefits this intervention should be further explored in a future iteration of RDP.

RECOMMENDATION ONE:

Make savings clubs more accessible, attractive and sustainable

Although men and women ranked 'savings' as an equally important use of household income, a considerable portion of respondents do not save in practice.

Among households that do save, the most common mechanism was the savings club. Mobile phone-based banking was a less appealing mechanism despite enthusiasm for the service when it was first introduced.

Interventions to make savings clubs a more accessible, attractive and sustainable model are, therefore, recommended and could include:

1. **Reducing club fees** which are a deterrent to the participation of some women;
2. **Introducing mandatory savings or restrictions on withdrawals,** since women appreciate the disciplined method of saving;[11]
3. **Enhancing the capacity of club management teams** which have played a key role in the success of savings clubs and because ensuring the team's capacity to maintain transparency and accountability in the management of savings is important to encourage female participation; and
4. **Continuously monitoring progress** to identify good practices and ensure sustainability.

RECOMMENDATION TWO:

Support a family-oriented and gender-sensitive training program on financial literacy

The fact that a large proportion of households do not save at all highlights the need for a dedicated training program on financial literacy to build the foundation for savings habits.

Decision making on the use of income lies predominantly with the husband, particularly regarding the use of income from the more remunerative, dry cocoa beans. Financial training can be used to sensitize households to the benefits of involving females in financial decision making in the household. It is also an opportunity to build the confidence of women, the lack of which often prevents them from joining savings clubs.

To be effective, due consideration must be given to the design and delivery aspects of the proposed training.

Despite joint responsibilities in cocoa production, training programs are mostly attended by husbands and rarely by both husband and wife. The decision on who attends is often made by the husbands. Furthermore, invitations to training events are typically addressed to the head of household which is interpreted as the husband. Women are eager to learn and attend training but constrained by household responsibilities.

The gender-based training intervention piloted under the assessment also highlights several lessons.

This includes the need to facilitate female participation; make training content more application based; allocate sufficient time; solicit participant feedback in a structured manner; monitor the impact of training; and ensure training providers are suitably qualified.

Recommended features of financial literacy training include:

1. **Family-oriented and participatory method** to improve spousal communication and partnership;
2. **Addressing invitations to both women and men.** For some households, this may be the only push needed to legitimize women's attendance; invitations should explicitly state that both should attend and specify supporting arrangements (for example, transport and child care);
3. **Strategies to facilitate female participation.** This could include: (i) training of trainers on gender issues; (ii) involving female trainers; (iii) considering female farmers' capacities; (iv) scheduling training at locations and times that are convenient for women; (v) ensuring child care arrangements (for example, provide enough breaks so women can feed babies, provide space and food for family members to look after children during training); and (vi) communicating information in advance;
4. **Including modules on importance of saving, role of women in household financial decision making, and confidence building for women in dealing with formal or informal banking institutions;**
5. **Soliciting participant feedback through formal evaluation methods;**
6. **Monitoring training impact** through gender disaggregated data; and
7. **Identifying appropriately skilled training providers.** Such providers are not necessarily common in Solomon Islands.

11. For example, the National Providence Fund (NPF) of Solomon Islands has a saving scheme called "YouSave." It is open to the informal sector to make voluntary pension contributions. Of these contributions, 50 percent is preserved and the other 50 percent can be withdrawn. All the money in the account receives the same interest payments as the normal NPF accounts. To date, one agribusiness partnership supported under RDP II has registered its farmers under the scheme.

RECOMMENDATION THREE:

Support linkages to high-end or specialty cocoa markets and buyers for solar-dried cocoa

The average selling price of dried cocoa beans declined after the introduction of solar dryers.

If sold to the right market and buyers, however, beans dried using solar dryers can be sold at higher prices compared to beans dried using traditional, firewood dryers, provided the wet beans are of high quality. Beneficiaries of solar dryers under RDP II were households affected by the floods in April 2014 and do not necessarily benefit from the Agribusiness Partnerships of the Project which aim to strengthen the linkage between small farmers and agribusinesses.

Introducing households using solar dryers to premium cocoa buyers may help them to establish channels to sell their solar-dried cocoa beans at higher prices.[12]

Continuing to sell these beans to regular cocoa bean markets at the regular price will not give them the incentives to invest effort and time to apply the solar dryer technology. The recommendation is, therefore, to further support the cocoa producers in connecting with cocoa buyers who pay premium prices for high-quality cocoa. Despite their impact on prices, the introduction of cocoa solar dryers has brought two key benefits for women: (i) reduced workload; and (ii) increased involvement in drying beans and selling dry beans. Linking producers with premium buyers will provide additional benefits for women and men.

RECOMMENDATION FOUR:

Explore design improvements to cocoa solar dryers

Feedback from households highlights the need to address the downside in design elements of cocoa solar dryers.

For example: (i) increasing the size of dryers may help to increase production quantity, (b) introducing improved trays or turning devices that can turn the beans more quickly can help to reduce the time working in hot dryers; and (iii) efficient methods to equip solar dryers with fermenting boxes may encourage the use of solar dryers. The recommendation is, therefore, to explore possibilities to modify the structural design of solar dryers.

RECOMMENDATION FIVE:

Sensitize lead partners to the benefits of engaging women

It will be important to sensitize lead partners to the benefits of engaging women during discussions on gender-based interventions.

Given the many responsibilities under their partnership agreements, lead partners of RDP II may view women-specific interventions as an additional burden with little direct benefit. Experience from Papua New Guinea has shown, however, that for cash crops such as cocoa, if women are motivated to engage in the value chain, lead partners can benefit from better quality production. Engaging with women farmers is also a form of corporate social responsibility as it provides lead partners with an opportunity to build their reputation and public profile.

12. At the time of writing, solar dryer owners are trying to start an association to help aggregate cocoa for marketing. There is a buyer who is also acting as an aggregator and forwarding agent. The buyer met with many of the solar dryer owners at the SolChoc festival (an exhibition event organized to showcase cocoa produced in Solomon Islands) held in May 2018 and is willing to buy more from solar dryer owners. The third place winner of the SolChoc cocoa competition was a recipient of a solar dryer under RDP II. He has now been linked with a buyer of premium beans.

APPENDIX 1

GLOBAL EVIDENCE: INTERVENTIONS TO INCREASE WOMEN'S PRESENCE AND EMPOWERMENT AS AGRICULTURAL VALUE CHAIN ACTORS[13]

13. Adapted from Stern et al. 2016.

AREA OF INTERVENTION	EFFECTIVE INTERVENTIONS BASED ON GLOBAL EXPERIENCE	POTENTIAL INDICATORS
1. ACCESS TO PRODUCTIVE RESOURCES		
Raise awareness about land rights	Embed land rights messages into agricultural capacity-building activities	No. of people reached by communications
	Provide information about land rights at fairs and demonstration plots	Reporting by men and women on greater awareness of land rights/decision making
	Build the capacity of local actors to advocate for land rights	
Strengthen community-managed financial groups	Connect groups to financial institutions, economic opportunities and markets	Women's membership in groups
	Support financial education for group members	Number of loans granted to female members
	Support women to become field agents who advise these groups	Changes in decision making over finances

Make financial institutions/ products more inclusive	Connect female producers and women's groups to credit opportunities	Number of providers trained in reaching women
	Explore ICT as a mechanism for increasing women's access to financial products	Number of women requesting/granted loans
	Introduce peer learning and support for female borrowers and their partners	Changes in decision making over finances
Embed access to finance through private companies in the value chain	Ensure that women do not need a man's signature to approve a loan	Number of men and women who receive input or cash credit from value chain actors
	Encourage companies that source directly from farmers and provide inputs or credit to facilitate women's participation in the outgrower farmers group	Reported changes in decision making over financial resources
	Provide partner companies with templates of more inclusive credit policies	
Implement 'smart subsidies'	Provide in-kind grants to poor farmers with flexible leverage requirements	Number of women and men receiving a subsidy
	Design a subsidy based on the economics of the investment (that is, sustainable)	Whether recipients have greater access to productive resources as a result
	Deliver subsidies through financial institutions, buyers or service providers	
Facilitate access to financial education	Encourage more proactive outreach, training trainers on gender issues, and hiring more female trainers to improve women's access to financial education	Number of women and men who receive financial education
	Adjust curriculum and delivery methods to match the needs of female farmers	Whether new financial literacy skills are being applied
	Provide child care during financial education training sessions	

AREA OF INTERVENTION	EFFECTIVE INTERVENTIONS BASED ON GLOBAL EXPERIENCE	POTENTIAL INDICATORS
1. ACCESS TO PRODUCTIVE RESOURCES		
Social and behavioral change	***Seek to change attitudes and social norms regarding women's access to productive resources***	None identified
	Demonstrate that women are capable of managing larger assets, and how this could mean more income for the entire household	
	Deliver a message that appeals to concerns about vulnerability and resilience – for example, a woman needs to be able to protect herself and the household if something happens to her partner, such as if he becomes sick or has to migrate for work	
	Demonstrate examples of thriving households where women and men make decisions together as partners	
	Find data indicating that women have good repayment rates on loans	
2. DECISION MAKING OVER PRODUCTION		
Facilitate women's access to training and extension services	Change outreach efforts to increase the number of female farmers reached	Number of men and women trained, and adopting new agricultural technologies
	Customize extension curricula/methods to be more responsive to women's needs	Number of service providers trained in gender
	Take a household or family business approach to training	Men and women's perceptions of training
	Train extension staff on gender issues and hire a gender-balanced team	
Use ICT for extension	Promote a range of ICT that builds on existing channels of information	Number of men and women with access to ICT extension services
	Establish radio listenership clubs for female farmers	
	Deliver mobile-enabled agriculture services to more female farmers	

Social and behavioral change	***Seek to change attitudes and social norms regarding women's decision making over production:***	None identified
	Share examples of families with husbands and wives working as equal partners	
	Present evidence on how women's contributions to agriculture are similar to men's	
	Find opportunities for successful female farmers to share their stories and successes with both men and women	
	Use a participatory process to explore what would happen if women did not perform their agriculture roles	
3. ACCESS TO FINANCIAL RESOURCES AND CONTROL OVER INCOME AND EXPENDITURES		
Connect female farmers to smallholder sourcing schemes	Facilitate direct linkages between female farmers and traders or buyers	Number of men and women who have access to new buyers and the income received
	Work with buyers to ensure women are more likely to receive and control payment for their work, for example by making contract payments in the name of the woman	Perceptions of control over income
Support female entrepreneurs	Bundle services for female entrepreneurs: financial literacy, business skills training, network building, access to finance and follow-up technical assistance	Track technical assistance and business services provided to male and female entrepreneurs
	Facilitate business growth, for example, through provision of child care, safe transport	Track sales and workforce growth of women's business and improvements in social networks
	Support female groups/collectives who can market at scale	
Facilitate women's access to secure mechanisms for storing their money	Facilitate women's access to technologies such as prepaid cards to distribute loan payments or mobile phone-based banking	Number of women who have access to such mechanisms and their perceptions about whether this has enabled them to safely store and save money
	Encourage women to set up a safe place to save at home, for example, a locked safebox	
	Connect women to community-managed savings groups	

AREA OF INTERVENTION	EFFECTIVE INTERVENTIONS BASED ON GLOBAL EXPERIENCE	POTENTIAL INDICATORS
3. ACCESS TO FINANCIAL RESOURCES AND CONTROL OVER INCOME AND EXPENDITURES		
Social and behavioral change	***Seek to change attitudes and social norms regarding women's control over income:***	None identified
	Share examples of families with husbands and wives working as equal partners	
	Use community leaders or "gender champions" to facilitate discussions between husbands and wives about fears such as the perception of dishonor to the household if the wife is working, or that she will use the money to go out with other men	
	Illustrate how women have a right to spend money on their own leisure, skills or assets, not only on the family and the household	
4. GROUP PARTICIPATION AND LEADERSHIP		
Increase women's active participation in groups	Revise cooperative policies to be more conducive to women's participation, for example, time meetings and training to accommodate women's schedules and workloads	Number of organizations that receive assistance
	Set targets or quotas for women's membership	Number of male and female group members
	Incentivize women to join cooperatives by offering a range of services that reflect women's priorities (finances, health, education)	Whether members feel included in organizational decisions
	Identify and strengthen women-led or women-majority groups	
Increase women's leadership in groups	Set targets or quotas for women's leadership	Number of groups that receive assistance to help them promote women's leadership
	Raise awareness about the value of women's leadership within the cooperative	Number of women linked with mentors/role models
	Conduct training that builds confidence, assertiveness and awareness of rights	Changes in women's leadership in groups compared with men's
	Sponsor events that expose women to role models or mentors	
	Create opportunities for women to speak in public in their community	

Facilitate literacy and numeracy training	Link farmers' groups with functional literacy and/or numeracy training	Access to literacy or numeracy training
	Partner with a local organization or government with relevant expertise	Whether participants have achieved or applied basic literacy or numeracy skills
Social and behavioral change	***Seek to change attitudes and social norms regarding women's leadership capacity:***	None identified
	Showcase effective female leaders to beneficiaries, such as through exposure visits or online videos	
	Discuss and seek to address perceptions that 'men are better leaders' or 'women are too shy or too busy to lead'	
	Work with the community to support women's leadership roles and create a safe space for women to exercise their leadership	
5. TIME ALLOCATION		
Increase access to time- and labor-saving technologies	Encourage development and showcasing of technologies that women are likely to adopt, considering women's limited access to land, cash and other inputs	Number of men and women accessing and applying these technologies
	Promote local construction or distribution of technologies as an alternative income-generating opportunity	Influence of technologies on women's and men's time, and control over income
Promote positive images of men as caregivers	Run advocacy campaigns promoting the role of fathers in the health of the family	Number of advocacy events and people reached
	If the project has a strong nutrition focus, hire men as health promoters	Changes in men's contributions to child care and domestic tasks
Social and behavioral change	***Seek to change attitudes and social norms regarding men's and women's work:***	None identified
	Encourage husbands and wives to come together for discussions and training about sharing and dividing caretaking roles	
	Emphasize that both caretaking and income-generating contributions deserve equal value and respect	

Photo: Tom Perry/World Bank.

APPENDIX 2

STAKEHOLDERS CONSULTED FOR ASSESSMENT DESIGN

NAME	POSITION	ORGANIZATION
Lottie Vaisekavea	Project Manager	RDP II Project Management Unit
Gabriel Hiele	Component 2 Coordinator	RDP II Project Management Unit
Mark Johnston	International Advisor	RDP II Project Management Unit
Margot Szamier	Designing RDP II Gender Action Plan	Independent consultant
Agnes Pilopaso	Cocoa farmer and exporter	Independent, Guadalcanal
Elsie Sedo	Cocoa farmer and exporter	JEMS cocoa partnership, Guadalcanal
Female beneficiaries	Farmers	JEMS cocoa partnership, Guadalcanal
Julie Gegeu Haro	Managing Director	Premiere Group (Solomon Islands)
Eli Sodu	Manager, Mobile Banking Team	Premiere Group (Solomon Islands)
Krishnan Narasimhan	Deputy Programme Manager	PFIP
Kristy Nowland	Project Manager, Markets for Change	UN Women (Solomon Islands)
Colin Potakana	Project Coordinator, Markets for Change	UN Women (Solomon Islands)
Hannah Wheaton	Advisor, Cocoa Value Chains	PHAMA
Amy Luinstra	Senior Operations Officer – Gender	IFC
John Vivian	Senior Financial Sector Specialist	IFC

Photo: Alana Holmberg/World Bank.

APPENDIX 3

HOUSEHOLD QUESTIONAIRE

PART 1: BACKGROUND INFORMATION

Cocoa is one of the significant contributor to village livelihood and national export earnings in Solomon Islands. In recognizing this, a multi donor funded program (RDP II) was designed to provide support to cocoa farmers throughout the country. With this intervention, the program's main objective is to help farmers increase their production and improve the quality of their beans. This questionnaire is set to capture the benefit this has on farmers with special focus on women.

1.1 SURVEY RESPONDENT

1.1.1	Survey respondent name	
1.1.2	Age	
1.1.3	Gender	
1.1.4	Highest level of Education	○ Primary ○ Secondary ○ Vocational ○ College ○ University
1.1.5	Denomination/Religion	
1.1.6	Head of household?	○ Yes ○ No

1.2 HOUSEHOLD COMPOSITION

Name/No. of HH member	Sex	Age	Relationship to respondent	Highest level of Education	Occupation
1					
2					
3					
4					
5					

(If adult children are helping in the farm, it can be stated as their occupation)

1.3 INFORMATION ABOUT FARM

1.3.1 In whose initiative enables you (HH) to establish the farming business

1.3.2 Farm type ○ Ccocoa ○ Coconut ○ Kitchen Garden ○ Livestock ○ Other

1.3.3 Year of establishment

1.3.4 Farm size

1.3.5 How did you finance/start your business?

(If they are both cocoa and coconut farmers they need to respond to Part 4)

PART 2: HOUSEHOLD ACTIVITIES

2.1. TIME USE

2.1.1 How do you use your time on a typical day?

Activity	Time spent	Order of priority
Preparing meals		
Gardening/Harvesting for household		
Work in the farm		

Activity	Time spent	Order of priority
Other farm work		
Fishing		
Cleaning		
Fetching water		
Community obligations		
Others (explain)		

(If they do not know time spent ask them order of priority to indicate importance of activity to them)

2.1.2 How do you use your time on a typical week?

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

2.1.2 Overall, how do you feel about a typical day?

○ A I had too many things to do

○ B I had a comfortable amount of time in the day;

○ C I did not have enough to do;

○ D I did not have a comfortable amount of time in the day

2.2 HOUSEHOLD INCOME AND EXPENDITURE

2.2.1 What are the household's sources of income generation, and how important are they?

Income source	Rank (order of importance)	Comments
Cocoa production		
Coconut production		
Sell garden surplus at markets		
Cooked food		
Livestock keeping		
Remittances		
Others (explain)		

(Note: Income from sales of cocoa/coconut production is different from wages earned for working in the family farm – may help differentiate it to them. Refer to 3.2.3)

2.2.2. What are the household's main expenses?

Expenditure types	Rank (order of importance)	% of HH Expenditures	Comments
Food			
Clothes			
School fees			
Medical expenses			
Personal goods			
Social obligations			
Savings			
Others (explain)			

Note: If possible, for each response show the percentage of expenditure, e.g. food 50%, school fees 20%, social obligations 20%, alcohol 10%]

2.2.2. What are the household's main expenses?

Items	(a) husband	(b) wife	(c) both	(d) sons	(e) daughters
Food					
Clothes					
School fees					
Medical expenses					
Personal goods					
Social obligations					
Savings					
Others (explain)					

2.2.4 Who in your family decides on sending kids to school?

(a) Husband (b) Wife

(c) Both discuss and agree (d) I decide although husband/wife disagree

2.2.5 Who in the family decides who attend training opportunities offered by outsiders?

(a) Husband (b) Wife

(c) Both discuss and agree (d) I decide although husband/wife disagree

2.2.6 Who controls the income generated from wet cocoa beans?

(a) Husband (b) Wife

(c) Both husband and wife discuss and agree (d) Son

(e) Daughter (f) I decide although husband/wife disagree

2.2.7 Who controls the income generated from dry cocoa beans?

(a) Husband (b) Wife

(c) Both husband and wife discuss and agree (d) Son

(e) Daughter (f) I decide although husband/wife disagree

2.2.8 How is the income generated from cocoa used?

(a) Household needs
(b) Assist community work
(c) Reinvested to farm business
(d) School-related expenses
(e) Others

2.2.9 Are there ever any disagreements in the household on how the cocoa income should be used?

(a) Yes, why
(b) No, why not?

2.2.10 Do you save any of your income?

(a) Yes
(b) No

2.2.11 If yes, which of the following banking services do you use?

(a) Commercial Banks, why?
(b) Savings Club, why?
(c) SPBD, why?
(d) goMoney, why?

2.2.12 Why do you choose the one you are using?

2.2.13 If No, why not?

(a) No money left over for savings
(b) Have nowhere close by to save money (no available services)
(c) Not allowed to by husband/wife
(d) Others, why?

2.2.14 Does your household sometimes have problems managing your income?

(a) Yes, why?
(b) No, why?

PART 3: FARMING ACTIVITIES

3.1 TECHNOLOGY

3.1.1 Do you own your own cocoa dryer?

(a) Yes (b) No

3.1.2 If yes, what type of dryer do you have?

(a) fire-driven hot air-dryer (b) solar dryer

(c) both

3.1.3 Why do you choose the type of dryer you are using now?

3.1.4 Is it the best method for you?

(a) Yes (b) No

3.1.5 Why do you use both methods? (if they choose to use both method, ask them why)

3.1.6 If you do not own any cocoa dryer how do you sell your cocoa beans?

(a) As wet beans (b) Use other farmers dryers

(c) Lend out farm to others to harvest and pay you for the fruits

(d) Others (explain)

3.1.7 Which types of cocoa beans you would prefer to sell?

(a) Wet beans? Why?

(b) Dry beans? Why?

3.2 PLANNING AND PRODUCTION

3.2.1 Approximately how much cocoa (50 kilogram bag of cocoa) do you produce per year?

(a) Wet bean production (b) Dry bean production

(may need to calculate annual production if they quote monthly production)

3.2.2 How much sales are you making in a year from

(a) Wet beans

(b) Dry beans

(c) Selling farm to others

(d) Others (explain)

3.2.3 Who is responsible for the following tasks relating to cocoa farming?

Items	(a) husband	(b) wife	(c) both	(d) family	(e) hired labor
Clearing the land					
Planting cocoa trees					
Pruning cocoa trees					
Managing pests and weeds					
Harvesting cocoa					
Opening pods					
Fermenting cocoa beans					
Collecting firewood					
Drying cocoa beans					
Selling wet bean					
Selling dry bean					

3.2.4 How much time do you spend each week on following farming activities?

Tasks	(a) half day	(b) 1 day	(c) 2 days	(d) 3 days	(e) 4 days	(f) 5 days
Clearing the land						
Planting cocoa trees						
Pruning cocoa trees						
Managing pests and weeds						
Harvesting cocoa						
Fermenting cocoa beans						
Drying cocoa beans						
Selling wet bean						
Selling dry bean						

3.2.5 Which is the most difficult tasks in cocoa production?

3.2.6 Who is doing these difficult tasks?

3.2.7 If you (for female respondents) are doing these difficult tasks, will it be possible to get someone to help you? If not why?

3.2.8 If these tasks are difficult and you are not able to find help, why doing it?

3.3 SALES AND REWARDS

3.3.1 How far do you have to travel to sell your cocoa products?

(a) To a local buyer close by. Why, (e.g.to reduce transportation costs?)

(b) Travel to Honiara to find buyers. Why, (e.g. for better price?)

(c) A buyer come and collect from us

(d) Other (explain)

3.3.2 What is the total sales from cocoa production in a year from?

(a) Wet bean sales (b) Dry bean sales

(c) Not sure – don't keep records (can ask why he/she doesn't know)

3.3.3 How do you get paid for your labor?

(a) I get a share from the sales (b) I get paid for my labor like wages

(c) I do not get anything as all the money is control by my husband/wife

(d) All the money is put in one place and we both (husband and wife) decide on what to use it for

(e) Others (explain)

3.3.4 What is the biggest obstacle to you not selling the cocoa beans yourself?
(for female respondents only if they are not involved in the selling of cocoa beans – be it wet or dried)

3.3.5 What are your business expenditures?

Expenditure types	Ranking	Comments
Equipment		
Materials (e.g.poly bags)		
Laborers		
Transportation - fuel		
Transportation - hire		
Savings		
Others (explain)		
Others (explain)		

3.3.6 Is engaging in farming important to you, (yes/no), why?

a. The income received is meeting my needs

b. I do not have any other income generating option

c. I am forced to work in the farm

d. I enjoy working and doing cocoa farming

e. Others (explain)

3.3.7 What impact has your engagement in cocoa farming had on:

(a) Yourself

(b) Your family

(c) Your community

(d) The life of your children

(please explain for each)

3.3.8 What is one thing you wish to achieve through your involvement in farming? Have you reached that goal? (explain)

3.4 TRAINING

3.4.1 Has your household received any training on cocoa production?

(a) yes (b) no

3.4.2 If yes, who provided this training?

3.4.3 If yes, who attended this training?

(a) Husband (b) wife

(c) other family member (d) laborers

(e) not applicable

3.4.4 How is the person attending training decided upon?

(a) Depends on who is available (b) The one who is more educated in the family

(c) Has to be the household head (husband)

(d) Has to be related to the role the person in doing in the farm

(e) Others (explain)

3.4.5 Would you wish you would have attended? Why? (ask only if the respondent is the wife or female member of the household and is not attending any training at all)

3.4.6 If yes, what type of training was provided? (trainings provided may be related to the following)

(a) Technical training (b) Financial management training

(c) Business/Farm management training (d) Others (explain)

3.4.7 If yes, how useful was this training to your role in the farm business?

(a) Very relevant and useful (b) Not so relevant

(c) Was a waste of time

3.4.8 If select (c), why?

PART 4. COCOA AND COCONUT PRODUCTION (ONLY FOR FARMERS ENGAGED IN BOTH)

4.1.1 Why do you choose to farm both cocoa and coconut?

(a) To increase household income
(b) To meet seasonal shortfalls
(c) To make use of land availability
(d) Others (explain)

4.1.2 Which of them is more important to you?

(a) Cocoa
(b) Coconut
(c) Both important, why?

4.1.3 How do you manage both farms?

(a) Work on them alternately during the week
(b) Determine by market price which to concentrate on
(c) Depends on how much labor is available
(d) Work on both with paid laborers
(e) Others (explain)

4.1.4 How do you sell the coconut fruits?

(a) As green coconuts in the market, why?
(b) As dry coconuts at the market, why?
(c) As dry coconuts to copra producers, why?
(d) As dry coconuts to DME operator, why?
(e) Make my own copra
(f) Others (explain)

4.1.5 How far do you have to travel to sell your coconut fruits?

(a) Sale to a buyer in the village
(b) Travel to find a buyer in the next villages
(c) Travel to Honiara and sale to dedicated buyer
(d) Travel to Honiara and find a buyer to sell to

4.1.6 How far do you have to travel to sell your copra?

(a) Sale to a buyer in the village
(b) Travel to find a buyer in the next villages
(c) Travel to Honiara and sale to dedicated buyer
(d) Travel to Honiara and find a buyer to sell to

4.1.7 Does engaging in two cash crops increase your share of the sales?

(a) Yes
(b) No
(c) Others (explain)

PART 5: COCOA SOLAR DRYERS

5.1 Did you receive a cocoa solar dryer under the RDP program?

a) Yes b) No

5.2 If yes, household did receive a cocoa solar dryer:

How did you dry your cocoa beans before?

What are the advantages of the solar dryer?

What are the disadvantages of the solar dryer?

For female respondents only:

Were you involved in cocoa drying before the solar dryer? a) Yes b) No

If yes, why; if no, why not?

5.3. If no, household did not receive a cocoa solar dryer:

Do you dry your cocoa beans at home?

If yes, how do you dry them? Why do you choose this method?

If no, do you dry them elsewhere? a) No, I sell only wet beans

b) Yes, I use another family member's dryer

c) Yes, I use a neighbor's dryer

Have you visited a neighbor who has a cocoa solar dryer? a) Yes b) No

What do you think about the cocoa solar dryer?

5.4 FOR FEMALE RESPONDENTS ONLY: are there any cocoa-related activities you would like to be involved in? Are there any barriers preventing this?

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Photo: Rachel Skeates-Millar/World Bank.

APPENDIX 4

COCOA AGRIBUSINESS PARTNERSHIPS UNDER RDP II

PROVINCE	NAME	LEAD PARTNER
Guadalcanal	Pitukoli Cocoa Rehabilitation and Marketing Project	JEMS Cocoa Enterprises Ltd
Makira Ulawa	Ngauha Cocoa Rehabilitation and Replanting	Arania Enterprise Ltd
Makira Ulawa	Pakera Enterprises Limited Partnership	Pakera Enterprises Ltd
Malaita	Arania & Aimela Ward Cocoa Association	Arania Enterprise Ltd
Malaita	AJ Cocoa Partnership	AJ Partners
Temotu	PZTR Investments Partnership	PZTR Investments
Western	Improving, Increasing and Sustaining High Quality Cocoa Production	Jesca Theo Commodities Enterprise
Multiple	Chan Wing Motors Cocoa Exporter Partnership	Chan Wing Motors

Photo: Tom Perry/World Bank.

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