



DO NO HARM RESEARCH SOLOMON ISLANDS

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ABBREVIATIONS

ADB	Asian Development Bank
CMA	Catholic Mother's Association
GPPOL	Guadalcanal Plains Palm Oil Limited
IWDA	International Women's Development Agency
KGA	Kastom Garden Association
NGO	non-government organisation
ODI	Overseas Development Institute
OECD	Organisation for Economic Co-operation and Development
TTFT	Tugeda Tude Fo Tumoro
WARA	West 'Are'Are Rotokanikeni Association

NOTES ON THE RESEARCH

The Do No Harm Research

The project is a collaboration between the Department of Pacific Affairs (formerly the State, Society and Governance in Melanesia Program) at the Australian National University and the International Women's Development Agency (IWDA). Richard Eves is the principal investigator, lead researcher and author of this report. The research team in Solomon Islands comprised Richard Eves, Stephanie Lusby, Thomson Araia, Mary-Fay Maeni and Rose Martin.

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Note on Names

Apart from the acknowledgements above, all names used in this report are pseudonyms.

EXECUTIVE SUMMARY

Women's economic empowerment is increasingly seen as a critical component of economic development programming, both globally and in the Pacific.

Violence against women is endemic in Solomon Islands and gender inequality is considered to be holding back development, and so primary research on the enablers and constraints to women's economic empowerment is vital from a development programming perspective. Research in other countries has shown that economic empowerment sometimes comes with unanticipated costs to women.

This report draws on primary qualitative research in Solomon Islands (Makira-Ulawa Province, Malaita Province and Honiara) that explores any connections between women's economic empowerment initiatives and increased violence against women, as well as other problems that arise due to this change in their economic status.

The research found that any equation between women's economic empowerment and domestic violence is not always straightforward. The men and women interviewed identified a number of causes of marital conflict and violence, including sexual jealousy, disagreement over the disciplining of children, disagreement over spending priorities, men's alcohol consumption, men's failure to work, men coercing women to work harder and failure of wives to fulfil husbands' expectations. The most violence reported during the research was connected to men's alcohol consumption, which drains resources from the household, and so is questioned by women.

While many of the women interviewed during the study were economically empowered to the extent that they had increased access to and control over economic resources through income generating activities or wage labour, this did not always translate into increased control over other areas of their lives. Powerful norms play an influential role in determining whether women's greater earning capacity translates into more power for women in the household. The research found that women's greater financial resources often enable men to lessen their own contributions to the household, or in some cases to contribute nothing at all. This allows men to use their money for their own personal consumption resource depleting behaviour that is often central to marital conflict. In such circumstances, when men contribute little either financially or by helping in the home, women's increased income means a large increase in their work burden, now that income earning is added to their other customary duties.

Although gender norms prescribe that women are largely responsible for unpaid household labour and childcare, various changes have brought some loosening of these norms. The broader social changes effected by Western education, Christianisation and colonisation, for example, have been influential in this, but some recent changes to gender norms have resulted from initiatives such as savings groups which have stimulated conversations about gender roles in communities. The research found, in communities where gender awareness training and forums for discussions of gender roles had been introduced alongside economic empowerment programming, there were instances of increased cooperation between men and women in households, which in some cases see men doing forms of labour usually associated with women. But the research also revealed that some of the changes occurring in gender roles are due to men's opting out of contributing to the household, so that some women, out of necessity, are doing forms of labour traditionally associated with men.

The research also examined the way financial decisions are made within households, finding that considerable variation exists in financial management and decision-making in Solomon Islands households. Income pooling and cooperative decision-making is common, although even within households that identified as having cooperative models of decision-making, the male head of the household sometimes ultimately controlled decisions. However, many respondents perceived that women were better financial managers, and so it was also common for women to manage pooled income.

Ensuring that women's access to and control over economic resources leads to increased control over other areas of their lives is critical for women's economic empowerment. To this end, these research findings have suggested some key lessons to inform economic empowerment initiatives:

- » Women's savings groups are a potential pathway for women's economic empowerment
- » Working with men to challenge gender inequitable behaviour and norms is an imperative
- » The need for community-based gender transformative programs
- » Women's economic empowerment programming should adopt a do no harm approach.



Source: Richard Eves

PART 1. INTRODUCTION

This report covers the research undertaken in Solomon Islands as part of the much larger project, Do No Harm: Understanding the Relationship between Women's Economic Empowerment and Violence against Women in Melanesia. The Do No Harm research addresses the question of how to improve women's economic agency and the security of their livelihoods without compromising their safety. It sought to capture the diversity of ways that women endeavour to overcome economic disadvantage in contemporary Melanesia. Fieldwork for the Do No Harm research was undertaken in Solomon Islands and Papua New Guinea, where a total of 485 interviews were conducted, including 238 with women.¹ The interviews generated a large body of rich qualitative data on women lives and the difficulties and challenges they confront as they seek to earn income in order to improve their lives and those of their children.

Women's economic empowerment is now widely seen as a critical component of development initiatives and poverty reduction (Kulb et al. 2016:715). For the last decade, aid donors, international development organisations and non-government organisations (NGOs) have taken up the cause of women's economic marginalisation and poverty and have embraced their economic empowerment as the most effective approach to the problem. The Australian aid program, for example, places strong emphasis on addressing women's empowerment and especially women's economic empowerment (DFAT 2014:8, 16, 25; 2015). Australia's Foreign Minister, Julie Bishop, has stated, that the empowerment of women and girls and increasing progress towards gender equality in our region is a key priority of Australia's foreign policy and aid program (DFAT 2015:1). Most recently this commitment has been set out in the Australian Government's February 2016 document, *Gender Equality and Women's Empowerment Strategy*, where promoting women's economic empowerment is one of three strategic objectives (DFAT 2016a). Given this emphasis on women's economic empowerment as a key objective of Australian aid, it is important to reflect on the processes of economic empowerment and especially the factors that may facilitate this, as well as the kinds of constraints that may hinder this.

In this report, we make a distinction between women's economic advancement and women's economic empowerment (Buvinić and Furst-Nichols 2014:2; Taylor 2015:16). By women's economic advancement we refer to women gaining increased income, access to employment and other activities that see their resources increased.² This distinction is important, since many programs claim to be working on women's economic empowerment, but are, in fact, much more narrowly focused on increasing women's access to resources (Taylor 2015:16). For women's economic empowerment we espouse the definition given in a recent Overseas Development Institute (ODI) report:

Women's economic empowerment is the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives.

(Hunt and Samman 2016:7; see also Taylor and Perezniето 2014)

Such a definition embraces the idea that women need to advance economically as part of their economic empowerment, but also recognises this requires an increase in women's power and agency if it is to truly qualify as empowerment. Thus, women's economic empowerment comprises two interrelated components: 1) economic advancement, and 2) increased power and agency, with both components being connected and necessary to achieve better lives for women and their families (Golla et al. 2011:4). It is crucial to see the concept of empowerment as part of a process of social change for greater equality, so that the agency we seek should be seen as 'transformative agency', which has the potential to challenge and destabilise inequalities, rather than forms of agency which simply express and reproduce inequalities (Guérin et al. 2013:S90).

As Georgina Taylor argues, women's economic advancement differs from economic empowerment, because 'while women may be able to earn money and gain access to assets, they may not be able to retain control over economic choices if their power and agency and structures and social norms around gender equality remain unchanged' (Taylor 2015:16). Economic advancement does not automatically progress to economic empowerment and broader empowerment for women. This understanding has been reinforced by a recent Overseas Development Institute (ODI) report, which says, 'there is no automatic "win-win" between wider development outcomes and gender equality. While the latter is clearly good for growth, a gender-equitable distribution of the economic gains of growth does not happen automatically. ... And growth does not necessarily translate into gains in women's well-being' (Hunt and Samman 2016:7). This suggests that it is necessary to integrate efforts to promote women's economic advancement in relation to increases in income, resources and assets with approaches that seek to increase women's power and transformative agency (Taylor 2015:20).

Indeed, it is often assumed that the improvement of women's economic security through forms of economic advancement will automatically flow on to improvement in other dimensions of their lives. As Nitza Berkovitch and Adriana Kemp argue, the focus on 'initiatives to promote a wide range of income generating activities are based on the belief that enhancing women's spirit of entrepreneurship is a precondition for their social and political emancipation' (2010:158). Thus, there has been a tendency to equate women's lack of power with lack of income and to pay insufficient attention to how the actual use of this income is affected by other forms of inequality in relationships (UNFPA 2007:11). The optimistic view that improving women's access to income generating activities automatically leads to more general empowerment is based on the theory that women's increased income improves their 'bargaining' power within the household. Some researchers have concluded that this increase in bargaining power would reduce the risk of intimate partner violence (Vyas et al. 2015:35). However, this assumption has also been questioned. Linda Mayoux challenges the notion that increasing women's access to financial resources would initiate 'a set of mutually-reinforcing "virtuous spirals" of increasing economic empowerment, improved well-being and social/political/legal empowerment for women' (1999b:959). Though Mayoux was speaking specifically about the promotion of micro-finance, her point applies more generally to initiatives intended to increase women's access to income. And, indeed, it has turned out that those seeking to promote gender equality through economic empowerment initiatives face the vexing issue that these sometimes have unintended consequences, improving one dimension of women's lives but undermining others (Haile et al. 2012:257).

Unfortunately, women's economic advancement too often comes at increased costs to women, including increased risk of violence and greater work burdens, as they continue to be responsible for domestic labour within the household in addition to economic contributions.³ There is now a considerable body of literature discussing the impact of economic activity on women's lives and on gender relations. This literature identifies both positive and negative outcomes for women, including increases and decreases in levels of violence (Bradley 2011:9; AusAID 2013:17; Eves 2016b; Gammage et al. 2016:8; Haile et al. 2012:256; Haile et al. 2015; Kabeer 2016:315; Taylor 2015:10; Vyas and Watts 2009). The 2008 AusAID/Office of Development Effectiveness report, *Violence against Women in Melanesia and East Timor: A Review of International Lessons*, also found that while microfinance can sometimes strengthen women's ability to stand up to family violence, 'interventions aimed at empowering women can generate unintended consequences, often in the form of violent backlash. (As women increasingly demand equality, men increasingly assert their control over women)' (AusAID ODE 2008:17).

Several others have also observed that increased financial autonomy for women may simply mean that their husbands or partners opt out of contributing, or reduce their contributions to the household expenses so that women are forced to meet these shortfalls (Haile et al. 2012:257, 258). According to Mayoux: 'There is considerable evidence that women's increased control over income may be accompanied by a withdrawal of male contributions for their own luxury expenditure, limiting the total increase in income going into household wellbeing' (Mayoux 1999b:972; 1999a:2). Further, the observation has often been made that in developing

countries poor women tend to spend the income they control largely on family needs rather than on personal needs (Agarwal 1997:25; Mayoux 1999b:969). Some researchers suggest that women typically put an average of 90 per cent of their earnings back into the family, compared to the 30 to 40 per cent that men contribute (Porter 2013:4).

Thus, the Do No Harm project addresses the question of how to improve women's economic agency and the security of their livelihoods without compromising their safety (Eves and Crawford 2014).⁴ The research aims to capture the diversity of ways that women endeavour to overcome economic disadvantage, focusing on a range of economic inclusion and empowerment initiatives in various settings. This includes women's involvement in both informal and formal economies, such as community-based savings groups and women's employment in the private and public sectors. In this report, we have placed particular emphasis on the views and stories of the women interviewed, so as to give voice to their experiences which must be heard if a good understanding of the factors that constrain or facilitate women's empowerment is to be achieved.

The Solomon Islands Context

Solomon Islands, with a population of approximately 600,000 (World Bank 2017), is considered to be in the 'low human development' category. In 2014, its Human Development Index figure of 0.506 ranked it 156 out of 188 countries (UNDP 2015). The Gross National Income per capita for Solomon Islands is calculated to be US\$1940, ranking it 164 of 217 countries and its Purchasing Power Parity in 2016 is calculated to be \$2180 (International Dollars), ranking it 190 out of 216 countries (World Bank 15/12/2017). In 2016, Solomon Islands was ranked 112 out of 189 countries for the cost of doing business (World Bank 2016:6).

The economy is heavily dependent on agriculture, resource extraction and overseas development aid, with Australia being a significant donor with an estimated contribution of \$162 million for the years 2016/17 (DFAT 2016b). According to the Asian Development Bank (ADB), income distribution is inequitable, with a rural/urban divide that sees rural expenditure levels significantly below urban expenditure levels (ADB 2012:1). Poverty in Solomon Islands manifests itself primarily in terms of lack of essential social services (such as health and education) and of economic services (such as banking and other financial services). These deficiencies are greatest in rural areas (ibid.:3). Although food security is not a major concern for rural populations, access to cash is an issue in many areas of Solomon Islands (ADB 2015:3).

In Solomon Islands, women are widely regarded as of lower status than men (Steffen 2014:2; ADB 2015:5). Inequalities 'in control of decision making, economic resources, access to health care, education [and] leisure restrict the rights and freedoms of girls and women, resulting in unequal benefits for them from the development process' (ADB 2015:5). These inequalities are often defended by recourse to notions of *kastom* (Solomon Islands *Pijin* meaning culture or customary ways; sometimes spelt as *kastam*) or long-standing cultural traditions that put power and control in the hands of men. It is important to acknowledge, however, that while customary norms do often endorse gender inequality, this has also been exacerbated by some of the many changes that have occurred over the last century. Christianisation, exposure to modern media and labour migration have had negative (and some positive) effects. On the other hand, exposure to Western notions of human rights and gender equality and Western education, for example, have potentially had positive effects on the status of women in Solomon Islands.

Ethel Sigimanu, the Permanent Secretary for the Ministry of Women, Youth, Children and Family Affairs, stated that gender inequality was widely considered to be holding back development in the country (ADB 2015:vii).⁵ Due to a lack of relevant data, no Gender Inequality Index figures are available (UNDP 2015).⁶ Figures for women's involvement in the economy are, however, poor, with the 2012 Women's Economic Opportunity: Global Index and Ranking placing Solomon Islands in the bottom five countries of the world (124/128) (Economist Intelligence Unit 2012:8).

From 1998 to 2003, Solomon Islands underwent a period of turmoil and civil conflict that has been labelled 'the tensions'. Although the tensions mainly affected Guadalcanal and Malaita provinces, and especially the capital Honiara, the collapse of the government during this time meant that the consequences reverberated throughout the archipelago. The tensions had negative impacts for women, and gender inequality increased. As the Australian Government's *Delivery Strategy Solomon Islands Justice Program (2013–17)* notes, 'Gender equality in Solomon Islands is the country's most challenging development issue and it is going backwards relative to other countries' (AusAID 2013:3).

Violence against women is endemic, with the *Solomon Islands Family Health and Safety Study: A Study on Violence against Women and Children*, indicating that nearly 2 in 3 (64%) ever-partnered women, aged 15–49, reported experiencing physical or sexual violence, or both, by an intimate partner, and 42 per cent of women reported experiencing physical and/or sexual partner violence in the last 12 months (SPC 2009:3).⁷ The data also indicates that sexual violence was more common than physical violence, although there was also significant overlap between the two. In other words, most women who reported physical violence by an intimate partner also reported sexual violence by their partner (ibid.). Generally, levels of intimate partner violence were higher in Honiara than in the provinces. These higher levels could relate to the wider availability of alcohol and to social problems such as unemployment, overcrowding and the high cost of living in the capital city, all of which may increase the frequency or severity of violence against women (ibid.).

Solomon Islands women are more likely to experience severe forms of physical partner violence, such as punching, kicking, or having a weapon used against them, rather than more moderate forms of violence. The Solomon Islands data showed that women are at greatest risk of violence by an intimate partner rather than by other people. Of women physically or sexually abused by any perpetrator since the age of 15 years, 90 per cent reported abuse by a partner (SPC 2009:3).

In the wake of the Family Health and Safety Study, considerable headway has been made in reforming laws to address violence against women; a legal framework is now in place — the Family Protection Act 2014 — which recognises that domestic violence in all its forms is unlawful. However, as is often the case in the developing country context of Melanesia, the ability of the state to ensure that its laws are enforced is constrained by low institutional capacity at the local level, and in this case by a general reluctance by women to speak about their experience of violence. Certainly, the *Solomon Islands Family Health and Safety Study* found that the majority of women (69.9%) told no one about the violence they endured, with this reluctance to speak being greater in Honiara (78%) compared to the provinces (68%) (SPC 2009:124; see below, p. 36). Women's access to justice is also constrained by high acceptability of violence by women with a majority (73%) subscribing to the view that a husband is justified in beating his wife under some circumstances, such as infidelity or disobedience (ibid.:3).

The Research

Key Questions

Our research was guided by the following key questions:

1. What are the effects of women's economic empowerment activities on gender and power relationships in the family?
2. What is the relationship between women's economic empowerment and their experience of family violence?
3. What lessons can we draw from the research in order to maximise the potential for positive gender equality outcomes?

These and a number of subsidiary questions acted as guides for the development of specific questions used in the individual in-depth interviews.⁸

Research Methodology

The research was undertaken in July and August 2014. The research sought to gather detailed accounts of women's experience as they attempted to overcome economic disadvantage. In-depth qualitative interviews were used to explore marital relationships, how the domestic economy is managed within the family and what gives rise to conflicts. Rather than seeking to produce generalised results for the whole country, the Do No Harm research aimed to capture the individual experiences of women by encouraging them to tell stories of their lives from when they were children to their married life (see Interview Guide/Questions Url: http://ssgm.bellschool.anu.edu.au/sites/default/files/uploads/2018-02/interview_guidequestions.pdf). This allowed for rich case studies to be developed and women's voices to be heard, voices that are often obscured or unheard in larger country-wide and generalisable studies. While the primary focus of the research was understanding women's experiences as they engaged with the economy, we decided that including interviews with men would improve our understanding of the context in which women negotiate their relationships with their spouses. This allowed for a more nuanced understanding of the kinds of beliefs, attitudes and norms that construct gender and drive gender inequitable behaviour.

In addition to in-depth interviews, participatory group discussions were undertaken in the rural communities. A list of topics intended to stimulate broad discussion about women's engagement in the economy guided these discussions.

Semi-structured interviews with key informants and stakeholders were also undertaken to gather contextual information, particularly the cultural, economic and social factors affecting women's income generating activities, as well as gender relations more broadly. These interviews used thematic guides rather than standard questionnaires to enable a free elicitation style that would encourage respondents to talk in detail about particular themes. All respondents and key informants were recruited through brokers with strong links to the particular community.

The research was undertaken in two provinces, Makira-Ulawa and Malaita, and in the capital, Honiara, thus capturing the experiences of women in both rural and urban contexts. In the rural context, we worked in places where IWDA was working with local NGO partners, which enabled the research team to benefit from the NGOs' relationships with communities and key stakeholders. This meant that the focus of the research in rural communities was on savings groups as well as on women's income generating activities, though the savings groups in the different areas were structured differently and had different characteristics. In Makira-Ulawa Province, the team visited Kaonasugu and Tawatana, both on the island of Makira, working with women's savings groups established by the NGO Live and Learn. In Malaita Province the research team visited Kui, Rohinari and Wasisi, all on the island of Malaita, working with the women's organisation West 'Are'Are Rotokanikeni Association (WARA). In the urban context, the research was mainly undertaken with formally employed women, though income generating activities were a significant issue there as well.

The research team carried out 174 individual interviews with women, men and key informants. These included: Makira, 40; Malaita, 81 and Honiara, 53 (see Table 1).⁹ This report deals primarily with the research with women.

Table 1: Number of interviews

Research Site	Female	Male	Key Informant
Makira	23	5	12
Malaita	40	18	23
Honiara	22	13	18
Total	85*	36	53

*Although 85 women were interviewed, we have data for only 82, as three respondent details forms for Honiara are missing.

Table 2 gives some background demographic information on the female respondents, including age range, how many have borne children and how many have dependants.

Table 2: Demographic information

Age range (years)	15–70
Number of women who have borne children	74
Number range of children per woman	1–10
Number of children borne	325
Number of women with dependants	35
Number range of dependants per woman	1–7
Number of dependants	56

The women interviewed predominantly came from three main churches (see Table 3) — Anglican (29.3%), Catholic (37.8%) and South Seas Evangelical Church (29.3%). Only two belonged to other churches.

Table 3: Church affiliation

Anglican Church	24
Catholic Church	31
South Seas Evangelical Church	24
Seventh Day Adventist Church (SDA)	1
Jehovah Witness	1
Not stated	1

Table 4 indicates the level of education completed. Their education ranged from no formal (only one case) to tertiary/vocational qualifications. Primary education predominated with 58.5%, followed by secondary with 29.3% and then tertiary/vocational with 8.5%.

Table 4: Highest level of education completed

No formal education	2
Primary	48
Secondary	25
Tertiary/Vocational	7

Of the women who were married, 58.4% (45/77) of their marriages entailed the exchange of bride price, with some exchanges either involving cash or shell money, and others involving cash, shell money, pigs and garden produce (root crops). The amounts ranged from as low as 3 to 200 shell money or SBD600 to SBD18,000, 10 pieces of shell money, pigs and root crops. Only 20.7% (17/82) of the women had bank accounts, most of whom lived in Honiara. 63.4% (52/82) of women had their own phone.

It is important to indicate the limitations and scope of any research project. As we have said, this is a qualitative rather than a quantitative study. The latter would follow a form of sampling that could produce findings that are generalisable for the whole of the Solomon Islands. Neither is our research a baseline or endline study; rather it captures and documents the particular characteristics of each research site at a particular moment, providing rich accounts of the contexts in which women in rural and urban Solomons live their lives and the constraints and challenges they face in becoming economically empowered. Development practitioners increasingly acknowledge that an understanding of the context in any given region or country is vital, so that the most appropriate programming interventions can be devised (Alexander-Scott et al. 2016:21; Gendernet 2011:18). This applies particularly to violence prevention because, while violence against women is widespread globally, it is founded in each locality upon the specific kinds of social and gender norms and constructions of masculinity and femininity that exist there (Lockett and Bishop 2012:6). Our research gives insights into the gendered power dynamics at play in marital relationships, the specific factors that act as barriers to women's income generating activities and, importantly, their economic empowerment, and the risk factors for violence in that particular culture. Given the importance of women's economic empowerment to donors, NGOs and governments, there is a critical need for research to provide a good understanding of the challenges to realising this goal and an evidence base from which development programming can proceed.



PART 2. FINDINGS — CASE STUDIES

Case Study 1: Savings Clubs

A wide range of players — government, private sector, donor agencies, civil society — is endeavouring to promote women's economic empowerment, employing a wide range of policies and programs (Buvinić and Furst-Nichols 2014:2; Taylor 2015:16). Some interventions focus on working with governments to improve the legal and policy environment for women's economic advancement and empowerment — for example, to remove the legal and institutional constraints women experience when accessing financial services or when trying to develop businesses. There has also been a strong focus on supporting women entrepreneurs, by helping them to develop business acumen through skills training, such as financial literacy and business management and development courses.

Much of the focus of women's economic empowerment programming has been on 'financial inclusion', particularly as women generally comprise a larger proportion of the 'unbanked'.¹⁰ This has entailed increasing women's access to financial services and assets, particularly by giving them access to capital, or increasing their capital, through loans or credit or by encouraging savings. Women's financial inclusion is seen as vital to increase their economic control and opportunities; through banking or other financial services they are more able to protect their income and their savings from the depredations of their partners.¹¹ Savings accounts enable women to secure their cash in a way that makes it difficult for a husband to access, so that it is less likely to be wasted on his discretionary spending. If cash is hidden in the house, the spouse may either search it out and take control of it or coerce the woman into handing it over immediately.

There are also wider benefits to be gained from savings accounts. The UN Foundation report, *A Roadmap for Promoting Women's Economic Empowerment*, finds 'a growing consensus that providing women and girls with access to reliable savings products is a smart investment' (Buvinić et al. 2013:33). That report notes that saving 'can make a big difference in the lives of the poor, helping to overcome inertia not to save and, in particular, women's status and authority is elevated by savings, whereas credit has yet to exhibit such impacts' (ibid.). Other research has indicated that savings show positive economic outcomes for women. Savings accounts are proven to increase the earnings of women who are self-employed (ibid.) and are a promising way for rural women to improve their productivity (Buvinić and Furst-Nichols 2014:10; Buvinić et al. 2013:33). Mayra Buvinić and Rebecca Furst-Nichols suggest that savings may also be particularly beneficial for women who are more likely to be risk-averse — that is, those who may be uncomfortable about taking on loans requiring regular and arduous repayment schedules. They also argue that savings generally benefit the smallest, subsistence-level women entrepreneurs and women with little household decision-making power, which makes savings an intervention that can apply to women across the board, regardless of their poverty condition and the social restrictions they face (Buvinić and Furst-Nichols 2014:20; Buvinić et al. 2013:34).

Despite the benefits of savings, the formal banking system in the developing world does not reach all those who desire to save. This is certainly the case in Solomon Islands. According to a recent Pacific Financial Inclusion Programme report based on financial services demand side surveys conducted in Solomon Islands, only 20.1% of women have bank accounts there compared to 31.8% of men (PFIP 2016). Despite this, 85% of women reported saving, with a high proportion saying this was done at home or in informal financial services, such as savings clubs. This same report also noted that average time to reach the closest financial access point is over four hours for both men and women, with 30% of men and women having to travel by sea to reach a bank branch at the average cost of SBD35.32 per trip (PFIP 2016).

Savings groups, or clubs as they are sometimes called, are one response to financial exclusion in many rural and remote areas of the developing world, though apart from Solomon Islands, they do not appear to be common

in other parts of the Pacific (PFIP 2011).¹² In Solomon Islands, savings groups have been extremely popular and durable, emerging as a low-cost vehicle for providing much needed financial services, as well as keeping capital within in the local community (ibid.; see also PFIP 2014a).

In the next part of the report, we discuss our case study of women’s savings groups, carried out in two provinces — Makira-Ulawa and Malaita. Women’s savings groups are one modality for delivering women’s economic empowerment interventions and our case study highlights some of the issues and constraints being confronted in these attempts to transform economic advancement into broader economic empowerment.

Makira-Ulawa Province

As indicated above, the research team visited two sites on the island of Makira in Makira-Ulawa Province. Kaonasugu is located in Ward 9 of Central Makira Constituency and is accessible by road to Kirakira, the provincial capital. Tawatana is located in Ward 7 of West Makira Constituency, a more remote area. To reach Kirakira from here means either a boat journey on the open sea or a two to three hour walk to a road and then a vehicle trip costing SBD70.¹³

Table 5 gives some background demographic information on the female respondents, including age range, how many have borne children and how many have dependants.¹⁴

Table 5: Demographic information

Age range (years)	15–65
Number of women who have borne children	21
Number range of children per woman	1–8
Number of children borne	83
Number of women with dependants	9
Number of dependants	9

Table 6 indicates the level of education completed.

Table 6: Highest level of education completed

Primary	12
Secondary	10
Tertiary/Vocational	1

The women interviewed were predominantly members of the Anglican Church (see Table 7).

Table 7: Church affiliation

Anglican Church	20
Catholic Church	1
Seventh Day Adventist Church (SDA)	1
Not stated	1

As at the time of the research, the women of Kaonasugu obtained cash income through the production of copra and cocoa and by selling vegetables and cooked food at a regular community market and at the nearby secondary schools at Wamapuru and Pamua. Some women also sold produce at the Kirakira market, though

many considered the cost of transport (SBD25 each way) prohibitive. The women of Tawatana also gained income from cocoa along with the sale of vegetables, betel nut and cooked food. Cocoa beans are shipped to Honiara by boat but this service is considered unreliable, has limited capacity and is expensive — the freight cost of SBD100 per bag erodes profit. Given its proximity to transport, two secondary schools and Kirakira, Kaonasugu offers better conditions than Tawatana for earning cash income. It also has copra and cocoa buyers located nearby at Pakera.

Savings Clubs

The Kaonasugu and Tawatana savings clubs were both established by Live and Learn under the project Tugeda Tude fo Tumoro (TTFT).¹⁵ The first savings clubs in this project had commenced in 2009 in four provinces (Western, Makira-Ulawa, Isabel and Renbel), with clubs being established in Malaita Province in 2012 (Scothern 2016). By Jan 2016, 25 savings clubs had been established with direct support of the TTFT program and an additional 19 had been initiated independently by community groups (but modelled on existing TTFT supported clubs).

Live and Learn established the Kawa Women's Saving Club at Kaonasugu in 2011, beginning with 30 members. The club is divided into two groups, Kawa 1 and Kawa 2. At the time of our fieldwork, the club was completing a two-storey building, to house an office, a meeting space and guest accommodation. In addition to their own fundraising and using money from their general fund, the savings club had received funding from IWDA for the building, which at that stage had cost SBD30,000.

The Tawatana Mother's Union Savings Club was also established in 2011 with 40 members, mostly members of the Anglican Church's Mother's Union group in the village. At the time of fieldwork the savings club had 85 members, the youngest being four years old.

The Kaonasugu and Tawatana savings clubs in Makira are similarly structured, being set up on the TTFT savings club model,¹⁶ with a general savings account (called the revolving or general fund) and individual savings accounts. Membership costs SBD5, plus SBD10 for a passbook. For the first six months of her membership, a woman is permitted only to save and cannot borrow from the general savings account. To obtain a loan, a member must apply to the executive of the club, showing that the loan will be used for a purpose that fits the club's agreed loans policy. This could be for income generation or family needs (such as school or health centre fees). Loans can be no more than 80 per cent of the amount held in a member's personal savings account, so that if she defaults on repayment, the club can use her savings to repay the loan (Brislane 2014:19). The savings club's funds are deposited in a bank, if one is accessible, or locked in a strong box, which usually has two or three locks, each key being held by a member of the club's executive.

The Tawatana savings group is divided into four groups for fundraising (each named after a fruit: Watermelon, Banana, Pineapple, Coconut) and is much more lively and socially active than the savings club in Kaonasugu. The Tawatana group holds a market in the community on Saturdays and, to illustrate the transparency of the savings club, members make deposits in a very public way after the market.

When the savings clubs were established in Kaonasugu and Tawatana, some men were opposed to the idea of a women's only group. Both places also had past experiences with failed financial ventures that had seen community members lose money. This was certainly a reason given at Tawatana for some men being reluctant for their wives to become members. One failed venture had been a pyramid scheme, and so some men thought Live and Learn were trying to establish the savings groups in order to defraud the community members of their money. One key informant at Tawatana whose wife was a member of the savings club heard rumours that the money from the club had been misused, and so she withdrew her money, rejoining later when the club was seen to be working well.

Men's Attitudes to Savings Clubs

In addition to men's fears that the savings groups were another scam, other male attitudes range from hostility to acceptance. Acceptance increased as men saw the wider benefits of the groups to the community. Some husbands who were initially hostile have since warmed to the savings club. One man who said he had originally opposed the establishment of the group in Kaonasugu, because it was only for women, is now very supportive and considers it 'nice'. Both he and his wife decide how much she will deposit in the club, and he considers the savings as belonging to the family. Some men also try to influence their wives in how the savings clubs are run.

Despite men's growing acceptance of savings groups, some still pressure their wives to leave. One key informant in Kaonasugu said that some husbands have been jealous of their wives and don't want them improving themselves, and so they press them to withdraw their funds and not participate. Others have reportedly left because their husbands said the savings club was 'a waste of time' (this is discussed in more detail below).

One critique levelled by some men is that the women are so focused on saving money that they ignore the existence of household necessities. However, this complaint does not appear legitimate given that the overwhelming focus of women when it comes to spending their income is on the household and meeting household needs. Another critique from men in the community is that the women prefer to put their money away in the savings club rather than spend it in the local stores. This may well be true, as some women members say that they have adjusted their spending away from spending whatever comes into their hands in order to save it for future emergencies. This issue highlights the fact that there is a limited amount of money circulating in these communities. Regardless of whether women are saving or spending, there is just not enough money within the community. This was especially the case at Tawatana where the waged teachers at the local school preferred to grow their own food and so were not dependent on buying produce from the community.

Some men also criticise women for being overly restrained in what they plan to use their savings for. Men say that women only save for small things, such as pots, pans and other things for the household, and lack the grand ambitions for their savings that men have, such as building a house. However, given the point made above about the limited amount of cash circulating in the community, such grandiose plans on the part of men are not so easily realised. From observation of the savings club ledger, the actual amounts that women have in their accounts are comparatively small.

Benefits of Savings Clubs

Despite these criticisms, many women and men saw the savings clubs as having considerable benefits. This included not only direct personal benefits for the women themselves, but wider benefits for the community.

One key informant noted that with the advent of the savings club all women now have money. Previously, husbands would not share with their wives and as a result many women did not have access to cash. With the savings club, women have embraced self-reliance and are now earning their own money, which they can save. Saving was valued for a number of reasons. At the forefront of these was providing for the household and especially for the costs of sending children to school or accessing healthcare (see Text Box 1). The security provided by having resources available to meet any unforeseen emergencies was a commonly cited benefit. 'The savings club is really good because it makes life a lot easier for us, if anything happens and we need money we can easily access it for our needs' said one woman. Another woman remarked that it: 'Feels like there is more security, life is easier now because if anything happens there are savings to fall back on.' Another woman saw saving as important for keeping her family out of poverty, remarking 'saving a dollar a day is a step away from poverty'. As an example, one woman, who was formally a member, withdrew the money she had saved to buy food when her gardens failed.

Text Box 1: Christine's Story

Christine's husband had been married before and had five children with his previous wife. They have had three children together and have adopted a further child. Her husband does a lot of community work and doesn't earn income for the household, but he helps her with the garden. Christine bakes buns, raises chickens for sale and markets in the village. She saves the money she earns for school fees, but finds it difficult to save when the needs of the family are greater than what she earns. Early in their marriage there was jealousy and arguments but no violence and she is quite happy for her husband to go off to Honiara for weeks or months. Christine makes the final decisions about money in the household, because her husband has admitted that he is bad with money.

While some women acknowledged that they saved before Live and Learn established the savings clubs, they admitted that they did not save much and did not have an understanding of budgeting and so did not make the best use of what they saved. While some men considered the savings women had in the savings club were joint savings, having money in this kind of account gave women much greater control over the use of the income they earn, since it was only women who could withdraw the money from the account or take out a loan (see Text Box 2, p. 14).

Moreover, some women said that prior to the savings club they would spend whatever money they made on any given day on the same day. There was not much sense of putting aside money for future use; now through the savings club women are able to control what they see as profligate spending. This was explained by one woman as follows: 'At the beginning it was difficult for all of the women, even if we had one dollar we didn't want to save it, we wanted to spend it all, but now if we have even 10 cents we will keep it in a coin box to save it.' Another woman made a similar point in relation to controlling spending on betel nut, saying that if there is money in the house any desire for betel nut will be quickly met: 'When we keep the money in the house, it's difficult because if we want betel nut, we will go and get the money and buy it.' Another woman remarked, 'Before I started saving, I didn't have money because every time I had money I would go and spend it all. But now I'm saving all the money I have. I just want to save it. Every time I sell produce, I will make sure I have money to save. Even though sometimes I would like to eat rice or noodles I won't buy them because I want to save. When I get money, I don't want to spend it, I just want to save it.'

Those who have bank accounts in the provincial capital find that belonging to the savings club enables them to avoid incurring the financial and other costs involved in banking, such as travelling and waiting time. The savings clubs also have broader benefits for women — for example, by enabling them do things that they had previously been reluctant or unable to do with confidence. Prior to the savings club, some women did not have enough self-confidence to sell things at market, but now feel able to do so. The savings clubs have also developed an entrepreneurialism in many women. In their efforts to leverage more income, these women are learning new skills, so that they have other income generating options available.

Further, as one key informant at Tawatana commented, women have changed as a consequence of the establishment of savings clubs; they are working together more and will often go to events in other communities to sell things and there is 'solidarity developing amongst women'. The president of the Tawatana savings club also remarked on the sense of solidarity developing among the women, which is bringing other women to join. She also thought that women are becoming much more confident in themselves and willing to speak up and much more willing to argue with men in community contexts. Previously notions of respect meant women were supposed to be deferential before men, which precluded women from taking an active role in public discussions. While men still dominate public discussions and have control over decision-making, there was evidence that women are increasing their role.

Text Box 2: Paula's Story

Paula was married in 1975 and had four children, who are now grown up and have their own children. In the past, her husband was responsible for decisions, though sometimes she did not follow his instructions as he wanted her to do particular kinds of work but would not help her. He used to get angry about this but would not hit her. When Paula's children were small he used to hit her but stopped when the children were grown up. They argued about his failure to look after the children when she wanted to cook or do other work. Previously, they earned most of their income by cutting copra but now have a cocoa plantation.

She would help him produce copra and even though he said that the money was joint, he didn't give her any of it. Paula would not confront him about this because they would argue, so she resigned herself to the fact that he was going to drink all the money. He would spend all the money on beer so there'd be no money to help the children. Even so, she did manage to pay for the children's school fees. He used to drink a lot in the past, though he has now stopped and brings the money home. Now Paula is in the savings club and sells potatoes, bananas and pudding to earn an income to save. She also weaves mats. She now saves her own money and gets 'mad' with her husband for not helping her. He wanted her to take some money from her account so that he could buy wet cocoa beans to sell on, but she refused telling him it is not his money. Before the saving club, Paula didn't have any money at home and now she makes decisions about her own money. She uses some of the money she saves to buy rice for the household or clothes for herself and she is saving for her granddaughter so that she can go to high school. Her sons are supportive but not her husband and so when he suggests things for her to do Paula doesn't listen him.

At Tawatana, many of the beneficial changes are reported as being due to the workshops and training that Live and Learn, as well as some other NGOs (such as Save the Children and APHEDA) have run. Some of these have explicitly focused on gender and have started a community dialogue about gender that is beginning to shift gender norms and attitudes.¹⁷ While some men initially argued that gender training contradicts *kastom*, with one man saying gender training interferes with Melanesian culture, over time this view has lessened. There is now greater participation by women in decision-making in the community, with more women involved in committees that were previously composed solely of men. There is also more support from men, with some husbands helping their wives around the home in ways that would have been unheard of before — such as washing dishes and clothes. Marriage is seen much more as a partnership of husband and wife working together. Thus savings groups have brought some improvement in relationships between men and women. The chief at Tawatana, for example, who saw the savings group as good and helping everyone, suggested that there had been a shift in who was dependent in relationships between men and women. In the past, he noted, men were not dependent on women, it was simply a one-sided relationship in which men told the women what to do, but today men are dependent on women. However, this kind of recognition does not necessarily translate into support for broader changes in gender norms and he still subscribed to some quite conservative views about women. When asked what the present challenges are, this chief saw the fact that women are wearing tights and boys clothing to be a major challenge confronting the community. For him, these kinds of change typify the 'culture of Honiara'. When women are in the village they should wear sarongs (*avalava*). He also stated that although men were not happy about the savings club at first, they are now proud of it because the village is doing something different from other villages. He even went so far as to boast that the women in the savings club would qualify as cashiers in Honiara.

The success of the savings club has been the cause of some envy among men, and some in Tawatana joked that they wanted a savings club after seeing how well the women's savings club worked. Another male key informant in Tawatana appreciated what the club was doing and thought they were 'doing tremendously'. Indeed, he was so impressed that he wanted it to develop into a bank, since the costs of going to Kirakira from Tawatana could be SBD200–300.

One woman at Kaonasugu spoke positively of the savings club, saying that her household did not save before the club was established. Her husband now asked her to look after the income which was saved in the savings club, since he was a drinker and would use the money to buy alcohol if it was in his control. As she was responsible for the account and the only one who could access it, he was effectively using the saving clubs as a way of controlling his spending. Under this arrangement, the money saved was spent on household items, such as salt, sugar, rice and other expenses, such as school fees and healthcare, which, she remarked, benefited the whole family.

Conflicts over Money

One key informant at Tawatana acknowledged that he was 'pushing' his wife to join the savings club and thought it would be good to use the money saved for unknown contingencies, even though he had a bank account in Kirakira, which he saw as for the benefit of his children and their futures. He was responsible for most of the financial decisions in the house, as he said his wife only had grade 1 education, saying that they fight over money when she wants to buy things, such as soap, but said that he usually gives in to her because he doesn't want to 'spoil his brain'.

The president of the Tawatana savings club had heard of cases of women being pressured by their husbands to withdraw their money. One husband wanted his wife to withdraw some money for a need the family had and she went and withdrew it all to silence his badgering.

One man (Text Box 3) we spoke to during the fieldwork said that his wife had recently left the savings club. She had been a member for a year but he was demanding money from her for his drinking, so she withdrew from the club. He admitted he was violent when drunk and that she would give him money whenever he asked for it.

Text Box 3: John's Story

John is married to a woman who was a member of the savings club but has since left. His wife made the decisions about money in the house, a responsibility that she had even before the savings club was established. He currently earns money from fishing and from cutting and drying copra. Prior to the establishment of the savings club he considered the money he earned solely his own, but when his wife became a member he came to believe that the savings club was a family resource and he gave money to his wife to deposit. He was positive about the club and its work, pointing to the new building that they had built for the club. Even though his wife is no longer a member, he thinks that the savings club is 'nice, it is good.' He also thought that prior to the savings club women did not express their views publicly, but now they stand up in front of people and talk. Before, he said, women would sit down and hide and not speak out. John admitted that he and his wife argue over money when he drinks and she gives him money because she is afraid of him. John admitted hitting her when he was drunk and angry. Despite his violence he said it was good to help his wife in the house and it was something that he had learned from his parents.

One male key informant at Tawatana who has been a powerful supporter of the savings group, helping them with some of the financial management training, said that conflicts over money were more frequent in the past, but since the community has been exposed to many organisations working on the issue, such as Live and Learn, domestic violence has diminished.

Women in a focus group conducted at Kaonasugu highlighted the problem of men who are drinkers demanding money for alcohol from their partners, saying that it causes 'problems for the family'.

Workload and Gendered Division of Labour

Besides conflicts over the use of money, conflicts also occur over women's commitment of time to the savings club. Some men claim that women waste their time in the savings club instead of staying home and managing family and household responsibilities. At Kaonasugu it is said that two or three women have left the group because of pressure from their husbands over the time they spent on the club. One woman said that she had big arguments with her husband. Sometimes when she was at the savings club he would come and shout at her in front of the others. She would respond by telling him to be patient and to wait for her at the house rather than shouting at her there. As she said:

He would get cross with me because I would come and spend time with the savings club, he said I should be at home doing household chores instead of wasting my time with the savings club. But I didn't give up, I kept coming because I knew this is something that will benefit my family. Later he realised that it's a misunderstanding because I didn't explain it clearly to him at the beginning. After I explained it to him he went to our Facilitator and said that he was sorry for being angry and said that he realised that it's a good thing and will benefit the family.

Other women spoke about the need to 'talk nicely' to their husbands or to do things to please their husbands, so that they would be allowed to go to the savings club meetings. Some of this is really about masculine controlling behaviour — seeking to control their wife's movement and time, wanting to know where women are, what they are doing and with whom they are associating.

The pressures on women over the use of their time come not only from husbands but from other club pressures which increase women's workload. There is pressure on members to attend meetings and participate in fundraising for the group, with targets set for the amount of money to be raised.¹⁸ Sometimes the fundraising entails women contributing 5 kg of wet cocoa beans which is then sold to a cocoa buyer with the money going into the general fund of the group. Other forms of fundraising include 'pot to pot' which entails two women being partnered and then each woman preparing a plate of food which she gives to the partner. Each woman must then contribute SBD20 to the savings club. If women are unable meet these obligations they will be embarrassed about attending the group and may withdraw. Indeed, one woman in Kaonasugu remarked that many women joined the savings club thinking that it was only about savings, but when they discovered that the group did other things as well, they did not all want to be involved in these activities. As there is considerable peer pressure on women to contribute to the savings club in these ways, some women have left because they are unable to commit the time. For example, one woman who was a former treasurer of the savings club left the group when she was pregnant, as she felt she would not be able to attend all the meetings and some other women in the group would be unhappy about her lack of participation. She intended to rejoin the group when she had more time, but this is not always the case.

There is also pressure on women to commit time for other meetings in the community and to commit both labour and money to broader community projects, including the church. Indeed, for many women in rural communities, including in Makira, the church constitutes a major draw on their time. This includes not only time to attend church and women's fellowship or Mother's Union meetings, but also for fundraising or doing work

for the church. This was particularly evident in Tawatana where the Anglican community was building a huge new church which at the time of fieldwork had cost the community SBD200,000 and was projected to cost SBD500,000.¹⁹ In Tawatana, women were prioritising the market they held on Saturday, so on Friday — a day of church work — women did not participate because they had to prepare for the market. The competing commitments pose significant challenges for women in managing their time and sometimes it is even difficult to find enough time for activities that bring in money. Indeed, in one community we visited, almost the whole week was taken up with community activities, including two days for the savings club, which meant that there was effectively only one day available to generate income and do subsistence gardening.

Malaita Province

As indicated above, the research team visited three sites in Malaita Province: Kiu, Wasisi and Rohinari. These sites are in the southern part of Malaita island in the 'Are'Are language area in the West 'Are'Are Constituency. The northern part of Malaita, including the provincial capital Auki, is said to be favoured for more development by the government while the south is often disregarded.

Table 8 gives some background demographic information on the female respondents, including age range, how many have borne children and how many have dependants.²⁰

Table 8: Demographic information

Age range (years)	24–71
Number of women who have borne children	37
Number range of children per woman	1–10
Number of children borne	179
Number of women with dependants	16
Number of dependants	27
Number range of dependants per woman	1–3

Table 8 indicates the level of education completed.

Table 9: Highest level of education completed

No formal education	2
Primary	26
Secondary	10
Tertiary/Vocational	2

The women interviewed were predominantly members of the Catholic Church (see Table 10).

Table 10: Church affiliation

Catholic Church	29
South Seas Evangelical Church	10
Anglican	1

Until several years ago large-scale commercial logging dominated the local economy of Kiu, generating income of various kinds — wages for men being employed by logging companies, royalties coming to families, money exchanged for sex through girls being encouraged to visit logging camps and money extorted from loggers by young men erecting road blocks. During this time large sums of royalty money was squandered by men, who spent the money in Honiara on hotels, beer and sex. Less than 10 families used the proceeds from logging wisely — for example to build permanent houses. At that time the trade stores were well stocked but today they are largely empty, indicating that very little money is circulating in the community. The lack of income generating activities means that families struggle to put their children through school and even to clothe them. When large-scale commercial logging was the mainstay of the local economy in Kiu, many conflicts occurred within families over money. These included conflicts between fathers and sons and between different clans over ownership of land and the money that flowed from granting access to timber to logging companies.

We found that people now depend on copra production, some timber milling from trees on their land and the marketing of vegetables, cooked food and seafood. Women are mainly dependent on marketing but this is not a good source of income because the local market is saturated with the same products. There is a Saturday market which brings people from the inland to the coast. Kiu is also serviced by a shipping link to Honiara and other villages on Malaita. The passengers on the Phoenix, which comes once a week, provide a market for women to sell cooked food.

Like Kiu, Wasisi also saw logging come and go and now the local economy is dependent on copra production, milling of timber and marketing of vegetables and cooked food. Some of the timber milling is done by women, who hire chainsaw operators to cut timber, which they then sell to an agent who transports the timber to Honiara. This circumvents the problem of men taking the timber to Honiara and spending all the money there.

Logging is also finished in Rohinari so that less money circulates in the community than previously. Key informants reported that the cash flow in Rohinari is low and not very stable. Some said that women are struggling in this community because of the lack of income generating opportunities. Indeed, one observation made of Rohinari is that the women do not focus as much on income generating activities there as in some other places we visited during the research, because Rohinari offers few opportunities to earn income. Therefore, most of their effort goes into producing subsistence crops.

The main source of income for Rohinari women is marketing but with no road, other bigger markets are not accessible. Other sources of income are the sale of pigs, fish and copra and canoe-making. There is some cocoa production but this is difficult to process and market. Thus there are many constraints on income generating activities in Rohinari. One is the advanced age of the coconut palms which means they are less productive of coconuts for producing copra. Even when overseas commodities markets are good, the cost of freight from Rohinari makes it difficult to achieve profits.

Each of the field sites we visited in Malaita is characterised by increasing degrees of commodification, with people now expecting payment for help they would previously have given for free. This commodification is weakening some of the norms and proscriptions of the gender division of labour, with women now sometimes doing work that was traditionally done by men — for example, working in others' gardens for wages.

Savings Clubs

Unlike the Makira context where the savings clubs are located in different wards and constituencies and not connected in any way, in Malaita the West 'Are'Are Rotokanikeni Association (WARA) is based in one constituency, encompassing 12 wards and it even includes members from West 'Are'Are living in Honiara.²¹ WARA was established in 1999, with its savings club component started in 2006 as a way to build financial literacy among the members. On 31 June 2014, its 1000 members had deposited a total of SBD1 million in the ANZ Bank. Unlike the Makira groups which were formed through existing church women's groups, the

WARA savings group includes women from various denominations. WARA is organised into zones (12 rural and 1 urban), each zone having a secretary and a president elected by the members. To join the savings club, a woman must be a member of WARA. The joining fee, SBD25–100 depending on the zone, allows members to participate in all of the training and other activities. The savings club is not simply a bank; it has rules for entry and members must participate in WARA activities. Particular times are set for depositing money, and withdrawals require the signatures of the zone president and secretary as well as someone from the Honiara office.

Similar to the Live and Learn model of savings clubs, the WARA savings club holds the personal savings of each member and a general fund, called a revolving fund, established in 2003. Some of the money in the revolving fund has come from external organisations or individuals, including an IWDA contribution of SBD16,000 and a contribution from Rotary New Zealand of SBD54,000. Groups also fundraise for the revolving fund — the WARA group at Kiu, for example, makes local stoves which they sell for SBD70 and the WARA group at Rohinari do 'union work', or labouring jobs for other families who pay them for their labour. Members' loans come from the revolving fund, but unlike the Live and Learn model, their own funds are not used as collateral and problems have arisen with the repayment of loans.²² The highest loan at the time of fieldwork was SBD8000 and most are about SBD1000, though in the past the average was from SBD300 to SBD500.

Each zone decides on their own way of arranging deposits. So, for example, in Rohinari and Wasisi, there was a three-hour window every fortnight when the money counter would be available at her house. Two to three times a year, staff from the Honiara WARA office travel to each zone to collect the money, which is deposited in a fixed-term account with the ANZ Bank, which has been financing the travel costs for the collection of money since 2011.

One of WARA's major initiatives was its involvement in the purchase of subsidised solar panels. This project, which was funded by the Japanese International Cooperation Agency and implemented by the South Pacific Commission's Pacific Environment Community fund, saw the distribution of 700 solar panels in Malaita. Members of WARA were able to withdraw their savings to buy panels. Others who wanted to participate in the scheme but were not members of WARA wanted to join WARA. A total of 285 WARA members bought panels as well as 200 non-member families. The panels, which normally retailed for SBD12,000–15,000, were heavily discounted, costing SBD1960 for a 125 KW system.

There were no reports in Malaita of members making bad investment decisions or being swindled through pyramid schemes, as had occurred in Makira. However, some women in Rohinari were reluctant to join because of previous poor management of the organisation and because some women had not repaid loans they had received from the revolving fund. To remedy this, a change to WARA's leadership was made and the members fundraised so that the loans could be repaid.

The gender awareness training events that took place in Makira, which were important in facilitating acceptance of the savings groups, do not seem to have taken place at the Malaitan field sites. Kiu respondents said that there had been no gender awareness training events aimed specifically at men (or women) and a number of the women as well as the chief identified this as a worthwhile activity.

Men's Attitudes to Savings Clubs

There was some resistance from men when WARA was first established, but today most are supportive of the organisation and its work in general, believing that it brings considerable benefits to families of the members. Several key informants felt that the initial criticism of WARA stemmed from a belief that it had been set up to advance the career aspirations of a key woman leader, but as the organisation has continued and grown and had positive outcomes for its communities, these criticisms had waned. The solar panel scheme was very helpful in generating support from some of the men and also getting more women interested in joining. However, the

success of the solar panel initiative also generated some negativity and jealousy from men. We heard stories of men breaking solar panels out of spite. Some men have also been critical of WARA for only focusing on the solar panel project and not pursuing other projects.

Other criticisms also centred on the activities of the group. One man at Wasisi was critical of WARA for doing too much fundraising, which, as was the case in Makira, can be a disincentive for women to join, especially if they have several children to care for. The same man was also critical of the loans scheme, believing it to be too risky to benefit families. Some of his criticism stemmed from his belief that there was little money circulating in the community. His wife was a member of WARA but he did not allow her to join the savings club because they do not have any extra money to save.

Other criticisms concerned the type of work WARA was doing, with one male key informant saying that he thought that the training that WARA is doing is not being applied and that they should focus more on agriculture and kastom gardens. Despite these criticisms, he was encouraging his wife to join WARA. Some criticism exists of the cash withdrawal procedures, which some men see as too onerous. Given that some women are pressured by their husbands to hand over their savings, this criticism is misplaced since it prevents men from having easy access to their wives' savings. One key informant recounted cases of men directly approaching those in management positions in the savings club structure to get access to their wives' savings, sometimes making untrue claims about why they needed the money — such claims being easily checked in a village environment. This key informant said that one man claimed his family needed the money for health expenses and another claimed that he planned to take his wife on a holiday.

Several men spoke positively about WARA, including some who were initially opposed to it. One male key informant in Kiu considered WARA to be a good organisation and considered that the best thing that WARA has done in the community was to build a community hall. The school principal at Kiu also thought that WARA was beneficial, particularly valuing the work it has done in educating women, since it has organised trainings of various kinds for the members. Much as in Makira, men are envious of the successes of WARA and men ask for a 'Rokotanimani', an organisation specifically for men, to be set up. The response to this from some leaders in WARA has been to say that it is up to men to decide whether they want to make the effort of setting up such an organisation. (There have, in fact, been some attempts to set up organisations specifically for men, see pp. 42–43).

Benefits of Savings Clubs

The establishment of WARA and of its savings group have brought considerable benefits both to individual women and to women more generally. Being able to put money aside securely is a major benefit for individual women, many of whom did not save prior to the establishment of the savings club. Women had tended to spend what came into their hands daily and the savings clubs have helped develop a culture of saving more generally in the community. Prior to the establishment of the savings club, saving was a foreign concept for some women, who saw it as the preserve of people in formal employment or men. One woman commented that, 'I thought savings was for people with a fortnightly salary', and another that, 'I thought money management was for men.' Savings clubs are especially beneficial for increasing financial literacy, giving women the skills to manage their family's finances and also broader management skills.

There has also been an increase in entrepreneurship as women are starting small businesses, including an increase in the number of trade stores being run by women and an increase in small scale marketing. By earning income through such ventures, women are able to meet the day-to-day needs of their households as well as to save for future expenses. Savings clubs give households a degree of financial security, helping them withstand any economic shocks they confront, such as an unforeseen need for medical expenses.

Beyond practical benefits such as learning financial skills, wider social benefits also accrue from being a part of a collective organisation such as WARA. A great deal of social capital is built by WARA in and between communities, a form of capital which is important for positive development outcomes (Fukuyama 2002). Indeed, because of the increase in individualism today, communities have a tendency to fragment, but the social capital built by organisations, such as WARA and the churches, helps to mitigate against this trend. Some of our respondents remarked, for example, that the cultural values of communal work used to be strong, but the arrival of logging undermined this and people's commitment to community projects lessened. However, they said, the growth of WARA has seen this communal work ethic being reinvigorated. Many women in WARA see themselves as having a wider role of trying to help others and are much more active than men in the community.

As at Tawatana in Makira, where women are increasing their involvement in broader decision-making, women in Malaita are participating more in decision-making and speaking out more in community meetings. The church is also playing a key role, with some religious leaders speaking out about the way that men 'boss' women. The church council in Kiu, for example, comprises four women as against six men, largely because the women in the community are so active that their voices are encouraged and heard. One of the religious leaders interviewed as a key informant said that, historically, women were more reserved in speaking out publicly but women's leadership is more acceptable today, though he noted that more improvement was still needed. Another key informant said that women have low self-esteem and shame prevents them from speaking publicly. The school principal at Kiu believed that although women are more active in the community, men continue to have control over decision-making. He recognised though that women do sometimes speak out against men's decisions. Several key informants singled out changes in education as being important for changing 'mindsets'. Schools, for example, were encouraging gender equality by getting boys and girls to do equal chores.

WARA plays an important role in encouraging women to participate in decision-making, as through their participation in the organisation women gain skills and confidence to engage in community forums (see Text Box 4). Some respondents suggested that the previous lack of participation by women was due to their not attending the big meetings which men attended, so that they had limited knowledge and experience of meetings and how to engage in discussion. Now they are attending more meetings and have much more experience, and so are increasingly gaining a voice. Indeed, WARA women have been quite strident on a number of occasions about the production of *kwaso* (distilled alcohol) and on two occasions in different communities marched in protest to the house of the person producing it, and succeeded in stopping its production. As WARA is affiliated and working closely with the *Kastom Garden Association (KGA)*, members have gained access to trainings, including the KGA's small livestock program which focuses on keeping pigs and chickens inside enclosures. WARA is also working with *Women in Agriculture*, another organisation that does trainings for WARA members. Unfortunately, there had not been any training recently in the villages the research team visited.²⁴

Text Box 4: Isabelle's Story

Isabelle sells goods at the fortnightly market and her husband makes canoes and cuts timber for money. She is a member of WARA and spoke highly of how being a member improved her confidence. Isabelle has also learnt new skills, including sewing, home and small business management and *kastom* gardening. In 2012 she noticed how homes have begun to improve, which she put down to the influence of WARA. Like other women of WARA she has improved her home and remarked how her son who is at university used to be too ashamed of the village and the family house to invite friends to stay for holidays. Now, he is no longer ashamed.

One key informant thought WARA's ecumenicalism was beneficial, bringing together women from different communities and denominations. As noted, this differs from the savings clubs in Makira, which are based in one community with their roots in one organisation, the Anglican Church's Mothers' Union. While the structure of savings groups in Makira clearly strengthens the social capital within the organisation and the community, there is less building of social capital between different communities and churches, which is apparent in Malaita.

Many men, too, recognise that what women are doing with WARA is good for the family and the community. The money that women earn is spent on the family and, thus, is appreciated, though as we indicate in the next section this is sometimes out of self-interest on the part of men, as it allows them to opt out of contributing any money they earn to the family.

Conflicts over Money

Like the women of Makira, Malaita women prioritise the family in their spending, not themselves. This means that money they earn is spent on small items of consumption (soap, salt, oil, sugar, tea) or saved to meet the larger and more significant family costs, such as educational expenses for children (school fees, uniforms and stationery), health costs and household utensils (pots and pans, bedding) that are used frequently and need replacing. The biggest drain on their cash resources identified most frequently is the payment of school fees — reported as the main reason why women withdraw money from their savings.

There were also conflicts between husbands and wives, sometimes involving violence, over the expenditure of the income from logging. Despite the large amount of money that flowed into the community, with one man saying that at its peak there was SBD2 million in the village, there is very little to show for it and the money was mostly wasted. For example, one man went to Honiara with SBD45,000 which he spent on alcohol and women (see Text Box 5). Not only did the period of logging see men wasting money in Honiara but drinking was also a problem in the community (see also Steffen 2014:43).

Text Box 5: Gabrielle's Story

As she can't trust her husband with money, Gabrielle keeps the money she earns, so that her husband can't 'misuse' it. One time, her husband spent SBD45,000 of timber money in Honiara, with nothing left for the family. In the past there were marital conflicts when they tried to share funds and he wanted to spend the money on cigarettes or beer and occasionally these conflicts led to violence. The only way to resolve the problems over money was to have their own separate money. She gets some money from selling timber and because the logs come from her family's land, she is within her rights to tell her husband to leave the money alone. Gabrielle uses her income for the family and he uses his to do what he likes.

Despite the income from large-scale commercial logging drying up, conflicts over money have continued. There is perhaps more pressure on women than before, as men now focus their attention on their wife's income. Domestic conflicts arise when men ask their wives for money for things that don't benefit the whole family, such as alcohol, cigarettes and betel nut. One consequence of men's tendency to spend on themselves to the exclusion of the family is that some women do not trust their husbands with money and, if they do not belong to the savings club, they hide their money to keep it safe.

Some husbands use their wives' money to buy tea, sugar and cigarettes in order to entertain friends. One man said that he lets his wife make decisions about money, since, as he admitted, if he has money 'he gets too relaxed with friends'. Women also reported that men sometimes get jealous about them earning money and take the money out of spite.

The impact of men's misuse of money is perhaps greatest when women have taken out loans from the savings club which must be repaid. Sometimes men buy things on credit (Solomon Islands Pijin: *kaon*) which the wife then is forced to repay using her income or savings. Sometimes such debts are also incurred by children. One woman from Kiu who sold mobile phone credit (*Top Up*) for an income had amassed SBD20,000 in savings, but her son kept getting Top Up on credit and amassed debts of SBD6000. She tried to prevent him from doing this, but he would become drunk and aggressive and although he never used violence against her, he did sometimes destroy property in the house.

Even in cases where men do have an income this does not necessarily mean they will contribute any of it to the family, and many men see the money they earn as their own to use as they please. A number of scholars writing about women's economic empowerment have raised the issue of men retreating from household obligations when women have access to income (see Text Box 6). 'There is considerable evidence,' according to Mayoux, 'that women's increased control over income may be accompanied by a withdrawal of male contributions for their own luxury expenditure, limiting the total increase in income going into household wellbeing' (1999b:972).

The Catholic priest, Father Ancleto, who was based at Rohinari, indicated domestic arguments over finance are very common. Some key informants indicated that conflicts over money were especially connected with drug and alcohol consumption. It can be difficult to convince men who have an income to contribute financially to their families. 'Husbands do not contribute to the wealth of the family,' remarked one respondent. Men's misuse of money is greatest when they visit Honiara, often for the purpose of selling milled timber from their land.²⁵

Text Box 6: Emma's Story

Emma is married to a man who was a teacher. When he was earning money he would not give any to Emma and she had to be harsh with him before he would hand any over. He would pay for food and for school fees for their children and she would sell food and do work for other people for money for the children's pocket money. Following the birth of her second child, she wanted to return to her home village and family because of his lack of support, but never did. She is a member of WARA but does not have a savings account because the money she earns from selling food is too small and is used to pay for basic needs, so that there is nothing left for savings. Her husband is now sick and she spends most of her time looking after him, with the help of two of their children. Emma sells food on Sundays after church to produce some income.

Opinions varied in the different communities about how often domestic arguments descended into violence, about the level of violence in the community and the reasons for such violence.²⁶ Two key informants at Wasisi, one a catechist, said that they had not heard of domestic violence arising in conflicts over money. However, two other key informants at Rohinari (a catechist and a youth leader) said that violent fights take place over the misuse of money. A chief at Wasisi noted that domestic conflicts over money do occur, but there are also other reasons for conflicts and violence. For example, he said that while he sometimes argues with his wife it is not over money, but is about her not fulfilling his expectations, especially with regard to the management of their children. A key informant (an assistant catechist for the Anglican Church) at Wasisi who counsels married couples in conflict said that, in his experience, couples do not fight so much over money, more common issues being the husband drinking too much or being lazy. However, since these examples are about men putting their own interests and discretionary spending ahead of the household, they are in many respects also about money. Conflicts over drinking are also conflicts over money, since drinking entails the man using money that could benefit the household. Husbands not contributing labour to the household also increases the amount of work that wives must perform and can negatively impact on the time they can commit to earning income.

One key informant said men hit their wives because of jealousy. Another key informant said that men hit women to make them work, especially during celebrations when there is social pressure to contribute. Another said men and women fight over the disciplining of the children: if one hits the child, the other thinks that they have used too much force and then they argue about it. The pastor from Kiu, cited above, thought that violence was rare in the community and that this was because men are aware that they benefit greatly from women doing all the work and so they avoided violence because it might see them losing this advantage.²⁷

One woman, who earns an income as an early childhood teacher and is not a member of WARA, claimed there were 'no issues' in her marriage, but reported that her husband, who was not good at managing money, tended to spend their money on alcohol and get violent when drunk. This is an indication of how domestic relationships are sometimes riddled with contradictions, as he was, nevertheless, encouraging her to join WARA. This woman's invocation of 'no issues' which was hardly true also suggests that domestic conflict is normalised, that it is something that is expected, and so does not constitute an 'issue'.

Three WARA members who spoke in a group at Rohinari said that child abuse and marital rape are common in the community. They also said it was usual for men to hit their wives inside the home, so that others do not know about it (see also SPC 2009:124–27; and discussion below, p. 36).²⁸

Workload and Gendered Division of Labour

As indicated in the previous section, women's income earning activities have led to a withdrawal of male contributions to the household. Beyond this, it has meant that men not only do not contribute money to the household, they do not contribute labour either. So, although women may have become economically empowered, this comes at the cost of increased workload (see Haile et al. 2012:258; Kabeer 2001; Rowlands 1995:104). This was evident in our research. The imbalance in workloads was a recurring theme across all the research sites in Malaita, especially in Kiu, where it was often remarked that when men see women bringing income into the household they feel enabled to opt out of contributing.

When there was logging on Malaita, men did not have to work to survive, because they were receiving timber royalties. Even though logging has now ceased and the flow of royalties has dried up, logging continues to have an impact, because men still act as they have become accustomed and continue to avoid labour. Women are adamant that men are failing in their duties, since they say the men just stay home and 'story' (talk or socialise with friends). Women in Malaita are not only engaging in activities to bring in income for the household, they are doing everything else as well. Not only are women carrying the burden of looking after the needs of the family, but they take on most of the responsibility for finding money for the church. As we found in Makira, competing pressures for contributions make it difficult for women in Malaita to save money. There are so many contributions to make to community, school, church and family that it is difficult to save money when on a small income. In Rohinari, for example, the church asked each family to contribute SBD700 towards building a new church. It is hard for members of the church congregation to refuse such a request. One consequence of the competing pressures is that women rarely spend money on themselves; everything they earn is for the house and for the children. This led one male key informant to refer to women as 'the engine in the church', though this begs the question of who is in control of the engine!

This is the source of much resentment in women who see themselves carrying the men as well as full responsibility for children and the household. At one site in Malaita, a number of women have separated from their husbands because of the inequitable workloads. One woman who had five children said to her husband she did not want a sixth child and forced him to leave. Women are separated from their partners not only because of the partners' unwillingness to contribute to the household, but also because some husbands had gone to Honiara with timber royalties and not returned. Other husbands had accompanied logging companies to other islands, with some taking new wives in the new locations.

However, it is important to recognise that such idleness is not an aspect of Malaitan traditional culture, as one key informant, a pastor in the community, remarked. He knew that the men are lazy and make women do all the hard work, but saw this as a misinterpretation of culture. He felt that it had come about because the customary responsibility to be a good father has not been passed on. He believed that his grandfather's generation did not 'hand over the baton' of culture properly, and as a result important parts of knowledge and understanding from *kastom* have been lost. Although in the past men were dominant, he said, they did support women, but today men think that they are boss and can order women around. The head of the Catholic Mother's Association took the more positive view that this was changing. Before, she said, women were very much respected as part of the culture, but with more intermarriage and migration, the more patriarchal Kwaio culture began to influence how people organised, and men became more dominant.²⁹ In her view, there is now a swing back to men respecting women more than they used to. Nevertheless, it does appear that there has been a breakdown in the intergenerational transfer of knowledge, so that the young men, in particular, are not educated in the roles and responsibilities of being a good husband and father. Another key informant put it rather bluntly in the following way: 'Irresponsibility is not customary. Our culture does not promote idleness. Laziness is condemned.'

Men sometimes present themselves as contributing more to the household than they actually do. During focus group discussions at Rohinari, the group of women were asked to describe a 'normal woman's day' and the group of men were asked to describe a 'normal man's day'. The men's group included tasks like men going to the garden and helping around the house, but this was contested by one woman who responded by saying that most men don't go to the garden, and at most it would be only two or three men, and that most men will not cook. In her view, women do everything.

Sometimes men recognise their failings. In a men's focus group discussion at Wasisi, for example, the group had come to the conclusion that women are good at teaching their children and one man asked the question, 'What about men?', to which the response came 'that you sleep in and think about *kwaso*'.

Some see men's failure to contribute labour to the household as being a result of the logging which meant 'easy money' and created a 'hand-out mentality'. One key informant believes that the young men are not being groomed to work; accordingly, he is mentoring 10 young men, who have realised that they can't waste time hoping that logging will come back and that they have to work. He suggested that the government needs to help people by providing financial management training. Another key informant, the principal at a local school, also reiterated the general observations about men's lack of labour, pointing to the importance of improving self-worth, not only so that they take on more responsibility in the household, but also as a good way to improve law and order in the community.

One consequence of men opting out of work is that women have come to recognise that they cannot rely on men and, thus, are more self-reliant and are organising themselves to earn money.

Case Study 2: Honiara

Unlike the research in Makira and Malaita, the research in Honiara did not focus specifically on savings groups. Rather, the focus was on women who were in formal employment (or who had been in formal employment recently).

Table 11 gives some background demographic information on the female respondents, including age range, how many have borne children and how many have dependants.³⁰

Table 11: Demographic Information

Age range (years)	16–57
Number of women who have borne children	16
Number range of children per woman	1–10
Number of children borne	63
Number of women with dependants	10
Number of dependants	20
Number range of dependants per woman	1–7

*As indicated above although 22 women were interviewed three respondent details forms for Honiara are missing.

Table 12 indicates the level of education completed.

Table 12: Highest level of education completed

Primary	10
Secondary	5
Tertiary/Vocational	4

The women interviewed were predominantly members of the South Seas Evangelical Church (see Table 13).

Table 13: Church affiliation:

South Seas Evangelical Church	14
Anglican Church	3
Catholic Church	1
Jehova Witnesses	1

Despite being in formal employment, many of these women still had to engage in other income generating activities to supplement their wage and secure their livelihoods. The Honiara case study provides an urban contrast to Case Study I, which focused on rural communities. While some differences are evident in the two case studies, there are also similarities, for some of the issues that women face in rural communities are also apparent in the urban context.

Life for the women we interviewed in Honiara was perhaps more precarious than for the women in the rural communities. Honiara is an expensive place to live, with lack of housing stock a perennial problem, which means that finding housing contributes markedly to the cost of living (Evans 2015:1–2). According to Union Aid Abroad-APHEDA's study, *Stayin' Alive: Social Research on Livelihoods in Honiara*, the costs of local food are two to three times higher than in the provinces (2009:18).

Text Box 7: June's Story

June grew up in Honiara, as her father worked for the government, and completed primary and secondary school and has a tertiary certificate in Business and Finance. She is currently living with her third partner and with five of her children and her mother. Prior to the Gold Ridge mine closing in April 2014, she worked in the administration office. There were problems in her relationship with her partner because he would get drunk and she would 'start talking to him' about it and arguments would ensue. When he was sober she would apologise to him to solve or end the conflict. The situation with him drinking improved and she considered him not only good at managing money but adept at finding ways to earn income, and so she consults with him about managing money. June also keeps her savings together with her partner's as they plan to develop a small business together and are also planning to build a house in Honiara which they can rent. June began to generate income by other means due to the high cost of living and her wage being too small and earns income by several means, ranging from royalty payments to baking cakes. She also has difficulties with her son who demands money from her and becomes violent if she refuses. He has destroyed property and one time threw rocks at her injuring her in the process. To reduce his violence, her son moved out from home to see if he could cope on his own. June also stopped giving money to him and referred him to church leaders for counselling. She thought that staying away from home would allow him to learn a lesson. When she has a wage she can use her money the way she wishes. Even though she has had formal employment and had a degree of financial independence in how she spends her income, she believes that the husband is the head of the home and the role of a good wife is to provide for the home and care for the children and husband.

Access to gardening land is limited, so households are much more dependent on cash income than those who live in rural communities, where generally there is sufficient land on which to plant crops for subsistence even if earning cash income is a difficult.³¹ Even when women in Honiara have a regular income through formal employment, life is difficult, as the wages they receive are small and insufficient to meet all the household needs.³² This means that the women must pursue other income generating activities and thus some households have a range of income sources.³³ One woman, June, for example (see Text Box 7), who used to work for Gold Ridge mine, in addition to her salary earns money from: renting a house, royalty payments from logging and a hydro plant on her clan's customary land, cocoa planted in her rural village, baking cakes, and marketing of garden crops. The research also suggested that the forms of income generation can increase the precariousness of life in Honiara. This was especially the case when unforeseen circumstances curtail efforts to earn money, such as failures in baking or when a bulk purchase of second-hand clothes includes too many of poor quality that are unsaleable.

Many women spoke of the need for cash in the urban context of Honiara, with one woman saying that: 'life is too hard without money' and 'it is important to have a job, because money is everything and nobody can live without money'.

Women in Honiara, like women in Makira and Malaita, prioritise the family in their spending, not themselves. This means that money they earn is spent on food and other household needs or saved to meet larger and more significant family costs. Some married couples were saving to invest their money in businesses, with one couple planning to build houses to rent out.

We found instances of men prioritising their own needs at the expense of the family, though perhaps not to the same extent as Malaita where the burden of work and expenses of the family fall overwhelmingly onto women. However, much as in Malaita, the women of Honiara complain of the heavy burdens of work they endure (see also Maebuta and Maebuta 2009:125). This was less because of their spouses opting out of contributing to the household but more because of the nature of the work and the size of the pay. Some women working for Guadalcanal Plains Palm Oil Limited (GPPOL) spoke of the physical demands of the work, which sometimes involves carrying heavy bags of fertilizer and how the workers argue amongst themselves about who should carry them. One woman working at GPPOL said that in addition to physical exhaustion, she suffered much more illness, including bouts of pneumonia, because of the physical demands of the work. Another woman spoke about being ill more often because there was not enough time to rest.

Text Box 8: Kathy's Story

Kathy grew up in Honiara where her parents were working. She has completed secondary school and is attending a tertiary institution, but has yet to complete her certificate in accounting. She was married previously and has three children by her first husband. As Kathy works for GPPOL and her husband has no job, he stays at home and helps with the housework, including cleaning and cooking while she is at work. In addition to her salary, the family receives some regular income from renting out a house and some irregular income from royalty payments from resource development on her clan land. Kathy and her husband are unable to save any money because their income is too small and is spent on basic household items that benefit the whole household. Kathy and her husband make decisions jointly about discipline, education and health of the children, but she makes most decisions about the use of resources, including those concerning money as she is the breadwinner. One of her sons has had problems with alcohol, getting drunk and being disobedient and disorderly, and this has caused arguments in the family, though the situation has improved lately. Kathy also has problems with her other children who complain and argue with her when there is not enough money to meet their wishes. To resolve the arguments with her children she explains the situation to them, but sometimes has to show them her payslip to prove her income is not great. She considers that her husband treats her well, though he complains about her coming home late from work. Despite being the breadwinner, Kathy believes that a good wife is one who respects her husband, who always stays at home to wash and cook for the family and also goes to church and is a good Christian. Although Kathy commented that the salary she receives is too small and the cost of living too high, which made it hard to save, she thought one of the good aspects of working was that it gave her experience and confidence.

Unequal Work Burdens

Several of the women we interviewed in Honiara who were forced to pursue other income generating activities to supplement their income, remarked how exhausted this made them and the negative impact this had on their family life, especially being unable to spend time with their children. Kathy (see Text Box 8) said that because she is not home enough due to work commitments she is unable to adequately supervise her children and they have been exposed to bad influences.

The women of Honiara remain largely responsible for domestic labour and, as some women complained, they are too tired to carry out this additional burden after a day's labour. One woman spoke of being exhausted, as she had to wake at five in the morning to travel the long distance to work. Other women spoke of the difficulty

of finding childcare for small children when they were working. Unlike women in Makira and Malaita who could, if necessary, draw on the labour of family members or children to meet domestic and caring needs, this was less likely in Honiara, as other family members were not necessarily willing and able, since they are preoccupied with supporting their own families.

Despite many women talking about the tiredness associated with wage employment and income generation, they also often spoke positively of the benefits of having money, since they said it makes life much easier. Like women in Makira and Malaita, women in Honiara value having an income because it enables them to meet family needs. For some women, having money allowed them to buy enough food, especially when they had insufficient land available to grow their own food. Many women spoke of being able to meet medical and school fees, and when they saved, these were the things that they saved for. Having money of your own also meant that you did not have to ask for 'credit' from others, according to one woman, implying that this is something to be ashamed of.

Some women value income generation because it enables them to contribute financially to the church. However, one woman took the opposite view, saying that there were too many programs in the church (and school) which made it hard to meet expenses. Even though many women complained about the demands for 'credit' that came from relatives and others, a minority said that one of the benefits of earning money was being able to support relatives. Several women bemoaned the requests for 'credit' from relatives and others as these were almost invariably not repaid, a situation which made it hard for them to meet their own household's needs as well as to save. Demands for credit also make it hard to start a business or keep a business viable, since it erodes the capital needed for restocking or purchasing raw materials used for income generating activities like baking. One woman in Honiara complained of her in-laws requesting money so they could buy beer, requests which stopped once her husband explained to them clearly that they couldn't afford to give them any money. One couple said that their house is always full of people, with a total of 14 not unusual in the evening, because they are both earning an income.

For some women, the benefits of income generation extend beyond the material benefits, to more intangible benefits to them as people. One woman said that having an income made her 'feel happy, strong' and enabled her to solve problems when they arise. One woman who worked for GPPOL explained that she gained more experience and confidence from working.

Conflicts over Money

For Honiara, there is no straightforward connection between women bringing money into the household and domestic disputes. As with Makira and Malaita various reasons were given for marital conflict.

Two women bemoaned the fact that their husbands would get angry with them if they came home late from work. In one case, this was despite the woman's workplace being far away so that travel to and from work was time consuming. Other women spoke of their husbands' controlling behaviour, such as texting them incessantly to check on their whereabouts.

One man who was university educated but without work, said that he and his wife argued over decisions and support given to each other's relatives. His wife complained that he supported only his relatives, and not hers, and he complained that she only supported her relatives. One man, a taxi driver, said that he had arguments with his wife when they were first married, though none involved violence. This man thought that those who beat their wives over money don't have any 'sense'. This man had obviously been exposed to some of the current language of development, because he said that 'empowering women is good. I like it and it makes me proud when women have money'. Like some other men he believed the money women have is for the family, and so also benefits men.

Much as in Malaita, violence after alcohol consumption was an issue for Honiara and a number of the men interviewed said that alcohol consumption and violence was a common problem. One man, for example, said that many fathers did not take seriously the responsibilities of having families, consuming alcohol which he saw as 'bad'.

The case of Joanne (Text Box 9) is one such example of a woman who endured violence from a spouse who was a drinker. Her husband was both a heavy consumer of alcohol and marijuana, and in the wake of this there was a lot of marital conflict. For Joanne, earning an income has allowed her to escape a violent relationship and to support her children.

Text Box 9: Joanne's Story

Joanne was born in Honiara, the youngest of four girl children. Her father died when she was five and her mother struggled to support the family and send the four girls to school. Her mother hoped that they would successfully complete their education and get jobs, but Joanne only completed grade 6. She was married to her husband for 15 years, but has recently separated from him because of his heavy consumption of marijuana and alcohol which caused a great deal marital conflict. He had also begun to mistreat her — becoming violent and selling some of her belongings in order to buy alcohol. Prior to leaving her husband, to minimise the risk of violence from him she sometimes would run away. Joanne finally left her husband in the village and went to work at GPPOL to support her children. She shares a house with a work colleague and because the wage is so small cleans other women's gardens or markets goods in her free time to earn cash. Because she has found employment and is able to support her children, she does not want to return to her husband. She saves money in the bank, especially to meet funeral expenses, school fees and to build a new house for her family.

Another case is that of Rosa (Text Box 10, p. 31) who works as a cleaner at GPPOL. Her husband refuses to give her any of his income and contributes little to the household, though he does sometimes buy food. Like the spouse of Joanne, Rosa's husband gets drunk, argumentative and violent. Despite this, and although she had to seek her husband's approval before accepting employment, she has control over her income. Before being employed she earned cash by marketing but had to hide this from her husband so that she could buy food for the family.

Another woman, who was employed in a well-paid professional job, was also in an abusive and violent relationship. When her husband was the sole 'breadwinner' for the household, he spent much of his income on alcohol and would then become violent towards his spouse. He is now unemployed and, as he is not contributing to the household, has issues with low self-esteem. While men in Malaita seem quite comfortable about not contributing to the household, this is not always the case in Honiara. The modern urban context of Honiara, perhaps more than the rural context, highlights the inadequacy of the male breadwinner model, since households there are more dependent on two incomes because of the high cost of living. In cases where men fail to live up to the ideal of the male breadwinner, this calls into question their masculine identity since they are not doing what a man should be doing. This can sometimes result in violent backlash against their partners who are earning an income.

Text Box 10: Rosa's Story

Rosa was in a relationship with her partner before they decided to live together. They have not been formally married and no bride price has been paid. Rosa had been married before but had separated from her husband. She works as a cleaner at GGPOL and her new partner works as a supervisor at GPPOL. Before she accepted the job at GPPOL she had to get approval from her new partner. She wished to start working in formal employment because her partner was not supportive and did not contribute to the household. She needed the extra money to meet the children's needs (school fees, food, clothes). In the past, Rosa earned money from marketing, but had to hide her earnings from her partner so that she could buy food for the family. Despite seeking his approval before she started working, she controls her wage and spends it as she wishes, usually on items for the family, such as food, soap, school fees and to repay any debts accrued. Rosa would like to save some money for her children's future and any emergency medical expenses when her children are ill, but her income alone is not enough. She is responsible for making decisions about the welfare of the children, including their health and education, and the use of resources in the house, since her husband doesn't contribute much. Her husband sometimes assists in disciplining the children. Rosa doesn't think her husband treats her well because he does not share his income with the family and although he sometimes buys food for the family he refuses to give her any cash from his earnings. The husband sometimes gets drunk and argues with Rosa when he comes home and there have been times when he has been violent, though this seems to have lessened recently. To resolve conflicts they talk over the issue and apologise to each other.

While some men may have low self-esteem because they are not working and their partner is, others are supportive of their partners earning an income, as they see benefits accruing to themselves and their family. Much like the man mentioned above who suffered from low self-esteem, another man, David, reported that he initially felt ashamed that his wife was earning an income and he was not, but was confident he will be employed at some time in the future (see Text Box 11, p. 32). He also saw his wife's income as relieving him of some of the burden of responsibility for the family.³⁴ Indeed, he spoke about having more property and being able to buy food, and so he was encouraging his wife to go further in her career, so their standard of living would rise.

Another man said he felt proud when he saw women succeeding in the economy and believed that this was an important economic contribution to the development of Solomon Islands. Women, he believed, have the highest concern for the family, and the changes that occur in the family when women earn money are obvious — such as improved clothing being worn and new household items purchased.

Relationships in which there was good communication worked better than those where communication was absent and there were issues around trust. For example, if both in a relationship knew each was earning income, the relationship was more stable, whereas if the husband was earning money and did not tell his wife there would be problems. This was the case with one woman who did not know her husband was earning an income: she was upset about her husband's lack of support when she learned of it.

Text Box 11: David's Story

David is from Makira Island but now lives in Lungga settlement in Honiara. When he was growing up, his father made all the decisions about money in the family. He said that his parents tried to hide marital conflicts from the children. David attended Solomon Islands National University and was initially the breadwinner for the family, but today it is his wife who is employed and she also earns extra money by selling vegetables. He feels ashamed for not supporting his wife, because as a man he is head of the family. However, despite the shame he does not feel resentment or anger at his wife because she earns a lot of money and can buy food and other items for the house. He said his relationship with his wife was good and they understand each, though it was not always like that as when he had a job he used to drink a lot and cause problems for the family. Such conflicts, which included violence, were over jealousy and his mismanagement of money which was spent on beer. While they still have some conflicts today — about jealousy and misunderstanding — they talk things through and he says such conflicts make their relationship closer. Today they consult each other when making decisions, something that didn't happen in the past when he made all the decisions, describing the situation then as 'very bad'. Sometimes he looks after the money but mostly his wife is responsible for this and he said that as a result of her working his wife has developed good management skills. David believes that a good marriage needs to be based on a foundation of trust.



Source: Richard Eves

PART 3. ANALYSIS

In this section of the report we provide more analysis of women's experiences, showing how the case studies shed light on some of the themes that are apparent in the literature on women's economic empowerment. As we noted above, the focus of the research in Makira and Malaita was women's income generating activities and savings groups, whereas in Honiara, the research was mainly undertaken with formally employed women, though income generating activities were important to women there as well. As is to be expected, there are considerable differences between the research sites, which have different histories and cultural traditions. However, there are also significant similarities in relation to constraints to women's economic empowerment such as rigid adherence to unequal gender roles and discriminatory social norms which reinforce gender inequality.

Precarious Livelihoods

A common theme across the research sites is the difficulties associated with generating income. Economic empowerment requires change on a number of levels and one item in this regard is markets and value chains (Hunt and Samman 2016:9). Women's lack of access to worthwhile markets and their exclusion from value chains mean that their efforts to grow their income generating activities into small businesses are curtailed.

Mostly, the women we interviewed as part of the research comprise 'necessity entrepreneurs' — those who turn to self-employment because no other sources of income or jobs are available (see Buvinić and Furst-Nichols 2014:2) or because their wage employment is inadequate. Town dwelling Solomon Islanders sometimes express the view that life in rural areas is much better than life in urban areas. For example, as one key informant said, 'Town is different from the village, where everything is free.' However, this simplified view of rural life ignores the realities for it is simply untrue that 'everything is free' in the village. While in rural areas enough land is generally available to grow sufficient food for household consumption, in today's world cash income is necessary to afford the essential costs of living in a modern state, such as housing, children's education and healthcare. Rural people naturally also share with their urban cousins the desire to improve their lifestyles by acquiring things that would make life more secure or comfortable.

Further, it is 'very difficult to find lucrative cash earning opportunities in rural areas' (Scheyvens 1997:3). The options available for earning cash in rural areas are very limited, so that people are generally reliant on selling garden produce (whether surplus or specifically planted for sale), fish, harvesting and processing copra or cocoa, raising pigs or chickens for sale or running a small store. Paid work is sometimes available in labouring for other people or on plantations.

A recurring theme in the rural fieldwork sites of Makira and Malaita is that it is hard, if not impossible, to save when there is just not enough money circulating, or the price of cash crops, such as copra or cocoa, is very low. This means that women are not able to earn much cash income and consequently can save very little. Some women we interviewed were dependent on remittances, with one woman remarking that she would be poor if her children in Honiara did not send her money.

Especially in Malaita, women frequently remarked that they found it difficult to save, for as one said, 'it's hard to save when there is not enough money anyway' and as a key informant commented, 'it's hard to hold on to money when there is so little coming through'. Sometimes women did not join the savings club because they simply did not have any surplus to save. In Malaita, some women who were members of WARA had not yet joined the savings club because they were finding it hard enough to find money for the family, let alone for saving. While most women desire to save money, the structural context of the economy and the lack of money circulating make this very difficult.

Although some cocoa is grown in Malaita, access to drying facilities is an issue for some growers. At a few of the sites in Malaita, such as Rohinari, the opportunities for income generation include small-scale marketing and the production of copra. However, the price of copra was very low at the time of our interviews, and people were doing a great deal of hard work for very poor returns. This was exacerbated by the limited production of ageing palms. In terms of marketing produce, even when the overseas commodities markets are good, the freight costs from Makira and Malaita to Honiara still make it difficult for people to make a profit. It is easier for women to earn cash in those villages connected by road or shipping to other places, as this enables access to larger populations for selling produce.

An issue concerning income generation that was often raised, both in Makira and Malaita, is the tendency of women to 'copy-cat' and so to saturate the market with a certain type of product for sale. So, for example, almost everyone will go to the school to sell buns, but as the market for buns there is finite, some women will inevitably return home with stock that they have been unable to sell. Although the need for product diversification is obvious, women produce things they know well and that are more likely to sell. They feel that there is just too much risk entailed in doing otherwise. Given that the margins are often so small and there is so little money circulating in the community, women feel they cannot afford to take risks by experimenting with something new that may not sell.

When Live and Learn established the savings clubs in Makira, they trained women in calico dyeing and soap making, but women's foray into these ways of making money was short-lived because the materials needed were only found in Honiara and the market was limited. As an example of product diversification, this was obviously not appropriate but nevertheless the need remains for the development of alternative and sustainable ways of generating income and of exploring alternative markets.

While rural households are occasionally dependent on the flow of remittances from Honiara for cash income, sometimes households in Honiara are dependent on support from the rural community. A few of the women in Honiara spoke about getting food sent from their relatives in the provinces, because life in Honiara on one income, or no income, was quite hard. Life in Honiara is perhaps more precarious than in rural areas, since there is limited land available for gardening and people are much more dependent on cash income for meeting subsistence needs. Although most of the women we interviewed in Honiara were in employment, they still had to engage in income generating activities outside of the formal work environment in order to survive. Their incomes from formal employment were not sufficient to support a family when the cost of living was so high. As we commented in Part 2, many of the women we interviewed spoke of being physically exhausted from the burden of work they endured, which involved formal wage employment, unpaid domestic labour and childcare responsibilities, and income generating activities. Life was particularly difficult if a woman was the only person in the household in employment, since often their unemployed partner was not willing to take over the responsibility for domestic labour.

Domestic Conflicts

Though women's income generation has positive benefits, it has also often been observed to result in negative effects for women. Thus, while women may gain some economic autonomy and social power from being able to earn money, this may lead to domestic discord, conflict and violence from their spouse, who may feel threatened by this new-found economic autonomy and the challenge it presents to existing gender norms. Many scholars writing about women's economic empowerment have raised the issue of men retreating from financial obligations to the household when women have access to income. According to Jo Rowlands, 'Economic relations do not always improve women's economic situation, and often add a layer of extra burden' (1995:104). As we noted above (p. 2), it is common for women's increased income to be met by a lessening of their partner's contribution to the household. If a husband withdraws his contributions to the household when his wife earns an income, she is less likely to be able to reinvest in her business venture, because she has to make up the shortfall in the household income.

This problem also became evident during our Do No Harm research when we learned that women's greater financial resources often enabled men to lessen their contribution to the household, or to opt out entirely. By lessening their household contributions, men gained an opportunity to increase their discretionary spending on whatever they wished — cigarettes, betel nut or alcohol.³⁵ The women we interviewed often bore full responsibility for financial support of the household, even in situations where their spouse had an income. Such resource-depleting behaviour and the impact this had on household survival and women's workload was a cause of frustration for women and was often central to domestic conflicts, though it was not the only cause of conflict (see Text Box 12).

Text Box 12: Conflict

A lot of domestic conflict concerns the use of time and the relative inequality of time spent working.

A lot of conflict is about men's failure to consider household priorities/other potential uses of funds before spending on discretionary items (alcohol, cigarettes).

Often conflict is more common in the early years of marriage and reduces over time (because men and women understand each other more, and because women learn to acquiesce to keep the peace).

There are pressures to hide relationship conflict from the wider community.

Conflict concerning the time women spend in savings clubs and fulfilling community obligations occurs, especially if this is seen to impinge on their family responsibilities.

There is no simple relationship between the women's economic empowerment and their subjection to violence. Rather the picture is many sided, with a number of triggers for marital conflict and violence within the household identified by men and women who were interviewed, including sexual jealousy, disagreement over the disciplining of children, men's alcohol consumption, men's failure to work, men coercing women to work and wives' failure to fulfil husbands' expectations. Some of these causes are connected to women questioning their husbands' behaviour; with violence sometimes being the response. By far the most violence reported was connected to men's consumption of alcohol. This underlines the importance of understanding beliefs, norms and behaviours, including alcohol consumption, that license or support violence against women.

The number of women reporting violence during our research was not particularly high when compared to the figures reported in the *Solomon Islands Family Health and Safety Study*, which, as we noted above, cited 64 per cent of ever-partnered women aged 15–49 as reporting physical or sexual violence, or both, by an intimate partner (SPC 2009:3).³⁶ This difference is to be expected, since we were working through groups in Makira and Malaita that are partnered with NGOs, had been exposed to anti-violence messaging and had been supported by IWDA for several years.

Another factor in this is that because the research team was dependent on key stakeholders in the savings clubs for the recruitment of interview respondents, these tended to be drawn from savings club members, rather than from non-members. The fact that interviewees were members of groups like WARA and savings clubs indicates that they already have some power in their marital relationship, since controlling husbands would be reluctant to let their wives join such groups, as did occur in some places. Moreover, it is important to recognise that violence against women is a sensitive topic which can impact on the type of information which is disclosed. It is well known that women living with violence are often unwilling to make this known. They may also be less willing to participate in research or unable to do so if confined to the household by controlling husbands.

Certainly the *Solomon Islands Family Health and Safety Study* indicated that most women do not report their experiences, indicating that there is very much a culture of silence surrounding violence they endure. Women who had experienced intimate partner violence were asked whether they had told anyone about the behaviour of their partner. The majority of women (70%) reported that they had not told anyone about it, with women in Honiara more likely not to have told anyone about the violence than women in the provinces (78% compared to 68%) (SPC 2009:124).³⁷ When it came to reasons why women reported not seeking help, a slight majority, 51.3%, considered violence normal/not serious. The next highest figure, 28.3%, feared that disclosing the violence would end the relationship. A fifth of respondents, 20.3%, thought disclosure would bring a bad name to the family and 7.5% were ashamed/embarrassed (ibid.:127).³⁸

The figures above suggest that women's access to justice is highly dependent on social norms and practices which prevent women from reporting violence (Lockett and Bishop 2012:10). Indeed, many of those working in violence prevention acknowledge that while legal and policy changes addressing violence send an important signal, they are more likely to be effective if they are aligned with social norms (Alexander-Scott et al. 2016:26, 35). At the same time, shifts in social norms without attendant shifts in the legal system may inhibit broader acceptance of the new norms (Alexander-Scott et al. 2016:26).

Alcohol and Violence

While alcohol consumption was often connected with men's violence against their spouses, this appeared to be a greater problem in Malaita than elsewhere.³⁹ In Malaita, several of the women who were subject to violence highlighted alcohol consumption by their partner as a factor. Alcohol use appears to have increased greatly and become a greater problem in Malaita when logging brought much more money into the community. The loss of income from logging has not resulted in a proportionate decline in alcohol use. A number of women in Makira (see Text Box 14, p. 39) and Honiara (see Text Box 7, p. 27 and Text Box 9, p. 30) who reported being subject to violence also indicated that alcohol consumption was a factor, though not to the same magnitude as Malaita (see Text Box 5, p. 22).⁴⁰

As we noted above, domestic conflicts often arise as a consequence of men's resource depleting activities. Thus the violence that occurs in the context of alcohol consumption often stems from conflict over the use of money as well as being inflamed by alcohol. Hence a central issue concerning alcohol consumption is that men use money for their own pleasure while women think it should be used for the entire household.

The *Solomon Islands Family Health and Safety Study* found that there was a positive association between the use of alcohol by the respondent's partner and violence (SPC 2009:10), with the strongest positive association being between men who were regularly drunk and violence (ibid.:144). According to women interviewed during the research, the most common situation leading to violence was the partner being drunk (29%) (ibid.:10). The *Solomon Islands Family Health and Safety Study* argues that the association between alcohol and violence is likely to be due to a combination of factors, including that 'alcohol contributes to violence through enhancing the likelihood of conflict, reducing inhibitions, and providing a social space for punishment' (ibid.). As a trigger for violence, alcohol was less likely to be singled out in the provinces than in Honiara (25% compared to 45%) (ibid.:70).⁴¹

More recently, Save the Children (STC) has looked at the issue of alcohol and other substance abuse among young people in Solomon Islands (STC 2016). Of the 400 young people interviewed, they found that 79% reported use of alcohol, with 65% reporting alcohol consumption in the last month (ibid.:5). Of those who had drunk alcohol in the last year, 58% reported becoming violent or aggressive at least once during a session of alcohol use (ibid.:6, 30). This aggression was directed at partners (28%) and friends (36%), but mainly at parents (83%) (ibid.:31).⁴² Some examples of this were reported during the Do No Harm research. One woman in Honiara, Rebecca, reported that her son when drunk would demand money, destroy property and throw

rocks at her, an experience that she remarked was something other women also endure (see Text Box 13 and see also Text Box 8, p. 28). Other women in Makira also reported being intimidated and threatened by drunks who demanded 'credit' when these women were selling things.

Text Box 13: Rebecca's Story

Rebecca attended primary school but only reached grade 3 before she dropped out because the school was too distant and she had to live with other families closer to the school. Despite her grade 3 education, she attended Bible School for six months. Rebecca is now a widow and lives with her three sons. She also has a daughter who is married and living with her own family. Before its closure, Rebecca worked at the Gold Ridge mine and supplemented her salary with income from mine royalties and selling betel nut and cigarettes. She also receives some support from friends and relatives. Rebecca saves money in a bank for school fees, medical expenses and family needs when they arise and only she has access to the bank account. When Rebecca's husband was alive, he made most of the decisions on the use of money and the source of income was quite different from today. Her husband was a pastor and received some money in that role, but also panned for gold which he sold. Now she makes most decisions for the family, but her father sometimes helps in this. In particular, he advises the children to work hard to earn income to support the family. Her father is very helpful and supportive of her — for example, when her sons created problems in the community, he assisted in paying compensation to the aggrieved parties. One of her sons, in particular, has caused problems for Rebecca — getting drunk and demanding money from her to buy more beer and cigarettes and becoming violent if she refuses to accede to his requests. He throws rocks and destroys things in the house until his demands are met. This occurs often on pay day. To reduce the risks of violence, Rebecca sometimes goes elsewhere to sleep. She commented that violent sons demanding

However, it is important to recognise that caution is needed when discussing the nexus between alcohol and domestic violence because the relationship between the two is complex. Although a strong correlation, or a positive association as the *Solomon Islands Family Health and Safety Study* found, exists between drinking and violence, if alcohol were removed from the equation, undoubtedly less intimate partner violence would occur, but it would not necessarily be eliminated altogether. As Christine Bradley comments for the Tolai (of East New Britain, Papua New Guinea), although many women reported being hit by their husbands only when they were drunk, this does not mean that if these men were prevented from getting drunk they would never hit their wives (Bradley 1985:60). 'Not all drunken men hit, and not all men who hit are drunk. Drink may well be a catalyst for wife-beating, but it is unlikely to be the sole cause' (ibid.; Lockett and Bishop 2012:6). This suggests that the effect of alcohol consumption on the prevalence, incidence, frequency and severity of violence is context-specific and should be understood as a risk factor for violence, rather than a root cause (Lockett and Bishop 2012:6). The *Solomon Islands Family Health and Safety Study* makes a similar argument: 'It is important to remember that the use of alcohol does not explain the underlying imbalance of power within relationships where one partner exercises coercive control. Therefore, while decreasing the use of alcohol may reduce the risk of IPV [Intimate Partner Violence], it will not eliminate it' (SPC 2009:10; Kuschel et al. 2005:238). Alcohol consumption is layered upon already existing negative and unequal gender relations, which position women as subordinate to men. This is undoubtedly compounded by notions that women, through marriage and the exchange of bride price, are the property of men and that therefore they should do as they are told. Furthermore, alcohol consumption is layered upon forms of masculinity which license extremely assertive and

aggressive responses to any perceived slight, no matter how insignificant. One consequence of this kind of masculinity is that men respond with aggressiveness and violence to their spouses' questioning of their personal consumption on alcohol to the exclusion of spending on the household.

Dealing with Conflict

While some women may question their spouses' personal expenditure to the exclusion of the household, many women may not, preferring to let it pass for the sake of peace in the household. So, it is important to recognise that the absence of conflict in the household does not necessarily signify the absence of power in household relationships (Kabeer 1997:267). Inequality and power in domestic relationships commonly exists but remains unchallenged. The absence of conflict simply means that some women see the risks of questioning the status quo as just too great.

It is clear in the research that women are not passive victims, but act as agents who weigh up the risk of their actions and employ strategies to minimise marital discord and violence in the household. These strategies range from being silent to running away if their husband or son comes home drunk, only returning when he is sober. Sometimes women's agency challenges men's power in the household, but at other times it is a 'defensive form of agency', which does not challenge the norms constraining women (Kabeer 1997:291).

Some women have strategies of placating their husbands to avoid conflict, or to get their spouse's support for something they require. This is especially the case when a woman has many competing commitments and is dependent on her husband to look after the children while she completes some of her tasks. As one woman explained,

The work that you need to do happens at the same time. So you need to get to the garden early, but you also need to be out early to sell cakes and buns. If your husband is cross because you wouldn't give him money for cigarettes, he might refuse to look after the children for you. It's hard.⁴³

In order to avoid domestic conflict, women are often forced to look after the needs of men as well as their own and their children's needs. Some women find that their hard work is dissipated in their husband's consumption, as they seek to placate him. One woman we interviewed lamented that most of her hard-earned income went on buying cigarettes and rice for her husband who complained that he was tired of *kakake* (a type of local pudding made from swamp taro) forcing her to buy rice instead.

For some women, placation is as simple as letting their husbands control the money or not attending meetings if he is angry. To avoid conflict, many silently endure the pain and suffering they experience in their marriages, adopting a strategy of simply avoiding talking. As a woman from Malaita remarked: 'I'm sick of fighting, so I just don't say anything now.' Similarly, a woman from Makira said that she believed her husband would be better if she did not talk too much. Another woman from Makira explained that though she had a problem in that her husband would squander money on alcohol, she also refrained from 'talking' to him about it out of fear:

We do not have any arguments or fights about money because I'm afraid to talk to him about it, it's his money and I shouldn't get angry about it. This place is his and the money is his, so I shouldn't say anything about it. To avoid any conflict, I'll just be quiet and even if I talk, he will always want to win, so I'll just be quiet.

One woman, Mary, from Makira (see Text Box 14) said that if she explains carefully to her husband, he will allow her to attend savings club meetings. She found him particularly prone to anger when he had run out of cigarettes, and so she would seek to pacify him by buying him cigarettes and then he would allow her to attend the meeting. This husband also became angry if she went out to visit relatives and didn't come home early or when he wanted to have sex but she was too tired. He would forbid her to go out the next time and would be angry with her if she disobeyed him. When they were first married, the husband drank a lot and there were many violent conflicts as a result. She ran away from him three times. He eventually stopped hitting her after she threatened him with a knife. She also adopted the strategy of talking to him nicely and buying him things she thought he wanted if she did something that made him angry.

Text Box 14: Mary's Story

Mary was married to a man who was very shy and not very outgoing, though he has changed as a result of his wife's advice. Apart from a baby, all their children are grown up. They live on land that her father gave her and have cocoa and coconuts that are a source of income. As her husband, John, is a very capable fisherman, they are also able to sell fish for cash and consequently do not have any problems with money. Mary believes that money is only a problem if a person is lazy. She and her husband share ideas and plans together. If she does something that upsets him, her strategy is to talk nicely to him and to buy him something that he wants and he will be happy with her. John is a heavy drinker resulting in a great deal of conflict and violence. Mary has run away from him three times after he was violent, the last time being in November 2015. The first time she ran away from him he went and got his uncles from Malaita to come and take her back. They warned him not to be violent, but he was, and so she ran away for the second time. Mary's parents had also urged her to leave him because he used to get angry with them when he was drunk. When he was drunk she was careful not to answer back to him or raise her voice, since a fight would ensue. Last year she went to Honiara with her two children and decided not to return. Mary's husband rang her and claimed that he had changed so she returned to Makira. He met her at Pakera not far from where they live and offered her some money as compensation, saying he wanted her back. She did not accept the money and decided to return to Honiara. Mary came back to Makira in the New Year and there has been no violence from him since she returned.

To resolve conflicts, some women take the blame for arguments by apologising to their husbands, even in cases where the fault does not lie with them. This strategy to diffuse the tension possibly draws on the Christian notion of 'turning the other cheek'.

The women of Malaita, in particular, exhibited a considerable degree of agency when it came to dealing with abusive husbands or those who did not contribute to the household. We found no examples of women responding with violence, or threats of violence in Malaita, but we did hear examples of women leaving their husbands and of women engaging in passive aggressive behaviour such as slamming pots down. As indicated above, Malaitan women are resentful of their husbands' failures to take any responsibility for the family and one woman threw her husband out because she said she had enough children already (see p. 24). Many women in Malaita are sufficiently empowered to feel free to use their own money as they see fit and to tell their husbands to be quiet when necessary. These women are also not backward about standing up for themselves and rebuking their husbands for squandering money. Moreover, when men cannot manage money or are unkind and violent, many women leave their husbands.

We also found examples of women in Honiara leaving abusive relationships, including one woman who had endured 15 years of abuse. Because she had found employment and could support her family, she did not want to return to her husband (see Text Box 9, p. 31).

Norms

Gender and development scholars are now recognising that norms play an important role in determining whether women's access to greater resources, through income generating activities or employment, translates into broader empowerment (Alexander-Scott 2016; Garikipati 2012:720; Hailie et al. 2012:258; Lockett and Bishop 2012; Taylor 2015).⁴⁴ Whether the ability to bring in money is sufficient or even relevant to transforming gender asymmetries in the household is questioned by Kabeer (1997:296). She argues that the relationship between income and power, and any subsequent change in gender relations, is mediated by norms (ibid.:265). These norms, as Hirut Hailie and colleagues note, 'play an important role in determining the management and distribution of resources among household members ..., and help to explain which household member is involved in what kind of activity and contributes to which household expenditures' (Hailie et al. 2012:258). Lori Heise and Karima Manji argue that a norm is a social construct which 'exists as a collectively shared belief about what others do (what is typical) and what is expected of what others do within the group (what is appropriate)' (2016:1).

As Naila Kabeer notes, all women are constrained in various ways by 'the norms, beliefs, customs and values through which societies differentiate between women and men' (Kabeer 2000:22), but the specific ways in which this operates vary culturally and over time. Different societies have their own cultural norms concerning gender and the particular behaviours associated with femininity — 'what it means to be a woman' — and masculinity — 'what it means to be a man'. 'Gender norms are legitimized through shared beliefs as well as through male interest in protecting these norms' (Staveren and Odebo 2007:907). Gender norms that reinforce women's subordination to men have the effect of limiting women's choice and agency in determining their well-being and their lives. According to Kabeer, 'Norms influence behaviour, define values and shape choice' (1999:457). One outcome of this is that women often readily subscribe to norms that are disempowering. The norms and rules governing social behaviour, Kabeer argues, tend to 'ensure that certain outcomes are reproduced without any apparent exercise of agency' (ibid.:438).

Importantly, norms play a role in determining the extent to which women can translate increased access to resources into more influence in the household or what is usually referred to as bargaining power. One of the issues highlighted in discussions of intra-household bargaining is whether women's increased resources translates into less domestic labour for them. Whether women can leverage less time doing housework by getting their partner to do it depends to a very large extent on the cultural norms that determine domestic responsibilities (Garikipati 2012:729). In her influential critique of bargaining in the household, Bina Agarwal argues that very little, if any, attention is being given to gender asymmetries or to the complex range of factors, especially qualitative ones, that might determine bargaining power within a household — for example, the influence of social norms and practices, or the role of beliefs in the bargaining process or the role of gender differences (1997:2). Agarwal points out that inequality among family members places some members in a weaker position relative to others in intra-household bargaining, with gender being a very significant basis of such inequality (ibid.:9; see also Vyas et al. 2014:20).

Gender norms in Solomon Islands interact with other social and cultural norms, such as those pertaining to land tenure and marriage, to disadvantage women. The land tenure system imposes constraints on women's ownership of, and access to, the productive asset of land, which impacts negatively on their income generating activities.⁴⁵ Post-marriage residence is especially important here, since it determines whether a woman becomes alienated from the land she has rights to. So, a woman moving to her husband's land following marriage may be rendered landless because she is alienated from the land where she has significant use rights. Because cash

crops are planted on the husband's land and he is considered its owner, he may monopolise the income from those cash crops, seeing it as exclusively his own.

In Solomon Islands, gender norms impose constraints on both men and women and play a key role in defining what it is permissible and not permissible for men and women to do, including the kinds of labour they can do in the productive sphere and in the home. Solomon Islands women endure heavy workloads both inside and outside the home. They bear the burden of responsibility for the agricultural labour that provides the basis of household livelihoods.⁴⁶ The ways in which women can earn an income are constrained not only by the local conditions available but by social and gender norms. For example, the kinds of social and gender norms around what is appropriate behaviour for women clearly influences women's mobility and whether they can travel to more distant markets. They also bear the burden of responsibility for the unpaid house and care work (such as cooking, cleaning and childcare). The gender norms that specify that women are responsible for this unpaid household labour have a bearing on whether a woman's bringing financial resources into the household can actually create a change in the gender division of labour, so that her husband actually takes on more responsibility for this labour.⁴⁷ Domestic labour and care responsibilities also impose constraints on women, so that they may not be able to devote long periods at markets or away from home earning an income.

Households embody gender categories and relations (Staveren and Odebode 2007:908). Within the household, gender norms interact with other social norms, especially cultural norms concerning marriage (ibid.:905). Marital cultural norms reinforce gender inequality: when bride price is exchanged the wife tends to be viewed as the property of her husband (SPC 2009:10).⁴⁸ Other cultural norms concerning marriage, especially those related to the ownership and inheritance of property and the custody of children, privilege men.

Gender norms are not easily changed since they are internalised throughout life as people are socialised to be either male or female. Because men and women are socialised to behave in certain ways, conceptions of gender become naturalised to such an extent that they become taken-for-granted or 'common-sense' ways of behaving.

However, it should be noted that while norms are not easily discarded, they are not impervious to change. According to Agarwal,

social norms are not immutable and are themselves subject to bargaining and change, even if the time horizon for changing some types of norms may be a long one. Indeed, a good deal of what is socially passed off as natural and indisputable, including women's roles and modes of behavior may be the outcomes of past ideological struggles.

(Agarwal 1997:19; and see also Gammage et al. 2016:4; Mosedale 2005:249)

Nevertheless, it must also be recognised that breaching or transgressing gender norms often elicit sanctions or retribution. Indeed, in many parts of the world a common trigger for violence against women is the transgression of gender norms and the failure to fulfil cultural expectations of good womanhood/successful manhood (Jewkes 2002:1426). In the case of Solomon Islands, the *Solomon Islands Family Health and Safety Study* found that male perpetrators became angry when their wives did not conform to societal gender roles, including: not preparing food on time, not completing housework, refusing sex, being disobedient and speaking rudely to the husband (SPC 2009:158).

As we noted in Part I, while gender inequality is often justified by recourse to customary norms in Solomon Islands, there have been changes, such as Christianisation, that have also reinforced gender inequality and particular gender norms.⁴⁹ For example, Christian churches sometimes invoke the notion that the father is rightly the head of the household, reinforcing customary notions about men being the decision-makers in the household.⁵⁰ Some Christian churches have adopted new beliefs concerning gender, including a focus on companionate marriage and the nuclear family as the basic unit of society which have brought some shift in the

cultural norms that govern gender relations and some movement towards more equitable relations between men and women.

Changing Men

Some of the interviewees in the Do No Harm research indicated that there is more cooperation today between men and women in the household. Before, these interviewees said, women were the ones who had to do everything. Women still do most of the work, but men are sharing rather more. Some loosening of gender roles within the household has occurred in the rural communities we visited as well as in Honiara, with some men doing household chores such as cooking and cleaning, though clothes washing appears to be generally eschewed, except in rare cases.

One woman from Makira recounted how her husband is cooperative in terms of domestic labour, although the early part of their marriage was characterised by violence.³¹ Today there is extensive cooperation between them. When he is not away from the village working, they both work together in and around the home, and he helps her with the washing, looking after the children and cooking, something she values highly. We also heard examples of men acting to support women when they have meetings, including looking after the children or preparing meals for the family. In one village on Malaita, the respondents remarked that for the last women's group gathering, the men did the cooking for the women, so that they could concentrate on their program. Some men also saw their own behaviour as selfish and endeavour to change (see Text Box 15).

Text Box 15: Paul's Story

Paul is trying to help his wife become a teachers' aide at the local primary school where he is a teacher. As one income is not enough to support a family, he thinks it is important for women to also earn an income. In the past he used to drink a lot, but his wife felt she couldn't say anything because he was the breadwinner. He has now realised that he was being selfish and is trying to do better. Now that his wife is getting paid as an untrained teacher, he appreciates the support, although the amount of money is not large. He said that people do argue over the misuse of money in families but not all the time. He thought that before 'empowering' women, families need budget training.

We found instances of the gender division of labour being less rigidly adhered to than in the past, with women doing some of the types of labour designated for men only and men doing some of the types of labour designated for women. For some people this was from necessity, with one man saying that in his family he had only one sister, and so he had to do 'women's' work. 'I'm the man and woman in the family,' he remarked. There was also evidence of families with a large number of girls in the household allocating tasks such as cutting firewood based on age and capability rather than gender.

In some places men were cognisant of inequality and the need for men to be better partners, but whether they did anything about it varied. In Malaita, perhaps more so than in Makira, men often recognised their failings, albeit in a rather fatalistic way. During a focus group discussion, men talked about gender roles and acknowledged that they are failing to fulfil them, but such a recognition did not appear to motivate them to try to change. Despite their recognition of their failings, they expressed some consternation about the idea of women's equality, because they did not want women to take control. This reveals a tendency to see power in terms of a 'zero-sum game', where any gain in power for women is taken to be a loss of power from men and so should be resisted (see also Dworkin et al. 2012:103; Guérin et al. 2013:88; Mosedale 2005:250; Shefer et al. 2008:174, 176–77). There was also resistance to equality by men on the grounds of *kastom*. According to an evaluation of the savings club program commissioned by IWDA, some men resisted changes to female and male

roles in the community because it challenged *kastom*. Such men argued that *kastom* demanded that leadership roles in the family and the community were prerogatives of men, not women. Some men were also angry at not being able to join the savings club and participate in the benefits (Hoatson 2016b:25–26).

One consequence of men's lack of support for women has been that some of the norms of the gender division of labour have loosened, as women are forced to do the work that in the past would have been the responsibility of men. We heard examples of women roofing houses, work that is normally forbidden to women because it entails women positioning their bodies above men. In Malaita, women have built houses — a form of labour that is usually the preserve of men. As we noted in Part 2 in relation to the findings for Malaita, women have recognised that they cannot rely on men and so have become more self-reliant.

It is not possible to attribute the gender-related changes occurring in our rural fieldwork sites solely to the influence of organisations such as WARA in Malaita or the savings clubs in Makira, as there is no baseline research against which to measure such changes. A diversity of factors exists that may contribute to such shifts in customary gender roles, including education, the emphasis of church leaders on companionate marriage and more general social changes as a consequence of modernity.

Some attempts to work with men had been made in our research sites in order to address some of the imbalances in gender relations. As far back as 2004, priests in the Catholic diocese in Malaita began to cultivate change among men with workshops on the role of men and their responsibilities in the family and the community. There was also the setting up of a 'men's barn' by the South Seas Evangelical Church in 2007. According to one key informant, the purpose of the 'men's barn' was to strengthen men both spiritually and physically. This man said that the aim was to enable men to take responsibility, to maintain cultural values and to reinforce the culture of respect. Whether this meant challenging some of the ways that notions of respect are used as norms to police gender is unclear.

In 2013, a Men's Fellowship had been set up in Malaita at the behest of the Catholic bishop, though at the time of our fieldwork they had only got so far as to choose their office bearers and were struggling to make a start.⁵² As an indication of the absolute need to address men's inequitable attitudes, the men at Kiu got women to do the fundraising needed to establish the organisation. The extent to which a men's fellowship actually addresses gender issues is unclear, since in its current form it is mostly a prayer association. In 2014 the Catholic Church also ran a workshop at Wasisi focusing on the theme of being a helpful/good Christian father with over 100 men attending.

One Catholic pastor interviewed in Malaita during our research said that sometimes when giving sermons he speaks of the importance of the family unit. In his view, women carry a heavy burden of work and he wanted men to be better fathers. He also thought men bossed women around and do not help their families, something he considered against the law of God.

Husband as Household Head

The belief that the husband is the head of the household is a norm that influences intra-household bargaining and decision-making in Solomon Islands. However, while some churches have reinforced traditional notions of the husband as the head of the household by arguing that there is a hierarchy with God at the top, followed by men and then women, other churches conceive of the relationship between husband and wife as a partnership entailing mutual submission and respect. Though this latter conception sometimes continues to regard the husband as ultimately the head of the household, it is a significant advance from the view that a wife should submit to her husband absolutely, since it does recognise that women should be consulted in decision-making.

So, despite a number of respondents invoking the notion that the husband is head of the household, the reality of household decision-making is often more complex and not without contradictions. This echoes Kabear's observation that 'few cultures operate with starkly dichotomous distributions of power with men

making all the decisions and women making none' (1999:446). Rather, what is commonly found is a hierarchy of decision-making responsibilities which allocates some key areas of decision-making to men as household heads and others to women (ibid.).

Kabeer's characterisation holds for Solomon Islands, since the Do No Harm research also found a range of household decision-making responsibilities being recognised as belonging to women. Even in households that hold to the male being head of the household, women are often accorded a considerable leeway in decision-making, especially about children's discipline and agricultural labour, which is essential for the household's livelihood. One man interviewed in Honiara, for example, believed that the husband is the head of the house, but nevertheless fostered open communication and involved his whole family in decisions, including the children. His wife was employed and he was unemployed, which troubled him because he felt that he should be earning. He does the household chores and goes to the market. In their household there are no arguments about money and he knows how much she earns and when he was employed she also knew how much he earned.

Other households also follow a more cooperative model, with one woman interviewed during the research in Makira saying that she and her husband shared their ideas and plans together, discussing them in the evening before the next day's work. She said that they had been doing this since they were married and she was very happy with that way of working.

However, even in relationships characterised by considerable degrees of cooperation, with women having a significant role in income generation and its control, women often adhere to conservative gender norms that belie the reality of their situation. For example, in the case reported in Text Box 8 (p. 28), despite cooperative decision making in the household, the respondent considered that a good wife should: 'do what he wants, act as a woman, wash, cook for the family and do what women do every day'. Several women who were formally employed expressed a similar attitude, suggesting that even in contexts where women are economically empowered social norms continue to impose a rather restrictive gender division of labour, which posits women as being solely responsible for domestic labour in the household.

Financial Decision-Making

When it comes to modes of decision-making over income expenditure in the household, Kabeer identifies two broad types — "household income management" and "independent income management" (1997:273). In the first type, earning members hand over their entire income to one particular household member who is responsible for managing the finances. In the second, those earning an income keep and manage their income themselves. Discussing the latter method, Kabeer suggests that there is usually some prior agreement about how responsibility for joint expenditures will be managed between the spouses. Both of these ways of managing income and variations on them are in use in Solomon Islands.

Household Income Management

The first method Kabeer identifies, household income management, is common in Solomon Islands. When income was pooled in this way it was referred to as 'one basket'. In such circumstances the income management is undertaken separately by either the wife or the husband, or is undertaken by both of them together.

In some cases where the pooled income was in the control of the husband, notions of the male being head of the household were occasionally invoked to justify this control. For example, one man who lived in Honiara with his family said that he and his wife made decisions about food, health, education and discipline jointly, but decisions about money were made by him alone. When he made decisions he explained to his children that this was based on law and custom, telling them that if he and his first son were away, his last son would be responsible for decision-making, but when they returned the right would revert to him. He was the only person in all the field sites who consciously referred to customary ways when it came to decision-making, though we heard many references to men being the 'head' of the family.

Text Box 16: Kate's Story

Kate grew up in Honiara with her mother, two sisters and two brothers, as her father died when she was a child. Her schooling began in her home province of Malaita, but she completed grade 4 at Suva School in Honiara. She met her husband in Honiara and lived with him for five years before they had a church wedding. She considers him to be very cooperative and decisions in the family are made jointly. They also readily share ideas, with Kate sometimes making suggestions about earning income. Kate works for the Gold Ridge mine and her husband has an income from servicing cars, but because the cost of living is so high in town, they also sell cigarettes, betel nut, cakes and ice-blocks for extra cash and are also helped by their daughter. Kate is responsible for looking after the money that the family earns and it is spent on food, household goods and medical and school fees. She decides on how to use her own money for the family and her husband decides on how to save his money, which is put aside for emergencies. Kate has her own bank account and can access the account without seeking permission from her husband. They also have a joint account. Kate considers that she has a good relationship with her husband and that he treats her very well. He is hardworking, does not drink and roam around and looks after and supports the family. Kate reported that there are no conflicts between her and her husband, but their son has caused problems. He had a relationship with a girl and when the girl's family found out they demanded compensation, making threats to kill if their demands were not met. The problem was solved by acceding to the compensation

Sometimes the pooled income was managed by the wife. For example, one couple from Makira pooled their earnings, which was used for the benefit of the whole family. The husband gave his money to his wife to save in the savings club, which meant that only she could access it. Though it was not so in this case, sometimes leaving household income management to the wife is clearly a strategy by husbands to safeguard their money. As some men lack financial literacy or do not trust themselves with money, they choose to cede its control to women. One man in Honiara who had only completed grade 3 of primary school and worked as a taxi driver, left the financial decision-making to his wife because she was more financially literate. Similarly, a number of men in Makira, including some who had made bad financial decisions previously and others who were not particularly good at managing money, said that they left financial management to their wives, 'because women are better at it'. During a focus group discussion in Malaita, some robust discussion arose about financial decision-making and the allocation of resources in the household, with some men advocating a 50/50 split of income between men and women, while others considered that it should be 70 per cent for women and 30 per cent for men, because women use it for the family. As one participant in the group remarked, 'If women have money, the family is better equipped.' The general consensus of the group was that women are much better at managing money than men and that if financial management was left to men, the children would not go to school, as the men would spend the money on beer and other consumables.

One male respondent at Tawatana, gave a long list of ventures that had failed, including a cooperative society and store, a cattle farm and a credit union. He remarked that the savings club had not failed because it was managed by women and that it would certainly have failed if men were managing it. He firmly believed that women are much better financial managers than men and does not trust men to manage things.

Indeed, a recurring theme throughout the fieldwork was that women were much better managers of money than men. Seemingly against this, other research in Solomon Islands finds that women are constrained by lack of education, with only 20 per cent of women having at least some secondary schooling and being twice as likely

than men to have had no schooling at all (21% versus 12%) (ADB 2015:xiv). According to the ADB, functional literacy is significantly lower for women (14%) than men (21%) (ibid.). Women's better management of money is likely to be because women are more risk averse than men and have less ambitious spending priorities that concentrate on providing for the household. The savings clubs and their role in increasing women's financial literacy is also likely to have influenced the perception of women as good financial managers.

However, sometimes when men leave the control of finances to their wives, they resent this. For example, one man who had ceded management of the pooled income to his wife, who was employed and much more financially literate than he was, said she was too strict with the money and he 'hated' her as a result. Despite this he claimed that they had a good relationship.

Independent Income Management

In cases where independent income management takes place, there is no guarantee that the husband will contribute to the household, and so this way of income management sometimes causes problems. While we heard examples of men allocating some money for household expenditure, we also heard of cases where men did not allocate any money for the household, which was resented by women and the cause of marital conflict.

In some situations, husbands may make part contributions to the household or deposit their income into a savings account, though it is unclear whether this fund is for their own personal consumption. We heard one example of a man in employment who initially received his income in cash and would contribute some money for household expenses, but later asked his employer to pay his wage into a bank account. His wife suspected that he did not want her to know how much he was earning and she eventually discovered he had taken a second 'wife' (or an O^2 , the term used in Solomon Islands) and was using his wage to support her.

In some cases, women prefer independent income management rather than pooling with their husbands, because they feel that their husbands cannot be trusted with money, and so the control of their own income is best left solely in their own hands. In such situations, women often simply resign themselves to the fact their husbands will spend their own income on personal consumption. This was the case with the Gabrielle, a woman from Malaita (Text Box 5, p. 22), who kept and controlled the money she earned, so that her husband could not 'misuse' it. When they had pooled their income in the past, it was a source of marital conflict and violence, as he would use it for his personal consumption, mostly for alcohol. To avoid arguments and violence she let him spend his money on whatever he liked, while she took sole responsibility for the household expenses.

When individual income management is used, women may also choose to conceal from their spouse how much they earn and whether they save any money, especially in cases where the husband's spending is solely for personal consumption.

As it can be seen from these examples, there is considerable variation in how money is managed in Solomon Island households. Income pooling and cooperative decision-making is common, sometimes with the male being the final arbiter as to how this pooled income is spent. It is also common, however, for the woman to be the manager of pooled income, since as we have noted, both men and women often consider that women are better 'stewards' of money than men.

The different ways of decision-making over income are not mutually exclusive, but may operate in combination. Some households use both household income management and independent income management. For example, one married couple in Honiara, in which the wife was employed and the husband unemployed, pooled some income in a joint bank account, but each also had their own bank account, which they controlled separately (Text Box 16, p. 45). The money in either of their own accounts could be used for food, bills and other needs, but any decisions about money in the joint account had to be made together.

Income is not managed in the same way over the life of a marriage and couples sometimes change this. For example, the woman mentioned above (Text Box 15, p. 42) and her husband had separate bank accounts,

with hers used for household expenditure and his for household savings. However, when he had been the sole breadwinner, he managed the money independently and he used most of it on personal consumption, including on alcohol. The marriage at this time was characterised by violence.

Maternal Altruism?

As we indicated above (see p. 3), scholars have often remarked that women very often give priority in spending to the family rather than to their own needs. Gender norms (and cultural values associated with being a good mother) shape women's propensity to invest in household, rather than personal consumption (Kabeer 1997:286). Women tend to subordinate their own personal well-being to that of the family. Women do not think about themselves in this equation — it is all about the house and the children. This came through clearly in the research, with many women emphasising that their children are the priority when it comes to spending. As one woman from Makira remarked, 'I would use the money I get to buy clothes for the children, I really do not worry about getting new clothes for me because I feel sorry for the children if they do not have any good clothes. My priority is my children.' However, this is not simply an issue of 'maternal altruism', for it is also about investing in their own future.

In a context where families represented a general insurance against all forms of insecurity, altruistic expenditure may assume the role of an investment in their own future by securing more firmly their place within the family and their ability to call on the loyalty of family members.

(Kabeer 1997:286)

Women in Solomon Islands hope that through investing in their children's education the children will be able to secure employment and will return some of the support given by their mother when she grows old. Children are a form of insurance against insecurity, especially in old age (Kabeer 1997:286).

Conflicts over Credit

The practice of giving to others is often considered a central characteristic of Melanesian cultures, including Solomon Islands. People are encouraged to be generous and share with family and other relatives who may be in need, and this system of helping (*wantokism*) is often considered to be a social safety net.⁵³ One woman from Makira, for example, said that she was taught to share things when she was growing up. 'You must share your things and not be selfish. If anyone asks you for something, you must give it them,' she remarked. However, there is a contradiction between the customary obligation to respond to requests and people's desire to improve the living standards of their immediate families. One of the difficulties for those who are trying to bring in money to support their families is how to negotiate the tension inherent in this custom. Many of our respondents commented on the considerable pressure they come under to give credit (*kaon*) to relatives or others, credit that is rarely repaid. Sometimes the pressure borders on harassment, particularly when alcohol is involved. One woman from Makira gave up selling second-hand clothes, because drunks would harass her for money when she was selling them. She surmised that they believed that she made a lot of money from this type of business, because she was not subject to such harassment when she sold food at the market. She said that she generally complied with the requests for money because she was afraid: 'When they asked me I would give them the money. I was afraid of them because they were drunk and they might want to hurt me. My husband was like that too, he would get drunk and ask me for money'.

Women from Malaita reported that their husbands sometimes get beer on credit and then get them to repay the debt, a practice which causes conflict in the marriage. Women from Malaita also bemoaned the fact that earning an income brings with it demands for credit. One woman, May, from Honiara, whose husband is old and infirm and so is unable to earn any income, earns money for both of them by marketing garden produce,

but commented about getting many demands for credit, including drunks who accompany their demands with threats (see Text Box 17).

Text Box 17: May's Story

Kate grew up in Honiara with her mother, two sisters and two brothers, as her father died when she was a child. Her schooling began in her home province of Malaita, but she completed grade 4 at Suva School in Honiara. She met her husband in Honiara and lived with him for five years before they had a church wedding. She considers him to be very cooperative and decisions in the family are made jointly. They also readily share ideas, with Kate sometimes making suggestions about earning income. Kate works for the Gold Ridge mine and her husband has an income from servicing cars, but because the cost of living is so high in town, they also sell cigarettes, betel nut, cakes and ice-blocks for extra cash and are also helped by their daughter. Kate is responsible for looking after the money that the family earns and it is spent on food, household goods and medical and school fees. She decides on how to use her own money for the family and her husband decides on how to save his money, which is put aside for emergencies. Kate has her own bank account and can access the account without seeking permission from her husband. They also have a joint account. Kate considers that she has a good relationship with her husband and that he treats her very well. He is hardworking, does not drink and roam around and looks after and supports the family. Kate reported that there are no conflicts between her and her husband, but their son has caused problems. He had a relationship with a girl and when the girl's family found out they demanded compensation, making threats to kill if their demands were not met. The problem was solved by acceding to the compensation

Women experience pressure to hand over money, not only from husbands but also from children, siblings, parents, in-laws, all manner of other relatives and others who are not related or only distantly related. One woman who had been running a small store in Makira closed it because her brother-in-law was always demanding credit. Some children demand money from their mothers if asked do chores or odd jobs, such as going to the store or doing some housework. One woman in a focus group held in Makira felt compelled to give money to her children in such circumstances. She said if she refused there would be problems, especially if there was money in the house. For her, money in the savings club was a much better option, as the children would not be able to see the money and thus be prompted to ask for it. One woman from Malaita said that she was able to say no to requests for credit by thinking about the needs of her children.

Some husbands and wives work and save well together, but are pressured by other relatives for credit or for recompense for something they contributed to their household in the past. One married couple from Makira came under considerable pressure from the husband's elder sister, who evidently paid for his high school fees. The elder sister and her husband demanded that the support given be repaid and the husband was often violent in pursuit of the demands. One married couple who lived in Auki, the provincial capital, said they found it difficult to save in town because people were always coming to stay, and had to be provided for.

An additional financial pressure exists to meet customary obligations, including money for feasting, funerals, compensation and for bride price payments. The pressure from these customary obligations seems to be more acute in Malaita, for there was little mention of it in Makira. In Makira, the pressure seems to come mostly from the Church, especially if a new church is being built. One key informant talked about traditions still being practised on Malaita because 'they are in the blood', and so must be followed. Despite this, he considered poor business outcomes are due to tradition and the fact that people are too used to sharing. One result of the

focus on customary obligations on Malaita is that the cash flow in the community is not great because people keep their money for *kastom* needs. On Malaita there has also been inflation in the cost of the shell money used in bride price payments, which has been impacting on community members. Bride price payments have also increased and can be as high as SBD100,000 in total (including both cash and shell money), regardless of a particular family's capacity to pay. There is little people can do in such situations and so they accept it and pay what is asked, even if they are not very wealthy.



Source: Richard Eves



Source: Richard Eves

PART 4. LESSONS LEARNED

What Does the Research Tell Us?

Women's economic empowerment is defined as more than an increase in women's access to resources and assets, as explained earlier (Hunt and Samman 2016:7; see also Taylor and Perezniето 2014:1). Women's economic empowerment requires an increase in women's power and agency, so that they have increased control over other areas of their lives (see Mayoux 1999b:959). For women's economic empowerment to be achieved requires changes on many levels, including within individuals, in communities and institutions, in markets and value chains and in the wider political and legal environment (Hunt and Samman 2016:9). Women's economic empowerment requires an enabling attitude to be adopted in all of these areas and for features that are disabling or constraining for women to be eliminated.

At the level of the individual and community, a wide range of discriminatory gender norms need to be addressed, such as women's exclusion from household and community decision making, responsibility for unpaid care work, and the widespread acceptance of violence against women, as detailed above in Part 3. Constraints at the level of the individual and community may be more easily addressed through programming of donors and NGOs (see Text Box 18). Though it may be difficult to change the norms and practices that underpin gender inequality, our research has shown that such change is possible. One great constraint upon women is their lack of time to attend to all of their responsibilities. Another is their low levels of literacy and numeracy.

Text Box 18: Constraints on Women's Economic Empowerment

Women's domestic labour and care responsibilities limit their mobility and time available for income generation.

Controlling partners can prevent women from carrying out income generating activities or joining savings groups.

Men's control of land alienates women from a major asset and can limit their capacity to generate income.

Cultural norms pertaining to marriage and the exchange of bride price can lead to women being viewed as the property of men, with implications for the agency and confidence of women to undertake income generating activities.

The gender and cultural norm of a male head of household can mean women lose control and management of their income.

For women who do not receive a wage, money making and subsistence production often involves multiple daily activities. This can be especially difficult to juggle with young children and no support for childcare.

At the level of institutions, our research shows that some churches are playing a helpful role in fostering more egalitarian attitudes towards women. (It should not be forgotten that women need to adopt more positive and egalitarian attitudes towards themselves.) However, not all churches play a positive role in supporting women's empowerment. Community-wide approaches to change, which would include local pastors, maybe the best approach to this issue (see below).

Women's income generating activities are often constrained by poor access to markets, the limited scope of those markets to support product diversification and a lack of resources for entrepreneurship, such as capital (see Text Box 19). It is beyond the scope of this research project to suggest how these problems may be overcome. The savings clubs have been extremely helpful in overcoming some problems, but more needs to be done in other areas such as access: to markets and materials, to banking facilities and to credit.

Text Box 19: Constraints on Women's Economic Empowerment

A challenge for women in making money is lack of product diversity and markets saturated with a single product or a small number of products.

It is difficult for communities to find markets for cocoa, copra and timber because of logistical challenges (infrastructure and distance from markets).

In villages, day-to-day cash-flow is still very limited and this creates a limit to demand and the overall size of the market.

A lack of capital to invest in business ventures restricts the scope of income generation available to most women.

Low levels of education for women means that they often have limited financial literacy.

The wider political and legal environments in which women operate impose constraints not easily directly addressed by the women themselves or even by development practitioners such as NGOs and donor agencies. This requires working with governments at all levels to help them understand that creating an enabling environment for women to become economically empowered will benefit everybody, and the children in particular. This requires working to support women to build movements that can lobby and campaign for the removal of legal and other constraints and for the adoption of policies that are positively enabling.

These research findings have suggested some key lessons to inform economic empowerment programming.

- » Women's savings groups are a potential pathway for women's economic empowerment
- » Working with men to challenge gender inequitable behaviour and norms is an imperative
- » The need for community-based gender transformative programs
- » Women's economic empowerment programming should adopt a do no harm approach.

Key Lesson – Women's Savings Groups a Potential Pathway for Women's Economic Empowerment

The challenge in achieving women's economic empowerment programming is to identify key 'enablers' or 'building blocks' that will have a pivotal, positive effect (Hunt and Samman 2016:9). Our research shows that women's savings clubs are a potential pathway for women's economic empowerment in Solomon Islands. Savings clubs are a useful convening mechanism, or vehicle, for women's economic empowerment programming in communities, providing a potential pathway for community-based gender transformative programming.

Beyond addressing women's financial exclusion and promoting income generation, these groups comprise a potential vehicle for empowering women more generally, enabling them to improve a wide range of practical skills, such as business acumen, financial management and administrative skills (see Text Box 20). They provide a safe and enabling space for women to develop skills, allowing them to build confidence and collectively explore and define their needs (Brislane 2014:15; Hunt and Samman 2016:19). 'They are ... spaces in which existing

gender hierarchies are less present' (Brislane 2014:15). Importantly, they give women a sense of confidence in themselves that is often lacking. Some women even indicated that prior to joining the group they were far too shy to market their goods.

One of the positive outcomes of savings clubs in Makira and Malaita is that women have gained confidence and are speaking out more at community meetings. As one woman remarked in Malaita — 'Bifo mi fret, nau mi pray for toktok nomoa (Before I was afraid, now I no longer pray to be able to speak)'. So, importantly, such groups 'can act as incubators for women's leadership and equip them to exercise leadership in the wider community' (Brislane 2014:15). In a society where women are generally excluded from leadership roles, savings groups offer a forum for them to develop a range of leadership skills, such as public speaking, chairing meetings and organisational administration.

Text Box 20: Key Lessons from Savings Clubs (SCs)

SCs provide a safe space for women.

SCs are a place where women cooperate well.

SCs are an important social centre for women in communities.

SCs provide increased security for women's savings.

Saving conducted through SCs gives women a strong sense of pride in both individual and group achievements.

The confidence built in SCs helps women build wider community links.

There are difficulties in making SCs accessible to some women.

Support for technical training, financial literacy and understanding of gender equality issues is key to the success of SCs and their benefit for women.

SCs can provide women with access to non-traditional technical training and skills.

SCs development social capital within and between communities.

Women's involvement in savings groups has also led to a broader acceptance by men that women have organisational capabilities that have not been harnessed previously by the community. Even so, there remains an unrealised potential for women's broader participation and leadership that should be fostered. There is a need for development of strategies and programming that will provide opportunities for women to further build their confidence and leadership skills. This will ensure that their participation in savings groups can be extended into the broader community and translated into 'developmental leadership' — that is, leadership that is focused on development outcomes.⁵⁴

Savings clubs are also an ideal community development initiative because they do not require external funding to be established or to be sustainable (Brislane 2014:7). Further, savings clubs promote self-reliance and are an effective form of community development, since through the shared enterprise of working together they help build social capital among women in the community. Given that communities are often racked by mistrust and jealousy, activities that build trust in the community play an important part in reinforcing social solidarity and community cohesion.

Beyond building social capital within communities, savings clubs can create social capital between communities,

though this depends on the organisational structure of the club. An excellent example is the model used on Malaita where WARA is structured so as to build links between different communities and different denominations. In any case, savings clubs are playing an important role in reinvigorating the culture of communal work that has declined as a consequence of broader social and economic changes.

Key Lesson – Working with Men to Challenge Gender Inequitable Behaviour and Norms is an Imperative

One lesson to be drawn from the Do No Harm research in Solomon Islands is the importance of working with men prior to the commencement of economic empowerment interventions. Given the poor development outcomes for women and the high levels of violence they experience, there is a clear need for programs that work to improve the position of women. However, there are dangers if strategies are not in place to mitigate and manage male 'backlash'. Such 'backlash' includes the perception of being excluded from the benefits that accrue to women, as a result of women's economic empowerment programming, as well as more generally. For example, the research in the rural communities of Makira and Malaita makes it clear that many men, especially young men, are feeling alienated and left behind from the development that has taken place in Solomon Islands. The belief that women are benefiting from development initiatives by donors and NGOs sometimes produces anger and resentment in men. This suggests that more emphasis needs to be given to the benefits to families and communities from women's economic empowerment programming.

There is also a 'backlash' from men as existing social norms and power structures are challenged. As we noted above, men tend to see power in terms of a 'zero-sum game', where increases in power for women are seen as a loss of power for them. In the context of a gender transformative initiative, much more focus on working with men is needed. Indeed, there is increasing recognition internationally that women's economic empowerment programming needs to be more thoroughly integrated with community-based approaches and also with violence against women programs.

It is vital that gender training for men is done at the start of any economic empowerment initiatives. The gender awareness training done by Live and Learn in Makira in preparation for the establishment of savings clubs was very helpful to men's acceptance of women-only saving clubs. Where the need for women's savings clubs and their benefits was not clearly explained to men in this way, their establishment was met with resistance. Such training should address the purpose of the savings clubs, as well as the rationale for the contribution and withdrawal processes of the savings club.

Initiatives working with men generally focus on violence against women or reproductive and sexual health. Though such initiatives are valuable, there is a need for initiatives that are specifically relevant to women's economic empowerment and that highlight a different range of issues. Programs should include financial management and decision-making in the household, domestic labour and other caring responsibilities, workloads and more cooperative gender relations.

Several respondents thought that men would benefit from the knowledge, such as financial management and household budgeting, that women have acquired through savings club membership. In Makira, men did attend some of the financial management training accompanying the establishment of savings groups and benefited from this. Because the men in the rural research sites had some exposure to financial management, albeit often at a distance, they expressed an eagerness to develop this. Financial management workshops could well include gender issues, particularly within the topic of household financial management. Such workshops should include discussions of labour (and especially the gender division of labour), household income management and spending priorities, as these would bring to light some of the basic inequities existing in many households.

Key Lesson – The Need for Community-Based Gender Transformative Programs

Economic empowerment requires not only building women's capacities and skills but also the removal of constraints that impinge on women's empowerment. Without the removal of these constraints, it is unlikely that women's increased access to resources and assets can be transformed into broader empowerment in other areas of their lives. Given that these kinds of constraints are beyond the level of the individual, there is a need for community-wide approaches. After all it is in communities that gender inequality is normalised and tolerated.

Indeed, the need for 'comprehensive community mobilisation' or 'community-based' approaches is increasingly being recognised in the international literature (Michau 2007, 2005). For example, researchers such as Lori Michau propose that community mobilisation provides a viable alternative to ad hoc and short-term programming that often comprises approaches addressing gender inequality (2007:97). Comprehensive community mobilisation entails:

- » 'Working with the whole community — women and men, young people, and children
- » Seeking to encourage individuals as well as the community to embark on a process of change
- » Using multiple strategies over time to build a critical mass of individuals supportive of women's rights' (Michau 2007:98).

Such a community-based approach presents issues such as violence against women as the community's responsibility, not as individual women's problems (Michau 2007:104). Such an approach also sees men as part of the community and advocates addressing them as part of the community rather than in isolation. Thus, there is a recognition of the need to go beyond working with individuals and sporadic community awareness activities if there is to be a meaningful impact in the way women are seen and valued (Michau 2007:97; 2005:10). Michau argues that a comprehensive community mobilisation requires an approach that engages with every level of the community in a systematic and structured process. This means working 'not just with individual women and men, but with their friends and family, the institutions they rely on for services and support, the media which inform them, the opinion leaders who shape public opinion, and the government officials who design and implement policy and legislation' (Michau 2007:100). Also, for interventions to be effective, the focus needs to be on what is termed the reference group, particularly those key individuals in the reference group whose opinions matter most and who can help effect change (Alexander-Scott et al. 2016:8).⁵⁵

Women's economic empowerment programming needs to more fully embrace a gender transformative approach. As a recent DFID Guidance Note says, gender transformative approaches should focus explicitly on tackling social norms around gender, power and violence, as well as broader ideas, attitudes and values around what it means to be a 'real man' or a 'real woman' (Alexander-Scott et al. 2016:10). Despite the long-term recognition of the role played by norms in justifying gender inequality and violence against women, it is only in the last few years that practitioners have focused on interventions that seek to transform these norms (Heise and Manji 2016:1). This new focus is due to the realisation that focusing on norms is much more effective than interventions simply targeting attitude and behaviour change (Alexander-Scott et al. 2016:17, 10).

Gender norms play an important role in determining whether women's economic empowerment can translate into broader empowerment. Gender norms constrain women and inhibit their capacity to exhibit effective agency. They often limit women's movement and where they are allowed to go. They can affect the ownership of physical assets, so that norms concerning land tenure and decision-making about land often marginalise women. Gender norms that impede more equitable gender relations need to be challenged. In particular, the gender norms that give women disproportionate responsibility for domestic labour and caring in the household need to be challenged for they contribute heavily to the unequal work burden that women carry. In rural communities of Solomon Islands, women generally carry a triple burden of income generating activities,

gardening and domestic labour and childcare responsibilities. Women in Honiara also often carry a triple burden of work, including wage labour, extra income generating activities and domestic labour and childcare responsibilities.

Evidence suggests that shifting knowledge or individual attitudes based on norms is often not enough to shift behaviour. That is because norms are generally maintained by disapproval or approval from within the reference group, so that those who transgress such norms are likely to be sanctioned or punished by this group, but those who comply are more likely to be rewarded or applauded (Alexander-Scott et al. 2016:8).

'Changing community norms is a process, not a single event' (Michau 2005:4).⁵⁶ This means engaging with community members on a regular basis and with mutually reinforcing messages from a variety of sources over a sustained period of time, since this contributes to changing the climate in the community and building momentum for change (ibid.). To shift social norms, interventions must create new beliefs within the reference group, so that the collective expectations of the people important to them allow new behaviours to emerge (Heise and Manji 2016:2).⁵⁷ Such approaches point to the importance of working with a much broader base of people, beyond, for example, the female members and their partners that savings groups work with. The cases we found of some Solomon Islands men doing the domestic work that usually falls to women were isolated rather than widespread and normative ways of behaving, and this suggests that while change is possible, community-based work is needed. This requires working with all men — in fact all members of the community. Perhaps most importantly, it requires paying special attention to working with the leaders, including church leaders and other leaders in local communities.

Key Lesson — Women's Economic Empowerment Programming Needs to Adopt a Do No Harm Approach.

Women's economic advancement and empowerment sometimes has negative consequences for women (Eves 2016b; Eves and Crawford 2014; see p. 2, above). One of these negative consequences can be violence, and another that is widely felt is inequitable workloads. Many of the women interviewed during the Solomon Islands research endure a double, and sometimes a triple, work burden which impacts on their security, health and well-being, leaving them exhausted and in some cases ill. Add to this male 'backlash' and withdrawal of male contributions to the household, and clearly it is essential that women's economic empowerment programming adopt a Do No Harm approach.

The importance of addressing violence in the context of women's economic empowerment interventions has been especially highlighted recently in the international literature. Indeed, a recent DFID Guidance Note argues that programs to improve women's business performance or increase women's income are threatened or diluted by the impact of violence. To defuse the risk and to optimise benefits of economic development, the authors suggest that it is essential for programs focusing on women's business performance, or increasing women's income, to address violence against women (Taylor 2015:5). The authors suggest that an approach to improve women's access to, and control over, assets and income combined with social interventions have consistently stronger and more positive outcomes than interventions that focus on economic factors alone (ibid.:8). The guidance note concludes that an approach to tackle violence against women that addresses social and gender norms will have a much better impact on women's economic empowerment, and vice versa. It suggests that 'women's lack of agency, assets and economic opportunities and their unpaid reproductive, household and caring responsibilities can compound discriminatory social norms and vastly increase their vulnerability to violence in many countries' (ibid.:5).

To ensure the women's economic empowerment programming mitigates risks of harm to women, holistic approaches are advocated. According to Taylor, economic advancement needs to be: 'implemented alongside, and integrated into, an approach that can increase women's power and agency with respect to income and

assets. This usually means an approach that will work to change social norms around women and girls working, earning an income and having decision-making power' (2015:19). For this to be effective, there needs to be specific action to address social norms and behaviour concerning violence, gender roles and gender relations and to ensure prevention, protection and response (ibid.:19–20).

Endnotes

- ¹ Besides the interviews with women, interviews were undertaken with men (112) and key informants, both male and female (135).
- ² Resources are the necessary building blocks for women to succeed and can exist at both the individual and community level, and can include: human capital (such as education, skills, training); financial capital (such as loans, savings); social capital (such as networks, relationships in a community, mentors); and physical capital (such as land, machinery, tools, inventory) (Golla et al. 2011:4).
- ³ As the focus of the research was marital relationships and the dynamics of households, we use the term intimate partner violence, rather than gender-based violence, since this can refer to violence outside of the marital context. According to the World Health Organization, intimate partner violence is one of the most common forms of violence against women and includes physical, sexual and emotional abuse, and controlling behaviours by an intimate partner (WHO 2012:1). For the WHO, intimate partner violence includes:
 - » **Acts of physical violence**, such as slapping, hitting, kicking and beating.
 - » **Sexual violence**, including forced sexual intercourse and other forms of sexual coercion.
 - » **Emotional (psychological) abuse**, such as insults, belittling, constant humiliation, intimidation (e.g. destroying things), threats of harm, threats to take away children.
 - » **Controlling behaviours**, including isolating a person from family and friends; monitoring their movements; and restricting access to financial resources, employment, education or medical care. (WHO 2012:1)
- ⁴ This study is also meant to contribute to understanding women's livelihoods in present day Solomon Islands. Despite the considerable literature on Solomon Islands, there is surprisingly little addressing the more general issue of livelihoods or the issue of livelihoods from a gendered perspective (AusAID 2006; Kruijssen et al. 2013; Maebuta and Maebuta 2009; Union Aid Abroad-APHEDA 2009). More recently there has been some discussion of women's livelihoods in the urban context of Honiara (Carpenter and Munro 2016; Munro and Carpenter 2016).
- ⁵ At the end of the period of the Millennium Development Goals (MDGs), the Solomon Islands was judged 'off track' with a low probability of achieving MDG 3 (promote Gender Equality and Empower Women) (UNWomen n.d.:9; SIG and UNDP 2010:19).
- ⁶ UNDP's Gender Inequality Index (GII), which replaced the Gender-Related Development Index and the Gender Empowerment Measure in 2010, attempts national-level assessment of the loss in human development due to gender inequity. It is a composite index covering three dimensions with five indicators: reproductive health (maternal mortality and adolescent fertility), empowerment (educational attainment, parliamentary representation), and the labour market (labour force participation).
- ⁷ The *Solomon Islands Family Health and Safety Study* used the WHO methodology. Their research entailed visiting 3315 households and interviewing 2882 women as well as 13 male perpetrators.
- ⁸ The subsidiary guides for interviewers were as follows:
 1. What are the effects of women's economic empowerment activities on gender and power relationships in the family?
 - » How do women negotiate gender and power relationships in the family when engaged in economic empowerment activities?
 - » What are women's experiences of economic empowerment activities?

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- » What economic empowerment activities are they engaged in? What do they value about them?
 - » How are the resources women obtain through economic empowerment activities used?
 - » What factors influence the use of these resources?
 - » What strategies do women use to influence or control these resources?
 - » In what ways and under what conditions do family members support women's economic empowerment activities?
2. What is the relationship, if any, between women's economic empowerment and their experience of family violence?
- » Is the relationship evident? How is it understood in the participant's narratives, lives and family dynamics?
 - » Where women's economic empowerment affects their experience of violence, what do participants identify as contributing factors?
 - » What factors do participants identify as protective against violence?
 - » What strategies do women use to minimise or avoid conflict and violence?
3. What lessons can be drawn from the research in order to maximise the potential for positive gender equality outcomes?
- » In Melanesia where rates of family violence are high, what must be taken into account in economic empowerment initiatives in order to minimise the potential for harm?
- ⁹ As the research took place on the islands of Makira and Malaita, general discussion referring to Makira-Ulawa Province and Malaita Province will use Makira and Malaita.
- ¹⁰ The United Nations defines inclusive finance as: 'safe savings, appropriately designed loans for poor and low-income households and for micro, small and medium-sized enterprises, and appropriate insurance and payments services' (UN 2006:7). According to The Global Findex Database: Measuring Financial Inclusion around the World, in 2014 the number of adults without a bank account — 'the unbanked' — was approximately 2 billion. Despite some significant gains between 2011 and 2014 when 700 million adults opened new bank accounts, the degree of financial inclusion for people in developing economies still remains poor, with only 54% of adults having a bank account compared to 94% for those in high income OECD economies (Demirguc-Kunt et al. 2015:4). There is also a gender gap, with 42% of women being unbanked compared to 35 per cent of men (ibid.:2).
- ¹¹ Financial inclusion is also a concern of those working in our region and it is a key policy objective of several of the central banks in the Pacific (including Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga and Vanuatu) (ADB 2016:12). For example, following a 2010 National Conference to develop a medium-term strategy for financial inclusion, Solomon Islands established a National Financial Inclusion Taskforce (NFIT) in 2011, which developed the National Strategy for Financial Inclusion (PFIP 2014b:3). It is also a significant concern of aid donors to the Pacific. For example, the Australian Government, through the Department of Foreign Affairs and Trade (DFAT), has made substantial investments to increase financial inclusion, including AUD24.15 million for the Pacific Financial Inclusion Program for the years 2009–17.
- ¹² For example, savings groups do not appear to be common in Papua New Guinea, though during the Do No Harm research there, we came across some examples of informal ROSCAs (rotating savings and credit associations), sometimes referred to as *Sande* groups (Banthia et al. 2013:9, 36).
- ¹³ At 30 July 2014 the exchange rate SBD/AUD was 0.14860.

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- ¹⁴ Of the 20 women who were married, 12 marriages entailed the exchange of bride price, with the amounts ranging from SBD600 and no shell money to a maximum of SBD2000 and three shell money. Only three women had their own bank accounts and one woman had a joint account with her husband and 12 women had their own mobile phones.
- ¹⁵ The TTFT program was a partnership between IWDA, Live and Learn Solomon Islands and Live and Learn International as part of the Solomon Islands NGO Partnership Agreement (SINPA). The TTFT project ran from 2009 to 2016 and was established to promote sustainable livelihoods in 50 communities in five provinces (Malaita, Makira-Ulawa, Rennel, Isabel and Western) affected by logging. Savings clubs were established in 53 communities, spread over five provinces (Scothern 2016).
- ¹⁶ Originally developed by drawing on existing models for savings groups being used in Solomon Islands (LLSI and IWDA 2016).
- ¹⁷ Training TTFT modules including 'Gender and Environment', 'Women in Natural Resources' and 'Gud Disison, Gud Lidasip' provided the information and reflection space for communities to consider gender awareness (Hoatson 2016a).
- ¹⁸ The Kaonasugu savings club had a target of SBD5000 for 'pot to pot' and SBD5000 for cocoa beans.
- ¹⁹ When the research team visited, the community had not yet finished the foundation for the church which required people to carry stones from the seashore to the building, which was up a hill about a kilometre distant.
- ²⁰ Of the 40 women who were married, 29 marriages entailed the exchange of bride price, with the amounts ranging from 3 shell money to SBD18,000 and 10 shell money, as well as pigs and garden produce) (Interestingly, 11 women did not know how much was exchanged for them. Only two women from Malaita had their own bank accounts and 1 woman had a joint account with her husband and 25 women had their own phone.
- ²¹ *Rotokanikeni* means 'women come together' or gathering of women.
- ²² This was a problem with the group at Rohinari and members of the group (though not necessarily those who had defaulted on the loans) decided to do fundraising by cutting and preparing copra for two weeks. They managed to earn SBD10,000 which, after paying freight and other expenses as well as the revolving fund, left them with SBD4400. The group held a meeting to decide what to do with the extra money and decided they would put it into the Revolving fund for other loans and into a petrol fund for transport. Those who didn't pay back loans are not able to take out loans in the future.
- ²³ During the Solomon Island 'tensions', WARA also took on a more activist role — joining with women for peace groups and focusing on conflict awareness.
- ²⁴ At Kiu the women had heard of a training event nearby, but did not attend because they were not informed about it until too late.
- ²⁵ One of the companies in Honiara that buys timber is reputed to have rooms on site where men can exchange money for sex. A popular expression links logged timber to the selling of sex: *cube kaio*, which derives from cube, as in a cubic metre of timber, and *kaio*, a slang term for women's genitals.
- ²⁶ Some communities have also attempted to address violence by instituting community laws. For example, at Wasisi there is a community law against domestic violence, which states that a 'a man cannot hit a woman for no reason' (Solomon Islands Pijin: '*man cannot kilim woman nating*'). The use of the phrase 'for no reason', suggests some flexibility rather than a total prohibition and that in some circumstances it is considered legitimate (see also Eves 2006:23–24).
- ²⁷ One elderly respondent said that when he was young conflicts and violence in the family were rare

because chiefs were able to help with conflict resolution and prevention and people listened to them. Today, young men are getting married much younger than in the past and this is creating problems.

- ²⁸ The secrecy surrounding domestic violence is common in the Pacific and has been observed in a number of reports. For example, *The Samoa Health and Safety Study* reports that of the women subjected to abuse 53.7% had never told anyone about it and that this was more likely to be the case for rural respondents (56.8%) compared to urban respondents (41.6%) (SPC 2006:41–42). *The Kiribati Family Health and Support Study* also reports high figures of women subjected to violence not telling anyone about their experience: 42% in Kiribati, 44% in the outer islands and 41% in South Tarawa (SPC 2010:146). A factor often underlying such reluctance is that violence is normalised — that it is so commonplace that it is not commented on, but there are also issues to do with the shame associated with matters that should remain private becoming public knowledge. So, domestic violence is considered a private issue that should remain private.
- ²⁹ Kwaio is another language group on Malaita, located to the north of the 'Are'Are.
- ³⁰ Of the 20 women who were married, only four marriages entailed the exchange of bride price, with the highest amount being 12 shell money, food and SBD 1000. Twelve of the women in Honiara had their own bank account and 15 had their own mobile phone.
- ³¹ The APHEDA study reports only 8.5% of households provide their own food, indicating that there is a greater need for cash to purchase food in Honiara (UnionAid Abroad-APHEDA 2009:18). Some scholars argue that access to land is a significant driver of violence in Honiara (Droogan and Waldek 2015:298).
- ³² Indeed, a number of the respondents asked interviewers how they could manage to save money because they found this difficult when their income was so small.
- ³³ According to the survey of 208 households conducted by Helen and Jack Maebuta, 36.2% of households reported that selling betel nut and cigarettes was their primary source of income (Maebuta and Maebuta 2009:123). Other research among women in Honiara found that women saw more livelihood opportunities for themselves in the city than in the rural village (Carpenter and Munro 2016:1).
- ³⁴ This has been noted by Mayoux, who cites research in Zimbabwe and Niger in which men were quite explicit in valuing women's increased contribution to the household because this freed them from some of their responsibility (1999b:972).
- ³⁵ Other recent research in the Solomon Islands has produced similar findings. Research by Katherine McKinnon and colleagues, for example, reports that 'men's profligacy was a commonly discussed problem' and that people 'felt men could not be trusted to manage the money wisely, spending it on alcohol and cigarettes' (McKinnon et al. 2016:1385).
- ³⁶ Violence is not the sole preserve of men. Our research team heard a small number of examples of women being violent to their partners. One woman in Makira, for example, threatened to stab her husband with a knife, and a man interviewed in Honiara indicated that his wife had thrown rocks at him when they had arguments, which were often over the wife becoming jealous if he stayed out late. We did not pursue specific cases of violence in great detail, and so it is difficult to tell to whether such responses by women are defensive.
- ³⁷ Mostly, if women tell anyone it is to friends (13.3%) or relatives/in-laws (parents 13.5%; brother or sister 7.5%; partner's family 6.7%; aunt, uncle, children 5.5%). Only a small number of women speak to a local leader or religious leader (4.4%) or doctor/health worker/counsellor/NGO (2.2%). Of a total of 1663 respondents, only 19 or 1.1% had told the police (SPC 2009:125).
- ³⁸ Further reasons were: fear/threats of consequences, 12.6%; afraid would lose children, 9.1%; believed that no-one would help, 6.55% (SPC 2009:127).

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- ³⁹ For Makira, Save the Children seemed to be active on the issue of alcohol (and drug) consumption and some communities have endeavoured to tackle *kwaso* by calling in the police, including at Tawatana. While alcohol consumption appears to be a problem among the youth there, it remains hidden from public view. There had also been community efforts to stop the production of *kwaso* in Malaita and, as we indicated earlier, one of these involved women from WARA leading a protest on a producer (see p. 21).
- ⁴⁰ The nexus between alcohol and violence against women has long been recognised. The WHO in its Global and Regional Estimates of Violence against Women notes that alcohol is an ‘important facilitator of men’s use of violence’ and that the ‘harmful use of alcohol and violence are intertwined’ (WHO 2013:24). Some recent international research suggests a strong link between alcohol and violence against women, especially intimate partner violence. For example, Lucia Hanmer and Jeni Klugman (2016:255–56) reviewed demographic and health survey data for 22 countries, and found that husbands’ use of alcohol is systematically related to violence against wives and that women who report that their husbands are often drunk are five times more likely to be subject to violence. Several scholars writing about the Pacific have drawn attention to the nexus between the consumption of alcohol and violence against women (Nero 1990:82). There has also been considerable discussion of the relationship in Melanesia, especially Papua New Guinea (Bradley 1985; Dernbach and Marshall 2001:30; Eves 2006:29–32, 46–48; Eves 2016a; Iamo and Ketan 1992; MacIntyre 2008). There has also been some discussion about this for Solomon Islands (Kuschel et al. 2005; SPC 2009; STC 2016).
- ⁴¹ The report suggests that this is probably because alcohol is less readily available in the provinces (SPC 2009:70). However, the STC report paints a contradictory picture, since it indicates that alcohol spending is higher in rural areas, compared to urban/peri-urban areas (STC 2016:29; see next endnote).
- ⁴² The STC research also reveals some interesting findings about alcohol expenditure and its financial impact. The respondents who had consumed any alcohol in the last 12 months reported spending a median of SBD200 per week on store-bought alcohol, *kwaso* and/or home brew in the last month and most of those who spent money on alcohol were unemployed (STC 2016:29). Alcohol expenditure was significantly higher among rural participants (median SBD200) compared to urban/peri-urban areas (median SBD122), and a majority of the participants (84%) reported alcohol-related financial problems (ibid.).
- ⁴³ This type of hardship is magnified for women who are single or widowed, since they also have multiple tasks to do (‘work garden, look after the house, look after kids, as well as try to do market’). Women whose children are grown up and have left home are in a much better position to earn and save money, since they no longer have dependants.
- ⁴⁴ Some of this focus on norms has come about because there has been a recognition by some gender and development scholars, including Sylvia Chant, that an increased contribution to household income is not often linked to an ability to renegotiate other gendered responsibilities (Chant 2006:207).
- ⁴⁵ This is even the case for matrilineal societies which are often erroneously believed to confer ownership of land to women. Regardless of whether the land tenure system is matrilineal or patrilineal, men take control of the decision-making concerning land, so that they can secure a greater share of the benefits of resource extraction. This was particularly highlighted in Malaita where men were effective in marginalising women and securing the royalties that flowed from logging, but it was also a feature of Makira, despite the matrilineal system there.
- ⁴⁶ Being busy is synonymous with being a woman. During the fieldwork, one man commented about another man being like a woman because he is always busy.
- ⁴⁷ Gender norms are also important in defining what clothes women should wear and how they should move and position their bodies. This means that women are not allowed to climb trees, especially in men’s presence, or put their bodies above men by working on the roof of a house.

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- ⁴⁸ Indeed, the *Solomon Islands Family Health and Safety Study* found that bride price was a strong risk factor for women's experience of intimate partner violence (SPC 2009:10). This study also noted that the practice of bride price has changed in recent years with many people believing that bride price gives a man ownership over his wife and the right to beat her and treat her as he wishes (*ibid.*). Some also believe that if bride price has been exchanged a woman cannot leave her husband (*ibid.*).
- ⁴⁹ For example, one such example is norms concerning female modesty, such as what women should, or should not, wear (such as trousers) and how they should, or should not, move their bodies. While having a basis in customary norms, they have been reinforced by Christian notions of modesty.
- ⁵⁰ This led one woman to remark during fieldwork: 'Men say that they are the head of the family, but it's the women that have all of the ideas!'
- ⁵¹ An indication that her relationship is not so straightforwardly good is that her husband often works in other parts of the Solomon Islands and is away from home for long periods of time, something she welcomes, as he is rough with the children and controls her movement when he is back in the village. Jealousy appears to be the motivation for his violence, since when he does use violence against her it is when he sees her talking to other men.
- ⁵² According to the head of the Catholic Mother's Association (CMA), the current bishop has been working to change gender relations. She also referred to the work of Sheila McBride of the CMA who introduced more discussions about women's rights into the organisation. The head of the CMA sees the aim of the organisation as 'to speak for women's rights'. She does gender trainings with members, including exercises that look at the 'role of women' and the 'role of men'. In her trainings, she also encourages women to look at how to help their husbands, their relationships with their husbands, Christian attitudes inside the family and physical and emotional intimacy as a way to guard against jealousy.
- ⁵³ *Wantokism* derives from '*wantok*' which literally means those who speak the same language, but is generally extended to mean members of one's clan or subclan. Not only can *wantok* refer to those who share kinship ties, but it extends out, depending on the context, to people who share the same language, are from the same area, from the same island and the same region of the world (Brigg 2009:153; see also Nanau 2011). So any person from the Solomon Islands who comes across a compatriot in another country may refer to them as a *wantok*.
- ⁵⁴ Developmental leadership, according to Heather de Ver, 'is the process of organising or mobilising people and resources in pursuit of particular ends or goals, in given institutional contexts of authority, legitimacy and power' (2009:9; see also Ver 2008; Leftwich and Hogg 2007).
- ⁵⁵ In the context of a rural Solomon Islands, this would comprise the geographically located community. However, in urban contexts it may be more difficult to identify who comprises the reference group.
- ⁵⁶ So, although we found some examples of Solomon Islands men doing domestic work that usually falls to women, these comprised isolated examples rather than widespread and normative ways of behaving. However, they do indicate that change is possible.
- ⁵⁷ A number of churches in Solomon Islands are working to improve marital relationships between husbands and wives, including the Catholic Church with its 'marriage encounters' program. There remains considerable scope for development agencies and practitioners in the Solomon Islands to collaborate with the churches to develop initiatives to work with communities to address some of the constraints on women. One possible approach is the work being done by organisations such as Uniting World, including that by the Reverend Cliff Bird, who has produced a number of study guides that challenge some of the more patriarchal interpretations of the Bible (Uniting World 2016a, 2016b).

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