



Gender Analysis

Prepared for the
Cash and Voucher Assistance Feasibility Study in the
Solomon Islands

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Acknowledgments

This gender analysis was conducted to inform the Cash and Voucher Assistance Feasibility Study conducted in the Solomon Islands with the support of Oxfam, Save the Children, World Food Program, CARE Australia, Live and Learn and World Vision.

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Acronyms

AHP	Australian Humanitarian Partnership
CaLP	Cash and Learning Partnership
CVA	Cash and voucher assistance
FGD	Focus Group Discussion
FSP	Financial Service Providers
GBV	Gender Based Violence
IASC	Inter-Agency Standing Committee
PSEA	Prevention of Sexual Exploitation and Abuse
PWDSI	People with Disabilities Solomon Islands

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Executive Summary

Overview

Feasibility study partner CARE Australia commissioned a qualitative gender-sensitive analysis to inform the overall development of the Solomon Islands Cash and Voucher Assistance (CVA) Feasibility Study. The gender analysis was conducted with the support of Oxfam, Save the Children, World Food Programme, CARE Australia, Live and Learn and World Vision with funding support from DFAT through the Australian Humanitarian Partnership (AHP) Disaster Ready Program. The study's gender analysis is the first evidence produced in the Pacific region that examines the effect of CVA on women's well-being and empowerment, aligned with the "Agenda for Collective Action" that was agreed following the Cash and Learning Partnership (CaLP) symposium on "Gender and Cash and voucher assistance" in Nairobi, Kenya in February 2018.

There is a growing body of research on the effects of cash and voucher assistance on protection and women's empowerment outcomes in relation to development programming; however, less so in humanitarian settings and particularly relating to short-term CVA. Cash and voucher assistance is considered to be one of the most significant recent developments in humanitarian assistance, in addition to being poorly understood in some regions, including the Pacific. As a result, it is likely that many interventions fail to capitalize on opportunities to foster positive gender impacts or possibly lead to negative externalities, including gender-based violence affecting women and girls. For these reasons, the rise in CVA in humanitarian programming must be accompanied by an equal interest in ensuring CVA does not cause harm to women and girls or lead to a deterioration of gender relations in the home. It is important to undertake a gender analysis to understand context-specific gender norms and the implications of CVA on men, women, boys, girls, and other vulnerable groups in order to inform effective and high-quality programming.

Methodology

Throughout the feasibility study, CARE Australia provided technical assistance and inputs on gender by contributing on the following:

- Survey instruments:
 - Review of all questions and instruments from a gender perspective;
 - Development of gender-sensitive questions;
 - Providing Focus Group Discussion (FGD) questions addressing challenges and barriers to access for vulnerable groups;
- Technical guidance for enumerators regarding gender-sensitive data;
- Facilitation of mid-term gender debrief with enumerators;
- Facilitation of a wrap-up participatory gender analysis workshop with enumerators following completion of primary data collection;
- Production of a stand-alone Gender Analysis Report with key findings to inform the overall feasibility study.

Findings

Women's workload

The analysis found that women in the Solomon Islands carry heavy and unequal workloads both inside and outside the home. This can be exacerbated in the aftermath of disasters. Women are likely to face heavy workloads and time-consuming recovery tasks such as cleaning up the house and compound, washing clothes, replanting, and caring for children who are not in school. These tasks can be even more onerous for women with disabilities, carers of people with disabilities, single mothers, widows, as well as pregnant and breastfeeding women. The added burden of having to travel to distribution points or wait for service at busy markets or financial service providers could present additional difficulties, including fear of being assaulted while travelling or increased risk of GBV at

home due to perceived inadequate attention to household tasks. CVA household survey results noted in several communities that both men and women acknowledged gender differences related to the impacts of disasters and in several cases noted women's extra workload during these times.

Women's workload in disasters

Women in Asimanioha, Makira Province stated that the elderly, people with disabilities and children were most affected by disasters, but ***“especially women as they have extra concerns to meet household needs and take care of children and the elderly as well”***.

Additional barriers

Findings from this study echo those in other studies (e.g. Oxfam 2018, Eves et al 2018, PFIP 2016) which highlight additional barriers that further constrain women's access to formal banking services, including particularly low levels of literacy, lack of confidence dealing with public institutions, absence of formal identification documents, and insistence on the husband's permission to access bank accounts.

Both women and men noted that people with disabilities and the elderly faced specific challenges to access markets due to limited mobility, especially when services are located far away. Women also noted challenges for widows and pregnant women who faced difficulties such as over-crowded public transportation or having to climb a steep path to get to market.

Gender relations in the home

In addition, gender relations in the home can be impacted by CVA programming. In some cases, if women are working outside the home or receiving CVA, some husbands may feel less inclined to support their wives in the home. Further, marital conflict and GBV may be exacerbated when CVA is introduced into the household if the gender dynamics of household decision-making are not taken into account. For instance, if wives receive cash and voucher assistance, there may be conflict due to disagreement over how to spend the money, resentment over the husband's perceived diminished status, or in some cases, the men might demand or steal the money from the women. Recent research found complex links between women's economic empowerment and violence, with triggers including men's alcohol consumption, and conflicts over issues such as the inequality of time working between women and men in the household, men's expenditure on discretionary items rather than household priorities, and time women spend in savings clubs and other community activities (Eves et al et al. 2018:35). Both women and men in this study stated that cash received by beneficiaries could be misused or used by men to buy and consume unnecessary goods such as alcohol, 'dami' (betel-nut) and cigarettes. Meaningful context-specific assessments and carefully designed CVA programming based on localised understanding and community consultations can help to mitigate the challenges for women and other groups facing specific challenges and avoid increasing burdens on women.

Control and decision-making

Both women and men in the communities noted their need for money to pay school fees and support businesses. It is important not to assume that women and men necessarily prefer the same CVA modality, service delivery, size or timing of transfers. Household decision-making varies considerably across different communities and households, and women and men do not make decisions in their homes in the same way. Similarly, public decision-making in the Solomon Islands is largely carried out by men, and women are generally discouraged – through implicit gender norms and sometimes actively – from taking on leadership roles. There is also considerable variation around the gender dimensions of income-generating activities. Depending on the household, it may be the husband who is the main 'breadwinner', the wife, or both. In addition, in the Solomon Islands, men generally control productive resources such as land, equipment, tools and cash crops while women's sphere of control over household assets is generally confined to resources associated with their domestic roles and responsibilities.

“Most of the time the husband controls how much money to spend and the wife decides what to spend the money on”.
FGD participant

Understanding context and the implications of programming

The CVA design process, as well as implementation and monitoring, should therefore meaningfully involve people of all genders and ages, including people most at risk, to ensure people can fully weigh the options and identify

potential risks. Continued participatory monitoring and robust feedback mechanisms are important to identify unintended negative impacts and enable adjustments to programming based on the views and experiences of women, men and all sub-groups based on both progress and lessons learned.

Ideally, CVA programming should also incorporate complementary financial literacy and management training for both women and men, including gender equality programming and approaches that engage men and boys. This could include a focus on discussing workload and shared roles in the home, decision-making in the home, and other localised and context-specific key messages. In this way, CVA programming can be designed not only to meet basic needs, but also to foster more equitable gendered divisions of labour to decrease women’s workload and increase women’s participation in household and community decision-making.

Gender Based Violence

It is important to acknowledge the high rates of violence against women in the Solomon Islands and be mindful of how CVA programs could exacerbate this in the home if adequate risk mitigation strategies are not put into place. Previous research has found complex links between women’s economic empowerment and violence, with triggers including men’s alcohol consumption, and conflicts over issues such as the inequality of time working between women and men in the household, men’s expenditure on discretionary items rather than household priorities and time women spend in savings clubs and other community activities (Eves et al et al. 2018:35). The study found that by far most violence against women was connected to men’s consumption of alcohol.

Gender-specific recommendations

Table 1 below provides an overview of the gender-specific recommendations of the qualitative gender analysis conducted by CARE Australia

Recommendation 1	Any cash and voucher assistance programs must be informed by a thorough localised and context specific gender analysis. Gender specific objectives, such as those relating to women’s voice and participation, women’s economic empowerment and the prevention and mitigation of gender-based violence, should be included.
Recommendation 2	Cash and voucher assistance program designs need to ensure that any assistance modalities are accessible to all, taking into consideration access to cash and voucher assistance program activities, safety & protection risks, additional work load burden and physical size of assistance.
Recommendation 3	Any cash and voucher assistance programs must be informed by a thorough localised and context specific gender and risk analysis that looks at rates and causes of violence against women, violence mitigation strategies and includes consultations with various community stakeholders including community leaders, violence referral service providers and women’s representatives.
Recommendation 4	Cash and voucher assistance programs should be accompanied by a communications with community strategy which identifies clear messages and a variety of communication modalities to ensure that all affected community members are clear on assistance packages.
Recommendation 5	All staff, volunteers and partners working on cash and voucher assistance programs should receive Protection/Prevention from Sexual Exploitation and Abuse (PSEA) training and sign a PSEA Code of Conduct. Communities should also receive PSEA awareness and be made aware of reporting mechanisms.
Recommendation 6	Cash and voucher assistance programs should incorporate meaningful and participatory monitoring mechanisms with beneficiaries and stakeholders including men, women, people with disabilities, community leaders, women’s groups and violence referral service providers.
Recommendation 7	Cash and voucher assistance programs must be accompanied by or built upon family financial management training which includes discussion on financial decision making in the household.

Introduction

Feasibility study partner CARE Australia commissioned a qualitative gender-sensitive analysis to inform the overall development of the Solomon Islands Cash and Voucher Assistance (CVA) Feasibility Study. The gender analysis was conducted with the support of Oxfam, Save the Children, World Food Programme, CARE Australia, Live and Learn and World Vision with funding support from the DFAT through the Australian Humanitarian Partnership (AHP) Disaster Ready Program. The study's gender analysis is the first evidence produced in the Pacific region that examines the effect of CVA on women's well-being and empowerment, aligned with the "Agenda for Collective Action" that was agreed following the CaLP symposium on "Gender and Cash and voucher assistance" in Nairobi, Kenya in February 2018.

There exists a growing body of research¹ of the effects of CVA on protection and women's empowerment outcomes in relation to development programming; however, less so for humanitarian settings and particularly for shorter-term CVA. Given the emerging body of evidence and findings from other cash and voucher assistance programs, both in the development context and humanitarian settings, it is critical to consider the possible benefits, the social and economic costs and limitations, and the very real risks of gender-based violence for women and girls in particular.

Previously, CVA had only been implemented as a small-scale pilot between 2013-2014 in the Solomon Islands.² This CVA study suggests areas that must be given special attention during an assessment and design of future CVA to avoid doing harm and to reach women who are most vulnerable and most at risk, particularly of gender-based violence.

This gender analysis was conducted and seeks to inform and feed into the overall Cash and Voucher Assistance Feasibility Study and subsequent report conducted in the Solomon Islands. It is also hoped that its findings will contribute to the ongoing discussion in the Pacific region and beyond about the gender dimensions of CVA.

Methodology

The overall gender analysis supported by CARE both remotely and in-country consisted of the following activities:

- 1. Review of secondary information and data** on gender equality and women's empowerment in Solomon Islands and gender and cash and voucher assistance. References and resources are attached in Annex F
- 2. Identification of core areas of inquiry from CARE's Good Practices in Gender Analysis Framework.**³ The 'core areas of inquiry' selected that were deemed most relevant to the feasibility study included:
 - **Access to and control over resources**, including access to markets and financial service providers (e.g. who has access who does not? Why is this important?)
 - **Gender roles and gender divisions of labour**
 - **Household decision-making** (e.g. what kind of decisions are made at the household level? Who is making these decisions? Who is not involved at all (e.g. people with disabilities)?)
 - **Violence** (e.g. what are the protection risks? For whom? Why? What are the benefits of CVA? To whom and why?)
 - **Participation in community decision-making** - addressed to a lesser extent, with findings mainly drawing on secondary data.

Gender analysis is the systematic attempt to identify key issues contributing to gender inequalities. It collects, identifies, examines and analyses information on the different roles of women and men and examines gender relations from inter-personal, household, community, and national levels in both public and private spheres. It seeks to understand the differing priorities, needs, activities and responsibilities of men and women, boys and girls in all their diversity and across different life stages. At its core, gender analysis explores how gendered power relations give rise to discrimination, subordination and exclusion in society, particularly when overlaid across factors such as ethnicity, age, disability, sexuality, and other factors.



3. **Provision of gender-specific recommendations and feedback on the draft data collection tools** developed for the study, which included a Focus Group Discussion Guide, Household Surveys, Market Vendors Survey and Private Sector Survey (Sarah Whitfield, CARE’s Pacific Gender and Resilience Advisor and Holly Welcome Radice – CARE USA’s Global Cash and Markets Technical Advisor). This feedback also included relevant lessons learned and recommendations from Candice Holt and Sandie Walton-Ellery, the ACAPS consultants who supported the “Cash Transfer Programming Feasibility Study” conducted in Fiji together with Save the Children.
4. **Provision of guidance note on gender-sensitive data collection** (see Annex A) to support the enumerator training conducted 1-8 August 2019 which included sessions on gender facilitated by Oxfam’s Gender and Justice Manager, Adi Galokepoto.

Quantitative and qualitative data collection for the overall CVA Feasibility study was carried out by a team of 15 enumerators (7 females and 8 males) from 18 August until 10 September 2019 and supported by Project Officers from Oxfam Solomon Islands and Oxfam Vanuatu (1 female and 2 males). Fieldwork was conducted in over 50 communities across five (5) provinces namely, Guadalcanal, Western, Makira and Malaita being matrilineal (i.e. based on kinship with the mother or the female line) and Malaita and Temotu being patrilineal (i.e. relating to or based on relationship to the father or descent through the male line). This is important to note as generally in matrilineal communities, women have more opportunity to engage in decision processes and show leadership than in patrilineal communities.⁴

A total of 14 focus groups discussions were conducted mainly to supplement the study with additional gender-specific information. These included two FGDs with small market vendors – one women and one mixed – and one FGD with people with disabilities facilitated by People with Disabilities Solomon Islands (PWDSI). People of various ages participated in the FGDs, ranging in age from 21 to 80 years old, with the market vendors tending to be older between 45 and 60 years. More detailed information about the focus group discussions is attached as Annex B.



Table 2 Summary of focus group discussions

Focus group discussions					
	Makira	Western	Guadalcanal	Malaita	TOTAL
Provinces	Makira	Western	Guadalcanal	Malaita	4
Communities	4	4	3	3	14
Total	67	44	28	21	160
Age range	30 - 80 years	21 - 70 years	20- 65 years	25 – 60 years	21 - 80 years
Total # of women	45	28	24	9	106 (66%)
Total # of men	22	16	4	12	54 (34%)
Total # of people with disabilities	33	4	12	1	50 (31%)
Total # of FGDs	2F, 1M, 1 M/F	3F, 1M	2F, 1M/F	1F, 1M, 1 M/F	14 (8 F, 5 M, 1 M/F)
FDGs small market vendors	Kirakira, Makira Province (3 F)	0	0	Auki, Malaita Province (2 F, 3 M)	2 FGDs (age range 45-60 years)
FGD people with disabilities	0	0	1 Honiara, Guadalcanal (7 F, 4 M)	0	1 (7 F, 4 M)

5. **Mid-point gender debriefing for enumerators** in Honiara 27 August 2019 facilitated by Charlie Damon, CARE Pacific Humanitarian Capacity Coordinator. The session guide and notes from the discussion are in Annex C.

6. **Participatory gender analysis workshop** with enumerators conducted in Honiara 12-13 September 2019 facilitated by Sarah Whitfield, CARE Pacific Gender and Resilience Advisor. The gender analysis workshop was conducted 12 - 13 September 2019 in Honiara at the Oxfam Solomon Islands office with a total of 13 enumerators 7 females and 8 males and three (3) CVA staff, two of whom had participated in the Cash and voucher assistance Feasibility Study previously undertaken in Vanuatu. The aim of the workshop was to involve the team who conducted the fieldwork in the initial identification of findings through analysing FGD and household data. The workshop also aimed to build capacity about gender and cash among a pool of people who could potentially support future cash-based initiatives in the Solomon Islands.

The workshop consisted of the following activities:

- General overview of CARE’s approach to gender analysis, based on the Good Practices Framework
- Collate and code raw qualitative data according to site and sex of the focus group participants
- Sort data according to the different areas of inquiry
- Look at the data to identify broad common themes for each core area
- Examine the data more closely to identify similarities and differences, trends and patterns
- Analyse data from the field in view of existing secondary information and data about gender equality and women’s empowerment (key passages from several key reports were given to groups for their consideration)
- Discuss preliminary findings, discuss thoughts and reflections from the fieldwork and possible implications and recommendations for CVA in the Solomon Islands



During the workshop, enumerators reflected on and shared some general thoughts about the gender dimensions of the data collection process. They noted that most focus group discussions were supported by a facilitator and note-taker of the same sex, although there were a few exceptions. In some cases, focus group discussions and household interviews were held in the evening after dinner as this suited the participants who had other work to do during the day. Church leaders identified women's representatives, for example from the leader of the Mothers Union. When asked if they had surveyed any pregnant or breastfeeding women and, if so, how they identified them, the team said they only interviewed a pregnant women and they could tell she was pregnant by physically looking at her. They had not asked women they interviewed whether they were pregnant or breastfeeding, but when asked, they concluded that others may also have been pregnant or breastfeeding.

Participants examined data for each of the core areas and drew initial conclusions based on gender, as well as how gender overlaps with other factors, such as:

- Age
- Rural and urban settings
- Island, province, ethnicity, matrilineal and patrilineal communities
- Disability
- Other factors, e.g. marital status, widowhood, pregnancy or breastfeeding mothers
- Livelihood – i.e. small market vendors

Female enumerators stated that there were no safety and security issues for female team members, apart from one rest house that did not have a lock on the main door. One female enumerator also reported that in general she felt much more confident and comfortable with at least one other female on the team.

A consolidated summary of the feedback from workshop participants is attached as Annex D.

7. Peer review of the draft gender analysis report by the study partners of the CVA Feasibility Study in Solomon Islands, gender, humanitarian and cash advisors from CARE. Gender-related quantitative and qualitative data and findings from this gender analysis were then integrated into the overall CVA feasibility analysis and report.

Limitations

The dedicated focus on gender was one aspect of the broader CVA Feasibility study. Gender inputs were provided within the scope of the available budget and timeframe of the fieldwork and this precluded the use of additional participatory activities or tools to gather additional data during the focus group discussions. The analysis was based primarily on an analysis of qualitative and quantitative data gathered from the focus group discussion and a small amount of household data was used too. This gender analysis does not include a comprehensive review of data collected during the household surveys and other key informant interviews as the time was limited between the end of the field-based assessment and the end of the contract of the enumerators. Most of the enumerators engaged in the study had applied to work with the National Statistic Office to collect data for the National Census 2019. The training for the census data collection commenced in the week following the participatory gender analysis. Enumerators had just returned from the field the day before the workshop and made great efforts to enter the qualitative data that would be analysed during the workshop. Much of the data from the household surveys was still being entered and consolidated. However, while the participatory gender analysis workshop was taking place, the Technical Coordinator and collated several relevant data sets from the surveys which were also taken into consideration during the analytical process. A separate detailed data analysis with the quantitative data was undertaken in October and November by a data analysis specialist whose Terms of Reference had CARE's input integrated.

Some of the FGDs involved both women and men, which precluded an understanding of differing views and experiences among women and men in these communities. It was not possible to identify gender-specific differences, issues or priorities among market vendors, as one of the FGDs had very few participants and the other involved both men and women and the notes do not indicate whether comments were made by women or men. A gender analysis of the quantitative interviews with market vendors may indicate specific gender issues or inequalities among market vendors.

CARE provided support where feasible both remotely and in-country. Given timing, available resources, and fieldwork logistics, it was not possible for a CARE gender advisor to accompany the teams to the field to support the data collection process and highly valuable daily debriefings. However, the mid-point briefing helped the team strengthen the remaining data collection process to capture relevant gender data and this resulted in additional data that was used to inform the gender analysis.

‘Gender imbalances between men and women are embedded in Solomon Islands culture, history, and contemporary socio-economic conditions.’
(Maetala p. 39)

Limited primary data was collected related to women’s participation in community decision-making, in part because it was not a significant focus in the tools. However, relevant secondary data and observations from the data collection teams captured during the fieldwork, coupled with a wide range of findings from recent research and existing secondary data was sufficient to draw some general conclusions related to this area of inquiry.

The participatory gender analysis workshop included a review of the limited amount of data that could be gleaned from the notes from the FGD conducted by PWDSI. Unfortunately, the PWDSI representative was not able to attend the workshop to add more depth to the discussions however it is hoped that they will be able to feed into the final overall report.

Findings

1. Gender roles, divisions of labour and workload

Women in the Solomon Islands carry heavy and unequal workloads both inside and outside the home. Data from this study echo similar findings from other research regarding the domestic duties, caring responsibilities and workload with women responsible for carrying out the bulk of unpaid work in the home such as food preparation and cooking, washing clothes, caring for children, people who are ill or who have disabilities, and other dependents, as well as for providing agricultural labour. According to the Household Income and Expenditure Survey (HIES 2012-13:16) a relatively higher proportion of females than males are engaged in unpaid household domestic work in both urban (13% females; 6% males) and rural areas (11% females; 4% males) and studies highlight strong beliefs among men that men should not be involved in unpaid care work (Oxfam 2018).

Many women in the FGDs for this study stated that they find it difficult to go to market while also carrying out their caregiver responsibilities, having to bring dependents with them or needing help to carry produce or purchases. Women in Malango, Guadalcanal stated that mothers sometimes bring their children with them when they go to the market since there is no one to take care of them at home. Women in Nusubaruku, Western Province stated that if women are accompanied by children they would not be able to buy very much.

FGD respondents for the CVA Feasibility Study reported having a disability and 18% stated there was a person in the home with some type of disability which suggests a considerable burden of care for many women. A widow in one of the focus group discussions reported that she was raising two children with disabilities and it was difficult to go to the garden to get food and get money and she struggled to support them with only the support of her relatives. A woman in Cheke, Western Province said she finds it difficult to go to the market and the garden because she has to stay at home and look after her child who has a disability.

In several communities both men and women acknowledged gender differences related to the impacts of disasters and in several cases noted women’s extra workload during these times. Men in Asimanioha, Makira Province stated that disasters affect women and men differently with women generally more affected when gardens are destroyed as they manage and tend to food and gardens, and men being more affected when houses are damaged as they are responsible for rebuilding houses. This gendered division of labour was also noted by women in Verahue, Guadalcanal who stated that men rebuild and help their families while women are generally responsible for tending to gardens and sourcing food to support the family. Women in Asimanioha, Makira Province also stated that the elderly, people with disabilities and children were most affected, but ***‘especially women as they have extra concerns to meet household***

needs and take care of children and the elderly as well'. Men in Raubabata, Malaita Province also stated that women are particularly affected by disasters as they need to care for children, as well as rebuild family livelihoods and gardens.

Multi-tasking to get the jobs done

Responsibilities for domestic duties mean women are often required to multi-task. This includes taking care of dependents when they go shopping, to the market or to do banking. It can also mean caring for young children during community consultations and data collection for assessments and research. Enumerators for the study stated that women participating in focus group discussions and surveys were often accompanied by young children and babies, whereas none of the men cared for children during the discussions allowing them to give their full attention to the discussions. In several cases, female respondents had to simultaneously care for babies and young children during interviews and in one case a woman asked if she could stop midway through the household interview to prepare food for the children. In another case, a household interview with a widow was interrupted when her young grandchild woke up crying and she had to settle her down. Male enumerators noted that these types of interruptions did not occur with the men.

The HIES (2012/13) shows more males than females are engaged as paid employees in both the private and public sectors (urban areas – 38% males and 22% females; rural areas – 11% males and 4% females) and in the production of goods for sale, with notable differences particularly in rural areas (10% males; 6% females). A relatively higher proportion of females than males are engaged in non-monetary activities such as unpaid household domestic work in both urban (13% females; 6% males) and rural areas (11% females; 4% males),

Women engage in vegetable production, weaving and sewing to generate income and often need permission from their husbands to engage in economic activity (Eves et al 2019). Women are highly active in small-scale income generation and agriculture; however, their economic participation and control of productive resources are constrained by lack of education, discrimination and lack of access to transportation and market infrastructure (ADB 2015⁵). Women also provide significant labour towards the production of high value cash crops such as coconut and cacao, although they have little control over or benefit from the income of these crops (Oxfam 2018). The recent Oxfam study about gender norms⁶ highlights that both women and men expect that domestic tasks should always be prioritised over economic activity, even though many women have primary financial responsibility for meeting household needs and covering the expenses of the family (Oxfam 2018).

Data from the FGDs highlights considerable variation in relation to the gender dimensions of income-generating activities. Depending on the household it may be the husband who is the main 'breadwinner', the wife, or both.⁷ Women in Verahue, Guadalcanal said that men mainly earn money, whereas women in Asimanioha, Makira Province stated that income earners are mostly women and they sell cooked food, sew clothes, sell handcrafts and vegetables to feed the family, noting that they carry out these tasks on a regular basis, whereas men sell cocoa twice a year but also sell fish. They later added that both women and men are responsible for generating income for the household and a man in this community noted that both he and his wife are responsible for generating income. In some cases, gender roles are changing and for example men in Sambora, Western Province noted that while it is usually men's responsibility to earn money, women are now also increasingly responsible for finding money to support the family.

Women usually have little choice but to juggle income-generating activities alongside daily domestic duties. Female market vendors reported that most of the time they feel overloaded with household duties which can affect their marketing activities. They stated that it is only when children come home from school during breaks or holidays that they can spend more time at the market while children, particularly girls, carry out household duties such as cooking and laundry. A few women in Kirakira, Makira Province noted that household responsibilities were shared equally in the home, however most women stated that women bore a much heavier load.

'Young women's high burden of care work, exposure to violence, lack of voice in household and community decisions and their apparent exclusion from community information and economic opportunities is critical'

(Oxfam 2018)

2. Access and control of resources and services – particularly markets and financial service providers

In the Solomon Islands, men generally control productive resources such as land, equipment, tools and cash crops while women's sphere of control over household assets is generally confined to resources associated with their domestic roles and responsibilities. In cases where women have more control over assets and resources some face controlling behaviour from their sons. (Oxfam 2018: 5)

Access to markets and financial service providers

Household surveys indicated that considerably more women than men regularly go to the (physical) market. Of the total number of people surveyed, three quarters (75.7%) of women and just under one quarter (24.2%) of men said they regularly go to market. Men in Sambora, Western Province stated that women go to the market once a week to a nearby community and are responsible for looking after the family and paying for household needs. Men in Asimanioha, Makira Province stated that women go to markets *'since they are managing household needs'* while *'men usually work on cocoa'*. Women in the same community, as well as Verahue, Guadalcanal also said it is usually women who go to market.

For the communities involved in this study, there is considerable variation in terms of access to markets and financial service providers (FSPs) depending on geographic location, market availability, and distance. Some markets and FSPs –mainly informal – are situated in or relatively near the community while others are located some distance away requiring travel by walking, hired vehicle or public transportation, boat, and sometimes all three. According to a recent Pacific Financial Inclusion Programme report based on financial services demand side surveys conducted in Solomon Islands, one fifth (20.1%) of women have bank accounts compared to just under one third of men (31.8%) (PFIP 2016). Eighty five percent (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).

Men in Sambora, Western Province said that they do not have any formal FSP in their community and only some of them have bank accounts. Men in Malango, Guadalcanal and Raubabata, Malaita Province noted that they have goMoney which is operated by shop owners/agents. According to a World Bank report⁸, merchants and agents were trained how to effectively market and distribute goMoney to women. As of June 2016, goMoney had reached nearly 46,000 clients, of which 41% were women. A recent evaluation of the program found female customers – mainly full-time paid employees or self-employed (59%) or subsistence farmers (38%) preferred the mobile banking platform to traditional banking channels, particularly for savings. Women reported that mobile banking provided greater control over family finances and better capacity to cope with emergency situations.⁹

Some women stated that they have both formal and informal FSPs in their community. Women in most rural areas stated that they have good access to financial services, and while some use formal services such as the National Provident Fund (Yu Save), more tend to use informal services such as women's savings groups, also referred to as 'home banking', as well as Mothers Union Saving Club and Women's Savings and Lending Group introduced by the Anglican Church of Melanesia. Women in Malango, Guadalcanal stated that some women (mainly those who are employed, such as teachers) have bank accounts at BSP and ANZ and mainly use the bank for saving and receiving money. Women generally prefer services that are provided in the community because they are accessible and take less time. These services are mainly targeted to women but in some cases men are also allowed to use them. Women in Malango, Guadalcanal said most women in the community are part of the SPBD (South Pacific Business Development) microfinance scheme.¹⁰ Women and men in Asimanioha, Makira Province stated that women use informal savings or 'home banking' and women stated they prefer this approach as it takes them less time to meet in one location to do their savings and borrowing and they do not need to pay for transport.¹¹

Ownership and access to mobile phones

According to the Household Income and Expenditure Survey (HIES 2012/13), 38% of the population use mobile phones with most users located in urban areas (59%) as compared with rural areas (33%). Nationwide, males have a relatively

higher use of mobile phones (42%) than females (35%). In urban areas, there is similar use (59%) and ownership (47-49%) patterns among males and females. Most gender differences are notable in rural areas where 30% of females use mobile phones as compared with 36% of males, and mobile phone ownership among women is considerably lower with 16% of females owning a phone, as compared with 25% of males (see HIES 2012/13 p. 16, Figures 15a and b).

2.1 Challenges

Challenge 1: Transportation and road infrastructure

Women in Verahue, Guadalcanal stated that the cost of travel was not an issue and women in Nusubaruku, Western Province said there were no issues with transportation as it was provided by a member of parliament. Market vendors in Auki, Malaita Province noted very good access to market generally. While men and women in some communities said travel to access markets and financial service providers is relatively easy, others noted various challenges.

In general, men and women reported similar constraints related to travel and associated transportation costs. Women and men in the focus group discussions noted that many people do not have the correct documents to open bank accounts and find them located too far from home in urban areas and trade centres. Both women and men from several communities stated that transportation costs to access markets and FSPs are high. Men in Asimanioha, Makira Province stated that the banks are too far and the costs of transportation is high. Women in Sambora, Western Province also noted the high cost of transportation. Several women stated that they find it hard to save money due to the high cost of transportation. In several communities women and men stated that their limited income is mainly used to meet household needs and cover the cost of transportation and they do not earn enough to be able to save any money. Women and men stated that **'the formal bank is no use because not enough cash', 'not enough money to save in the bank'** and **'we don't do any formal banking as our we spend most of our income on household needs.'** As with previous findings (Oxfam 2018, p. 14) a considerable proportion of people do not save in large part due to insufficient money left over to put towards savings. Women in Verahue, Guadalcanal stated that going to market is a real problem due to transportation issues and in Asimanioha, Makira Province said there is only one vehicle and transportation is not very reliable or unavailable. Both women and men also noted that road access is sometimes poor when it rains and though they sometimes hire boats, it is very expensive.

Many people highlighted that weather affects access to FSPs and market. Both women and men noted challenges related to weather, for example flooding and storm surges along the coast and inaccessible roads due to areas that are used for open defecation. Women in Asimanioha, Makira Province access FSPs using vehicles or boats during the rainy season and on days when the bridges are damaged, but added that there was a risk because they have to cross flooded rivers to access even informal financial services. Men in this community also referred to challenges during heavy rain and flooding, resulting in damaged bridges and difficulties associated with travel. They stated that it is mostly women who go to market and **'when it rains there are no bridges over the rivers and it is hard for people and trucks to cross.'** Women and men in Sambora, Western Province noted damaged roads during bad weather and that people can get wet crossing bridges during high tide. Market vendors who participated in FGDs for this study also noted weather-related impacts affecting their ability to earn a living. Bad weather had various knock-on effects affecting the livelihoods of women and men. Market vendors in Auki, Malaita Province stated that bad weather affects their ability to grow healthy food, results in limited produce to sell, and affects their ability to get to market to sell their products. If bad weather prevents fishermen from going out, the price of fish rises and female vendors cannot buy fish to make and sell fish and chips.

In addition to constraints related to women's workload, domestic duties and caregiving roles, data from the FGDs highlight other factors that act as barriers for women. Many men, particularly in rural areas, face some of the same constraints as their female counterparts related to travel costs, distance and time to travel to banking outlets, transaction costs, and limited financial literacy. Findings from this study echo those in other studies (eg. Oxfam 2018, Eves et al 2018, PFIP 2016) which highlight additional barriers which further constrain women's access to formal banking services, including particularly low levels of literacy, lack of confidence dealing with public institutions, absence of formal identification documents, and insistence on the husband's permission to access bank accounts.

Challenge 2: Low literacy, confidence and access to FSPs

Many women have low levels of literacy and low self-esteem and lack confidence to use formal services. Women in Asimanioha, Makira Province stated that around a quarter of men and women are illiterate¹² and women in Sambora, Western Province felt women especially do not have the confidence to use the formal financial services because of difficulty reading and writing, stating, ***'most women have low self-esteem. Even though they attended school they feel vulnerable to see or approach someone more educated than them which makes them afraid of using it (formal banking).'*** Women in Nusubaruku, Western Province also noted that a lot of women are illiterate and they need to pay for some of the forms required from the bank. Men in this community also noted the large number of illiterate women who are afraid to use financial services. Women in Asimanioha, Makira Province stated that most women do not use formal banking because there are too many requirements and in Malango, Guadalcanal said the forms are complicated and they did not have the required documents such as marriage certificates. Men in Raubabata, Malaita Province also stated that some people, men included, do not have the identification or documents needed to meet the requirements to open an account.

Female market vendors in Kirakira, Makira Province noted various interconnected challenges with formal FSPs, including too many requirements and transaction fees to open a bank account, as well as unreliable and intermittent internet connection which slows down the formal banking system. This results in customers getting goods on credit and market vendors having to get enough money just to pay for transportation home. Men in Raubabata, Malaita Province stated that the ANZ bank was no longer operational and the emergency fund run by the church for women had stopped. They also stated that sometimes there are issues with 'cash availability' at another location so there is no consistency in terms of its operation.

Challenge 3: Protection risks

Women in this study reported additional challenges to access markets, perhaps given the frequency that they go to market, as compared with men. Women from Malango, Guadalcanal said they need travel at night to get to Honiara Central Market, leaving at 4 am, which potentially increases specific risks of gender-based violence for women. Vendors stated that it is important to be at the market early as there are more customers and when there are fewer customers in the evening they need to lower their prices. Women in Kirakira, Makira Province said they preferred to sell at the roadside market because they can decide the timing, whereas at the Central Market they are constrained by the limited time to sell their products.¹³ Both male and female vendors also noted challenges associated with seasonal fluctuations of produce and damage caused by bad weather and disasters, high costs of travel and additional expenses to carry their goods to market and having to pay to use toilets.

Challenges for specific groups

Both men and women in many communities reported challenges faced by certain groups of people to access markets. Both women and men noted that people with disabilities and the elderly faced specific challenges to access markets due to limited mobility, especially when services are located far away. Women also noted challenges for widows and pregnant women who faced difficulties such as over-crowded public transportation or having to climb a steep path to get to market. Men in Raubabata, Malaita Province and women in Nusubaruku, Western Province, Verahue, Guadalcanal, Sambora, Western Province and Asimanioha communities stated that people with disabilities did not have easy access to the market and mainly had to stay at home. Women in Sambora, Western Province noted ***'not everyone has the same access to the markets. For people with disabilities it is impossible for them to access. Even for some older women, they cannot get to these markets'***. A man in Asimanioha, Makira Province stated that he is not able to go to market because he is not able to walk. Men in Asimanioha, Makira Province and Raubabata, Malaita Province noted challenges for people with disabilities and particular people in their community who could not access markets and FSPs. Men and women referred to an older woman with a disability in the community who was not able to access the market or FSP and who depended on her children to support her.

People with disabilities noted that also some who work and earn an income faced various barriers to accessing formal FSP. Some buildings are inaccessible to people using a wheelchair or crutches. Some need assistance filling in forms and suggested a dedicated teller be assigned to assist people with disabilities to complete applications and set up bank accounts. Women in Kirakira, Makira Province stated that there are no special considerations for people with disabilities or the elderly such as dedicated seats on public transport or discounts on fares. Women in Verahue, Guadalcanal also highlighted that transportation does not cater to the needs of people with disabilities. People with disabilities stated that they find it difficult to access markets and FSPs due to mobility constraints, inaccessible public transportation and over-crowded markets and costs.

‘Public transport is not accessible for people who use a wheelchair. Also

the market is very crowded and it can be unsafe for some of us who use crutches.’ (PWDSI FGD). People with disabilities are likely to face additional barriers to get jobs and in the FGD discussion noted that they do not have money to go to the market.

‘It is too far (to the market). It takes too much time to travel especially for people with disabilities and the elderly. Walking takes almost 2 hours for round trip and for the elderly and people with a disability it takes even more time.’

Woman, Asimanioha

Men in Raubabata, Malaita Province stated there are no risks associated with travelling to and from market. Women in Nusubaruku communities say it is safe for women to go to market, as did women in Verahue, Guadalcanal and leave their children at home when they go. However, women – and some men – who participated in the household surveys noted a range of risks (for more details see section below on violence in the home and community).

Preliminary analysis of the HH Survey noted that over one third of people (34%) surveyed stated that they always or sometimes need help to carry goods from the market. Almost 44% of the respondents needing help carrying goods were people with disabilities and the elderly. Almost three quarters (74%) of the respondents who stated that they always needed help were female, and this included single mothers and widows, and women who are elderly or have disabilities. Data was not collected to indicate whether pregnant or breastfeeding mothers needed assistance to carry goods from the market.

Table 2.1 Who needs help carrying goods from the market?

	Always need help	Sometimes need help	TOTAL
Female	17 (73.9%)	54 (49%)	71 (53.3%)
Male	6 (26.0%)	56 (50%)	62 (46.6%)
Total	23	110	133
Disability (f and m)	10 (43.4%)	16 (14.5%)	16 (12.0%)
Elderly (f and m)	9 (39.1%)	23 (20.9%)	32 (24.0%)
Single mother	2 (8.6%)	0 (0%)	2 (1.5%)
Single father	1 (4.3%)	4 (3.6%)	5 (3.7%)
Widow (f)	1 (4.3%)	2 (1.8%)	3 (2.2%)

Challenges accessing markets noted by both women and men

- Located far away, long distance to walk
- Costly transport (truck/boat)
- Rainy or bad weather – damaged roads, people get wet crossing bridges

Challenges accessing FSPs noted by both women and men

- Distance, none in the community
- Travel costs
- Travel time and existing workload (women)
- Weather
- Illiteracy, fear and lack of self-confidence to fill out forms, particularly among women
- Costs to acquire official documents
- Drunk men blocking the road and asking for money

Specific challenges accessing markets noted by women

- Travelling at night
- Mothers need help to carry goods
- Unable to buy a lot of things when accompanied by children
- Cannot go to the market due to childcare responsibilities or caring for dependents
- Mobility constraints and over-crowding of public transportation for pregnant women and people with disabilities
- Fear of harassment or attack by men while travelling to and from the market

3. Household decision-making

Men in the Solomon Islands are generally considered the ‘head of household’ and tend to dominate decision-making in all spheres and make final decisions in the home.¹⁴ Even in matrilineal societies men’s control over land has increased and men now control decisions about land including acquisition negotiations, often with little input and involvement from the (female) landowner (Oxfam 2018). Customary norms that result in perceptions of women’s inferiority to men may involve family decision-making, land, marriage and bride price, divisions of labour and the custody of children (ADB 2015:5).

Often it is husbands who decide how income is used (Oxfam 2018:14) and in a study by Oxfam (2018) almost two thirds of participants reported occasions when men control women’s income in their household, a third stated that men in the family steal women’s income and a third stated that they have experienced threats or violence from men in their household to get their money. The *Do No Harm: Solomon Islands research* (Eves et al 2018) highlights the various gendered power dynamics at play in households noting women’s use of various coping mechanisms, bargaining and negotiation strategies to manage household finances management and avoid conflict, abuse and violence by their husbands. The research noted that women in the Solomon Islands reported various ways of defusing potential violence related to money, such as quickly spending money or giving their partners a portion of their income, particularly if they wanted husbands to help out or look after children if they had to attend to other tasks.

Matrilineality does not appear to make any difference in terms of decision-making as men still make most of the decisions. The Oxfam ‘*Community Perceptions of Gender Norms and Economic Opportunity in Rural Solomon Islands*’ (2018) research notes that matrilineal societies do not appear to have more positive financial decision-making patterns since the matrilineal community in Guadalcanal that participated in the study had the highest incidence of men’s control or violence related to women’s income. While relatively small in size and scope (i.e. visiting three communities

in three Provinces), there does not appear to be any discernible difference in household decision-making among the matrilineal or patrilineal communities involved in this research. Women and men stated that decision-making varies according to families, often depends on which family members generate income, and generally relates to people's roles or areas of responsibility in the home. In no cases did women say wives ever have the final say in decision-making.¹⁵

Household financial decision-making

For this study, at the beginning of the participatory data analysis, even before beginning to sort the data, one of the enumerators asked *'Does cash = power?'* The question was parked and following the analysis of the data on the second day the group revisited the question. Team members stated that changes were taking place and some women were now more involved in more decision-making in the home. However, they noted that while data indicated that monetary contributions to the family income resulted in increased decision-making in the home for some women, it was certainly not guaranteed in all cases and changes in this regard do not happen overnight.

Does cash = power?

Data from this study highlights a significant amount of variability and nuanced decision-making. In keeping with findings from other studies about household decision-making in the Solomon Islands (e.g. Eves et al 2018 and Oxfam 2018), household decision-making is complex and situational and varies depending on the types of decisions and source of income. In general, FGDs for this study suggest that household decision-making – or the perceptions of women and men about household decision-making – vary considerably across different communities and households and women and men do not make decisions in their homes in the same way.

Men in Sambora, Western Province felt that financial decision-making depends on the family, whereas women in this community stated that decision-making is usually seen as 'men's right' and therefore women leave it to their partners to make decisions. Women in Asimanihoa, Makira Province stated that different families have their own way to decide how money is used but felt that in general men always make decisions about how money is spent. They stated ***'most of the time the husband controls how much money to spend and the wife decides what to spend the money on'***. They added *'everyone should have the power to say how money should be spent, especially the husband and the wife because they are the heads of the household.'* This aspirational comment suggests a certain level of awareness about the inequality and desire for change in relation to women's decision-making. The reference to women as heads of households, alongside men is particularly notable as this it is not the norm.

Seventy five percent of women in the FGDs said both women and men participate in household decision-making, whereas 25% of men reported shared or joint decision-making in the home. It is likely that women and men have different interpretations of their roles and relative contributions to household decision-making. During a mixed FGD, women in Auki, Malaita Province stated that both husband and wives make decisions about money, stating that ***'not only the husband or father makes decisions in the home.'*** Men in Raubabata, Malaita Province stated that financial decision-making varied depending on the situation and there was not much difference with ***'both the husband and the wife have power over cash.'*** But they added that men generally control money in the event of a disaster and widows control their own finances.

Data from the CVA household survey show slightly greater decision-making about how money is spent among husbands (28%) as compared with wives (25%) in normal times with over a third (35%) reporting joint decision-making. There appears to be a small change with men making slightly more decisions (28%) in times of disaster, whereas there appears to be a much higher decrease in decision-making by wives (16%) at these times, but also an increase in joint decision-making (44%).

Decision-making often aligns with gender roles and responsibilities with women making financial decisions related to the rearing of children and everyday life and men generally making decisions about large or more expensive purchases. Women in Cheke, Western Province stated that wives make decisions in the home and women in Asimanihoa, Makira Province felt they should be responsible for making decisions about how much money is spent, particularly for household needs such as food, clothing, and household items such as plates, pots, etc. because they understand the household needs better than men. A man in the same community stated that decision-making is shared between

husband and wife, with his wife making decisions about household needs such as food and hygiene items, while he makes decisions on 'big things' such as house repairs. Women in Verahue, Guadalcanal stated **'it is generally men's responsibility to work and earn income, however it is women's responsibility to manage and control money, and women usually make decisions about food and other spending.'**

Data from the household surveys indicate that both women and men are involved in decision-making about food and education, food being the main decision-making area among women, and housing (repair and rent) the main decision-making domain of men. Women make decisions about food, clothing, household goods, education, health and savings. Men mainly make decisions about housing, food, education, and transportation. In one FGD, men reported that women mainly make decisions about household needs while men decide on 'big things' such as land, marriage and house repair. Women also noted that both decide how money is spent on big events such as weddings and church events. The Solomon Islands Gender Assessment (ADB 2015) highlights that patrilineal inheritance affects decision-making and men make decisions about 'big/important' things. Interpretations about 'big or important things' are largely subjective and relate to socially and culturally derived values – in some cases placed on assets rather than people, and by association tend to dictate the relative status of women and men.

Comparatively, data from the Solomon Islands Household Income and Expenditure Survey (2012/13) does not show significant differences in spending between female and male heads of households in urban areas and only small differences in rural areas where male-headed households have a higher proportion of their expenditure on alcoholic beverages and tobacco (7.7% as compared with women 4.6%), while female headed households spent more on housing and utilities (22.5% as compared with 17.4% for men) and transportation (9.3% as compared with 7.5% for men). It should be noted that the HIES data is not statistically comparable but for reference only.

The FGD data suggests general consensus among women and men about gender differences in spending priorities and what would be considered good and bad financial decision-making. Women in the FGDs said they make wise decisions about money compared to men and said men tend to spend money on unnecessary things such as *dami* (betel-nut) or cigarettes. A few men in FGDs also noted poor spending habits among some men.

People with disabilities also stated that in general people who work – men or women – are able to make decisions in the home about how money is spent. Enumerators noted that cash is considered an important resource, the possession of which could sometimes influence other types of decision-making in the home. Both women and men in the FGDs stated that decision-making about finance often depends on whoever earns money.

Enumerators noted that it is important to understand the decision-making dynamics in different households, and this could be quite different in rural and urban areas. They felt that husbands/men in rural areas are more likely to be responsible for decision-making about money, while some women/wives in urban areas might have more influence in financial decision-making because they are employed and earn an income. Studies also suggest that these household decision-making is complex, relates to power and differences, and reflects much more than income-earning potential and the urban and rural divide.¹⁶ Community members also stated that people – whether male or female – with formal education and higher levels of literacy also tend to be more involved in decision-making about money. This may relate to their actual or perceived levels of knowledge, self-confidence, income-earning potential or other factors.

Age is usually a factor in decision-making both in the home and community as older members of the household and particularly elderly men often make decisions in the home. However, access to money can impart increased status and often young people – whether women or men – who earn money tend to have a voice in household financial decision-making. For example, women in Nusubaruku, Western Province stated that adult sons or daughters who are employed and supporting the family are able to take part in decision-making.

Table 3 Men and Women’s perceptions on male and female financial decision making

Source	Community	Comment
Women FGD	Asimanioha, Makira Province	Most of the time wives prioritise household needs as compared with their husbands and cash can be spent on the wrong things if cash is given to men, whereas if women are in charge of spending they prioritise needs rather than wants
Men FGD	Asimanioha, Makira Province	Held the same opinion that women generally make better decisions about finances than men because they have more experience managing the household, adding that some men make wise decisions but others often misuse money
Women FGD	Nusubaruku, Western Province	Women spend money more wisely than men
Men FGD	Raubabata, Malaita Province	Held a more balanced view stating that both men and women can use money wisely, but then added that some men misuse cash and use it for other purposes. noted that <i>‘decisions are made to build or develop oneself’</i> , which might be interpreted as increasing social status. Men stated that both women and men make decisions and <i>‘If the husband works, he can decide how the money is spent in the home and if women are the ones who are employed they can control or have power over cash.’</i>
Women FGD	Sambora, Western Province	Stated that some families ‘with good partners’ would describe their partner’s decision-making about money as fair and well-managed, while others felt some husbands did not make good decisions about money but the women felt they had to comply with their decisions
Men FGD	Sambora, Western Province	Stated that sometimes money is spent on unnecessary items but did not indicate by whom or on what. Men noted <i>‘some men keep the money to themselves’</i>

Women in Asimanioha, Makira Province stated that among older couples aged 50 or 60 years and above, both women and men tend to control and manage their own income and discuss together how money is spent especially on household needs. This echoes findings from the Do No Harm research (Eves et al 2018¹⁷) that found marital conflict tended to lessen as couples got older, with various possible reasons but no conclusive evidence as to the causes. An older woman in one community stated that she always shares her money with her husband but is unclear if this is her autonomous decision or other factors are at play that influence her actions.

Men in FGDs stated that situations such as death or sickness of family members could alter decision-making in the home, for instance women might take on a greater role in decision-making in the event of a husband falling ill or dying. Widows and widowers often manage and control their own income and make financial decisions. A widow in one of the FGDs said she makes all decisions herself as did a widow in Asimanioha, Makira Province who said she sells cooked food and vegetables like cabbage and banana, manages her own income and makes her own decisions on how she will spend the money.

In the FGD supported by PWDSI, participants stated that people with disabilities, especially those with mobility impairments, are generally left out of general and financial decision-making in the home.

4. Violence in the home and community

According to the SPC ‘Solomon Islands Family Health and Safety Study’ (2009) nearly two thirds (64%) of women in the Solomon Islands aged 15–49 years reported experiencing physical or sexual violence or both, by an intimate partner and 42% reported experiencing physical and/or sexual violence in the past 12 months (SPC 2009:3). Sexual violence tends to be more common than physical violence, although there is significant overlap between both types of violence. In general, levels of intimate partner violence were higher in Honiara than other parts of the country likely due to wider availability of alcohol and issues such as unemployment, overcrowding and high cost of living (and perhaps increased likelihood of reporting). Men who participated in the study highlight four main reasons for partner violence including bride price, alcohol, and acceptability of violence as a form of discipline and gender equality. Under-reporting in rural and urban areas is widely acknowledged by police.¹⁸

Recent research found complex links between women's economic empowerment and violence, with triggers including men's alcohol consumption, and conflicts over issues such as the inequality of time working between women and men in the household, men's expenditure on discretionary items rather than household priorities and time women spend in savings clubs and other community activities (Eves et al et al. 2018:35). The HIES found that by far most violence against women was connected to men's consumption of alcohol. Male-headed households in rural areas spend a higher proportion of their expenditure on alcohol and tobacco compared with female-headed households where spending centred more on housing and utilities and transportation (HIES 2012/13:46 see tables 20 and 21). Domestic violence that occurs in the context of alcohol consumption often stems from conflict over the use of money with alcohol further fuelling the arguments.¹⁹ Findings from the *Do No Harm: Solomon Islands* study (Eves et al 2018) suggest that the 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. This echoes the views expressed by both women and men in the FGDs for this study. Some 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 (Eves et al 2018:48). In the *Do No Harm: Solomon Islands* study, women from Malaita reported that their husbands sometimes get beer on credit and then get them to repay the debt and this behaviour often results in marital conflict.²⁰

The consumption of alcohol also increases risks of sexual violence for women and girls, both in the home and in public locations. The women who participated in FGDs noted a range of personal security and protection risks when travelling to and from markets with almost half of the survey respondents (including one man) from various locations (Honiara, Patima, Uzamba, Barakoma, and Ghombua) reporting specific risks. Women in Asimanioha, Makira Province said that **'the only protection issue is with drunk people, they sometimes request money.'**

Women also noted concerns about men who **'hassle', 'flirt' or 'disturb'** them when they travel alone. Women appear to be particularly fearful in isolated areas and several women stated that they do not feel comfortable walking alone in areas **'with no other houses', 'going alone the bush way', 'through the bush late at night', and 'where there is no houses, only bush'**. During the FGD in Malango, Guadalcanal women said that they sometimes feel threatened by men who approach them for 'an external relationship' and stated that some husbands accompany their wives to market for safety and security purposes. Women expressed fear of violence and several also mentioned concerns about theft. Women in Cheke, Western Province noted that protection risks mostly occur in the market at night and said that if assistance involved cash there was a risk it could be stolen.

The risk of theft exists not just from strangers outside the home but also within the home. Findings from other research found one third of participants reported incidences of men in the family stealing women's income and a third of the women said men in their household threatened or committed acts of violence to get their income (Oxfam 2018:41) Women in Malango, Guadalcanal stated that husbands might not be happy if their wives want to save a large amount of money. Some men demand or pester women for their income or savings to buy items for self-consumption and jealous men sometimes take money out of spite. In some cases, if cash is hidden in the house husbands will either search it out or coerce the woman into handing it over immediately (Eves et al 2018).

During the PWDSI FGD, participants stated that **'security is a concern'**, however no further details are available about the nature of these security risks.

Harmony in the community is important as stress and conflict within the community can spill over and affect household relations and potentially exacerbate violence in the home. Further discussion of the perceived fairness of the distribution of emergency relief items is noted below

Do women have the same access to markets? Do women face different risks?

For many women, access to markets is about more than just modes of transportation, travel time or cost to get to a location. Below are some of the responses by women during the household surveys related to access:

'I have to take a taxi and walk in a grass area with no other houses. I'm afraid when walking on my own because there are many drunk people hanging around and I'm afraid of being attacked.' (Honiara)

'I am afraid that men are waiting in the bush especially in the evening. But when walking with more women, I feel ok.' (Marapana)

'Sometimes there are men on the road and they are flirting/harassing women when they travel alone.'
(Rate)

5. Meaningful participation in public decision-making

Public decision-making in the Solomon Islands is largely carried out by men and women are generally discouraged – through implicit gender norms and sometimes actively – from taking on leadership roles. Enumerators noted that in mixed groups, men tended to dominate discussions and in some focus group discussions, women who needed translation tended to participate less. They also stated that widows tended to be more comfortable speaking one on one during household interviews, as was the case for other women, as well as men. Enumerators noted that the level of education was a factor influencing people's participation in the discussions and women – as well as men – with higher levels of formal education tended to speak and contribute more to the discussions.

In one community, 51 people attended a focus group discussion (which is much larger than the best practice group size of 10-15 people) because there was great interest in hearing about CVA. This was a mixed group of men and women and the team stated that only a dozen people spoke, and these tended to be men who generally dominated the discussions. Although it was not possible to collect gender-specific information and the views of women, it does provide an indication of the extent to which women in some communities are able to meaningfully participate in community discussions and decision-making.

It is important to ensure separate sex discussions and interviews and use various methodologies to ensure the views of women, and men from all socio-economic and educational backgrounds are meaningfully consulted and involved in decision-making about emergency relief assistance and recovery. Women's limited experience contributing to public discussions and associated barriers to women's participation in public decision-making, for example related to social and gender norms, heavy workload, low levels of literacy, lack of self-confidence and controlling behaviour from husbands, must be taken into consideration during consultations and decision-making around CVA in the community.

Views of women and men on previous emergency assistance

Information for the Cash and Voucher Assistance Feasibility Study was also collected in relation to previous emergency assistance. Women and men from the same communities generally held similar views in relation to previous relief supplies and apart from a few exceptions women and men across most communities generally felt both the items (mainly rice) and quantities (1 bag) were insufficient to meet their needs, distributions were in some cases inequitable and due to nepotism and assessments were either poorly conducted or were too onerous in some communities. Women in Sambora, Western Province community stated that during the last disaster they could see how it affected women and men differently and that their needs are different from those of men, however no details are provided regarding these differences. There do not appear to be any gender differences in terms of the level of awareness of the needs of vulnerable groups with men and women reporting that vulnerable groups such as people with disabilities, widows and the elderly were sometimes overlooked or received less assistance. Women in one community also included single mothers in this category. Apart from reference to assistive devices for mobility, the data does not indicate whether men or women are aware of what the specific needs of the different groups might entail but noted the need to conduct proper assessments to better understand these needs. During the FGDs, people with disabilities stated that their needs were not met at all during the last disaster and for example people who have difficulty hearing were not aware of what is happening and did not receive any assistance at all. Below and for the record are more details about the views held by female and male participants in the FGDs about previous emergency assistance.

Women in Nusubaruku and Sambora communities stated that people who were elderly or with a disability received assistance and that it met their needs. Women from Sambora, Western Province noted that they received food, shelter items and some kitchenware, and men in this community said they received material assistance and noted that all household received rice and it met people's needs. These communities appeared to be exceptional in terms of expressing satisfaction with previous emergency assistance. Most communities noted dissatisfaction with the items and quantity distributed and in some cases, unfair or inequitable distributions.

Women in Kirakira, Makira Province however were not satisfied to receive only food/rice. Some women noted that they only received food assistance once and presumably this was insufficient. Women in Asimanioha, Makira Province stated that assistance did not meet all of their needs as they only received food/rice but also needed assistance with shelter and money. They noted the slow distribution times, waiting six months for any assistance to arrive and then receiving only rice which by then was not needed because they had already recovered from the disaster. Women in Verahue, Guadalcanal stated that relief items were distributed after the last disaster, for example tents from Solomon Islands Red Cross, no food was distributed, and overall it did not meet their needs even though everyone received equal assistance.

In several communities both women and men remarked on previous unfair distributions of items following a disaster. Men in Raubabata, Malaita Province stated that some people received assistance after disasters, and some did not, and all of the needs of people in the community were not met because of uneven distribution, which in any case consisted of only one bag of rice. Men in one community noted that distributions carried out by representatives from the provincial headquarters were unfair because they only give to the people they know and both women and men stated that unfair distribution was often caused by nepotism. Some people in the community receive assistance while some do not and in one community a man stated ***'some households were completely left out and didn't receive any rice at all because they refused to be assessed a third time by the disaster team.'***

Women in Asimanioha, Makira Province noted previous unfair distributions to different households in the community and expressed concern that sometimes elderly and people with disabilities received less assistance and vulnerable people such as widows, single mothers and people with disabilities did not receive any special supplies. Women in Sambora, Western Province felt that assistance did not cover the whole community and the needs of people with disabilities were not addressed because proper assessments were not conducted. In Malango, Guadalcanal women stated that people with disabilities did not receive any support after disasters and felt it was critical to assess elderly people to meet their specific needs. Men in Asimanioha, Makira Province also noted that the provision of rice was not appropriate as it did not help the elderly or people with disability who have different needs such as a wheelchair.

A small scale CVA pilot has been implemented in the Solomon Islands but enumerators and respondents have not had any direct experience with the different approaches of cash and voucher assistance.

Women and men shared their views about cash and voucher assistance mainly based on conjecture after receiving a general introduction to CVA from enumerators prior to the focus group discussion. This introduction included three different infographics – two of them explained CVA and one was to explain the purpose of the field study noting that it was for research purposes only and that no cash or voucher would be distributed to communities as part of the study. All materials were in Pidgin.

Notwithstanding concerns about the potential for conflict in the home, at the outset women and especially men were generally positive about cash and voucher assistance. Men said cash and voucher assistance can help them rebuild their livelihoods. They also stated various benefits of cash such as the ability to make own decisions and meet a range of needs, pay school fees, or build a more permanent house.

Some responses appeared to reflect some people's hope or expectations that cash and voucher assistance will be much greater than the amount of in-kind assistance provided during previous responses and therefore enable people to meet a larger range of needs and make investments. For example, women in Asimanioha, Makira Province said that food (rice) can only sustain them for a short period of time but cash can be used for both the short and long term, noting **'we could use the money to pay for labour to rebuild our homes if destroyed by a disaster'** and **'we can improve our standard of living inside our communities, we can have money to pay for permanent materials for our house instead of a leaf house as before.'** Women in Nusubaruku, Western Province stated that while they received 'relief at household level' in the past – presumably consisting mainly of food/rice – they ran out of medicine. They felt that they would be able to use cash and voucher assistance to buy food for the family and pay for goods at the store but also to generate income by establishing small businesses like shops or selling at the market.²¹ They also felt it would change their lives as they could for example buy seeds to plant and start more permanent farming – which is certainly a feasible and affordable approach that might be taken in a cash-based intervention. One of the male vendors in the mixed FGD in Auki, Malaita Province felt it would be good to extend his farm and he would be happy with a cash distribution. Women in Verahue, Guadalcanal stated that cash would provide alternatives and for example be used to pay school fees so they can continue to work in the garden while children attend school. Participants in the disability FGD noted benefits of cash and voucher assistance stating **'it would really help us a lot with what we actually need.'**

Freedom to make decisions to meet their needs was a major reason why some women and men stated a preference for cash. In mixed FGDs in Honiara people stated that cash allows people to decide what they want to buy for their family. Women in Malango, Guadalcanal felt cash and voucher assistance gives people more control and would directly benefit disaster affected people and the community. Men in Raubabata and Sambora communities stated that cash would allow people to decide what to buy and it would be easy to manage because they could choose what to buy with the cash and meet their own needs. Women in Asimanioha, Makira Province also felt that Cash and voucher assistance would allow people to decide what was needed rather than someone deciding for them. Responses indicate that participants assumed that cash and voucher assistance would in all cases involve direct unconditional Cash and voucher assistances, rather than for example, vouchers to pick up certain items or select from a range of items at pre-designated locations.

Women and men in several communities also noted the benefits of a combination of different modes of assistance. For example a man in Asimanioha, Makira Province stated **'I prefer both in-kind and cash because it will meet me needs. In-kind can provide for food and shelter and cash can be used for school fees.'** Men in Raubabata, Malaita Province were very pragmatic saying they did not have any preference as long as they received assistance after a disaster that met their needs and supported them to rebuild their livelihoods. Women stated that they preferred in-kind and cash and voucher assistance to be given by the government and humanitarian agencies (Nusubaruku, Western Province). They stated that they preferred in-kind assistance to support them with materials for water and sanitation which is the main problem the community is currently facing (Malango, Guadalcanal). They also stated that

they preferred unconditional cash because they felt that most times their priority needs after a disaster were not fully met with in-kind assistance, which has mainly been food in the past.

Women in Verahue, Guadalcanal stated that young people would ***'prefer to be given cash to help reduce their hard work and meet their own needs'***. In some provinces that were or are heavily dependent on resource extraction, direct Cash and voucher assistances may increase the 'hand out mentality' and men's lack of desire to carry out labour that has reportedly occurred in some areas (see Eves et al 2018).

Views of women and men about cash/Cash and voucher assistance/cash and voucher assistance from the FGDs		
	Benefits	Limitations
Women	<ul style="list-style-type: none"> • People can buy what they really need, e.g. food, goods at the store, medicine • Allows us to make our own decisions • Do not have to depend on others for assistance • Meet short and long term needs of the family • Use money to start up a business • Pay for labour to rebuild homes • Pay for school fees – children in school frees up some of women's time so they can work in the garden 	<ul style="list-style-type: none"> • Poor management of cash and voucher assistance would lead to unfair distributions • Might be misused, e.g. men might spend on the wrong things - alcohol, cigarettes, betel nut, kava • Could be stolen • Could further increase dependency or reliance on government for money, people too lazy to work in the garden • Possibility of tension and conflict in the community and the home
Men	<ul style="list-style-type: none"> • Cash meets multiple/multipurpose needs • Can use to pay school fees • Improve standard of living, build a more permanent house • Can make own decisions • Nobody to blame – not staff, or NDMO - about type of assistance 	<ul style="list-style-type: none"> • Potential misuse of cash • Store and market might run out of cash/goods • Might support dependency generally, make people lazy • Possibility of conflict/disagreements in the family and community

Negative perceptions and perceived risks of receiving cash

Cash in hand gives people freedom to make decisions about spending but this can come at the expense of women. Both women and men in this study stated that cash transfers received by beneficiaries could be misused or used by men to buy and consume unnecessary goods such as alcohol, *dami* and cigarettes. Some men felt CVA was not always necessarily ideal as there was potential for misuse and purchase of inappropriate things such as beer, cigarettes and 'luxuries'. Men in Asimanioha, Makira Province stated that while cash transfers are good and can be used to meet various needs, people might misuse it. Given the negative behaviours of men expressed by both women and men it is clear that there is a clear risk that cash might be misused by some men. However, it is important not to assume that all men are self-serving as many men genuinely want to support their families. As one man, whose source of income was destroyed by flooding stated, **'my main need is school fees. I need cash to settle my school fees.'**

Although none of the participants mentioned the possibility that CVA might involve additional time and costs to travel to distribution points or to purchase goods at markets and shops they did note other possible drawbacks of different CVA modalities. Men in Asimanioha, Makira Province did mention the possibility that that store or market might run out of cash or stock if cash is given. Many others raised issues related to inappropriate spending on discretionary items leading to marital disagreements and conflict in the community.

Community members were asked whether there was any existing or potential conflict in the home or the community related to CVA. Both men and women interviewed stated that there could be conflict in the home if cash or vouchers were distributed following a disaster due to differing interests and spending patterns. Women in Cheke, Western Province noted that decision-making related to CVA could cause tension in the home, especially between wife and husband about who receives the money and who decides how it is spent. Women also felt that giving 'money' to communities could create tensions in the household especially between wives and husbands about how much and what to spend the money on, adding that money could be spent by men on the wrong things such as cigarette, betel-nut and *kwaso* (distilled alcohol).

Women in Sambora, Western Province stated there would not be conflict in the community as a result of CVA but at household level there might be a possibility of conflict, especially among extended families or if everyone did not receive the same amount or if money was given first to community focal points to distribute to households. Men in this community also stated that disagreements can arise if assistance is not shared equally and suggested that these could be avoided by conducting proper needs assessments of the family and community. Some of the women in Nusubaruku, Western Province noted concerns about poor management leading to unfair distribution among affected people adding that if cash is distributed equally there will no problems in the community. Women in Malango, Guadalcanal also noted that some people could potentially be left out of cash and voucher distribution and recommended that community consultation for the distribution of CVA not target individual families but everyone in the community. To avoid conflict women in Nusubaruku, Western Province stated that **'humanitarian agencies should be present in the community to witness and identify the right needs.'**

During discussion about which household member(s) should receive the CVA women in Verahue, Guadalcanal stated **'there would be a difference in spending patterns if money is given to men as opposed to women. Men still have the power to influence their female partners. Cash is power.'** Women in some communities felt that nothing bad would happen either in the community or in the home if they were the main recipients of cash and voucher assistance. Men in Raubabata, Malaita Province said that either women or men could receive cash after a disaster depending on the situation. Women in Malango, Guadalcanal noted that CVA in general could cause tension in the community and at the household level regardless of whether it is given to women or men.

The Do No Harm study (*Eves et al 2018:30*) indicates that cases where men do not earn an income and are unable to act out their expected roles as 'breadwinners' can sometimes result in violent backlash against their partners who are earning an income or have cash to spend. While this study relates to having money outside of disaster times it is an issue that should be taken into consideration.

Analysis and recommendations

RECOMMENDATION 1: Any Cash and voucher assistance must be informed by a thorough localised and context specific gender analysis. Gender specific objectives, such as those relating to women’s voice and participation, women’s economic empowerment and the prevention and mitigation of gender-based violence, should be included.

Given the existing gender-based inequalities, particularly around women’s time and heavy workload, household decision-making, including around finance and the extent of gender-based violence it is critical that all humanitarian actors carefully assess the benefits and limitations of CVA programming in the Solomon Islands. The rise in cash and voucher assistance in humanitarian programming must be accompanied by an equal interest in ensuring CVA does not cause harm to women, girls and lead to a deterioration of gender relations in the home. Without careful attention to the gender dimensions of cash and voucher assistance, women most in need – including widows without support, single mothers, women with disabilities, or those caring for people disabilities or ill family members – may be overlooked.

‘Gender-related objectives in emergency cash transfer programmes can be tokenistic and unrealistic, as empowerment is a long-term objective beyond the scope of most short-term cash transfer programming.’

Barra C, and Molloy E., 2018

When planning and designing CVA it will be important to consider existing and changing gender norms and roles in the specific contexts, noting that there are likely to be differences across communities within the same province and the same island. Assessments should consider both social, as well as physical and economic barriers for women to be able to fully benefit for CVA.

While increased violence against wives by their husbands is not a given, findings suggest that given high levels of domestic violence in the Solomon Islands, rates are unlikely to fall and may be exacerbated as a result of CVA, particularly if used during the recovery phase and if not accompanied by programming that engages male partners and youth.

To enable the assessment of these factors, it is important to conduct a thorough localised Gender Analysis. This should include an analysis of gender norms, gendered division of labour, household decision making and meaningful participation.²² This should be accompanied by a robust analysis of markets, gendered access (pre and post-crisis), and aspects that may shape the use of CVA in a response or project e.g. financial inclusion, access to financial service providers (e.g. bank, mobile money).²³ There are existing tools available with guidance on how to conduct this kind of analysis including the following:

- [CARE Rapid gender Analysis Toolkit](#)²⁴
- [UN Women Guidance Note How To Promote Gender Equality In Humanitarian Cash And Voucher Assistance](#)²⁵

Given the existing high rates of violence in the Solomon Islands, this analysis should also include looking at GBV. The CARE/IASC [‘Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners’](#) states that “All humanitarian actors must be aware of the risks of GBV and—acting collectively to ensure a comprehensive response—prevent and mitigate these risks as quickly as possible within their areas of operation. This means that for any programme, regardless of the selected modality, humanitarian actors should identify GBV risks from the outset of a crisis and account for the potential risk faced by some women, girls, boys and men. CVA actors as well as GBV specialists can help inform a GBV risk analysis for CVA, but all humanitarian actors are responsible for awareness of GBV risks, mitigation strategies and adaptation of programmes, regardless of their assistance modality or objective”.²⁶

This compendium includes a *‘Reducing GBV Risks in CVA: Modality Decision Tree and GBV Risk Analysis Tool for CVA’*.²⁷ This tool recommends analysing factors such as participation and inclusion (particularly regarding information dissemination and awareness) safe and dignified access (particularly regarding delivery mechanisms of CVA) confidentiality of personal data of survivors and persons at risk social norms and partner, household & community relations. See Recommendation 3 for more detail.

RECOMMENDATION 2: Programs with Cash and voucher assistance need to ensure that any assistance modalities are accessible to all, taking into consideration access to program activities, safety & protection risks, additional work load burden and physical size of assistance

Cash and Voucher Assistance Program Access, and Safety & Protection risks

Any CVA in the Solomon Islands will need to identify and address constraints for women with dependents (young and old), female headed households and women with disabilities, pregnant and breastfeeding women who may have to travel and carry goods a long way with dependents or alternatively leave them at home unaccompanied which poses child protection risks, and specific risks of gender-based violence to girls. When designing any CVA, it will be important to carefully consider women's need for cash but also their heavy workload, and significant constraints for people who may most be in need of assistance. If nominees are identified to collect cash or vouchers on behalf of women or groups needing extra support, the process should be carefully designed and managed to avoid abuse, including from husbands who might misuse money or control women's finances.

Due to traditional gender roles, CVA can add to the pressures and care burdens on women. Women may likely face **constraints in accessing registration and distribution sites, as well as markets and shops** due to their responsibilities as carers and risks of gender-based violence.

Gender issues and differing contexts - for example, in relation to **geographic locations and distance to financial service providers and markets** – also result in different implications for women. Studies in other parts of the world have noted the burden placed on women traveling long distances to collect payments and long waiting times at distribution points.²⁸ Findings from this CVA study suggest some women may have to travel quite far to get to markets and FSPs and may therefore face similar challenges. Depending on where they live, long distances from distribution sites, as well as long wait times are likely to further increase these constraints and exacerbate the risks of gender-based violence both in public spaces at home. The fear of getting assaulted or robbed on the way to or from distribution points or markets may be compounded by worries that the time away from home means women are not able to carry out household chores for which they are responsible – and inadequate attention to household tasks has been cited as a reason for marital conflicts leading to violence.

Workload, caring responsibilities and time burden

Domestic labour, care responsibilities, and heavy workloads impose constraints on women in normal times and even more so after disasters. Women are likely to face heavy workloads and time consuming recovery tasks such as cleaning up the house and compound, washing clothes, replanting, carrying for children who are not in school. These tasks can be even more onerous for women with disabilities, carers of people with disabilities, single mothers, widows, as well as pregnant and breastfeeding women. They may not be able to devote long periods or any time at all to travel to cash or voucher distribution points or wait for service at busy markets and shops, or FSPs – where women often encounter a whole range of other constraints as noted above.

Assessments and design of CVA should consider the multiple roles of female (and male) market vendors, shop owners and employees to support their own and their family's recovery after a disaster. After a disaster, market vendors will need to clean up their own homes, and possibly also clean and restock marketplaces and small shops. Findings from the Do No Harm research (Eves et al 2018) indicates that in some cases, *'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.'* Women working outside the home face additional constraints and their workload may be even heavier if husbands opt out of providing any sort of assistance. If women are principal or even partial recipients of CVA, some husbands may feel even less inclined to support their wives in the home.

Meaningful context-specific assessments and carefully designed CVA can help to mitigate the challenges for women and groups facing specific challenges and avoid increasing burdens on women. Assessments should have clear criteria that weigh the benefits and limitations or costs (social and economic) associated with different cash modalities and delivery methods.

Physical size of assistance

The design of voucher systems for purchasing supplies should take into consideration the weight of items (e.g. bags of rice, soap powder, shelter supplies) as well as bulk (e.g. water containers, buckets, mops, etc.) and identify alternative or parallel modalities where needed to provide support for people with extra needs. Even distribution points that seem relatively close to some people may be difficult for others to access and items that seem relatively light can be difficult to carry for pregnant women, mothers with babies and young children, people with disabilities and the elderly.

Additionally, due to gender norms, it may not be socially and culturally appropriate for some women to carry out certain tasks associated with CVA, for example collecting shelter material at hardware stores.

Several women - and men - in this study said they would prefer a mix of both cash and in-kind assistance. This approach may be particularly needed among certain population groups. Women and men in the same community, as well as specific sub-groups may need different types of CVA modalities and delivery mechanisms. If the humanitarian community truly wants to provide impartial and accountable CVA in a way that responds to different vulnerabilities and capacities, CVA needs to be adaptable and respond to the diverse and specific needs of women, girls, men, and boys of all ages and abilities (CARE 2019:7).

RECOMMENDATION 3: Any program with Cash and voucher assistance must be informed by a thorough localised and context specific gender and risk analysis that looks at rates and causes of violence against women, violence mitigation strategies and includes consultations with various community stakeholders including community leaders, violence referral service providers and women's' representatives

Gender-based violence is endemic in the Solomon Islands with many women and girls in the Solomon Islands experiencing violence – whether emotional, verbal, physical or sexual – in their own homes, communities and in public locations. Cash and voucher assistances and/or vouchers will not change this reality for most women. Following a disaster, injections of cash – as well as in-kind assistance that effectively meets everyone's needs – may well help to temporarily increase marital harmony and alleviate some of the stress associated with providing for the family. However, there should be no illusions that cash and voucher assistance and/or voucher assistance will automatically lead to lasting reductions in domestic violence or improvements in marital relations or gender equality regardless of the length of time it is provided.)

Findings from this CVA study and other research indicate a real possibility that cash and voucher assistance may increase the risk of GBV for some women.²⁹ Where domestic violence is already taking place there is a risk that CVA may exacerbate the situation. CVA will need to carefully consider the potential for conflict in the home and communities and mitigate against any potential rise in family tension and violence against women. While the appeal of CVA after hazards may be the cost-efficiency and speed with which assistance can be provided to affected communities, it is essential to take the time to understand and mitigate potential risks in order to avoid doing harm.

Direct cash and voucher assistance and/or vouchers

Findings from this and other studies suggest CVA may in some cases result in marital conflict and increased risks to women's safety in the home and public spaces.

Women of all ages should be consulted regarding the safety and timing of transfer modalities and protection risks related to travel to and from CVA collection points, FSPs, markets and shops. To mitigate risks of violence from husbands, as well as the risk of theft from strangers when collecting cash or relief items, options might include multiple distributions of smaller amounts over time. Some women may prefer smaller, more frequent cash-transfers over one large amount for safety reasons and convenience or distributions of larger to minimise the number of times they are seen to be receiving money – by their husbands and other men in public places - and the number of times they are placed in risky situations while travelling to distribution points, purchasing goods and then travelling home again. Open times for collection may reduce risks with men less not aware of the times women are coming and going. Alternatively, increased security during set collection times could be set up, including along some travel routes to help mitigate protection risks. Ideally cash and voucher assistance should be coordinated with other safety and protection

programming so that women can safely access and use their transfers. The risk of gender-based violence relating to the timing, frequency and size of transfers must also be weighed alongside considerations of women's workload and time. Fewer distributions of larger amounts might free up women's time allow since they will not have to undertake multiple trips to collect cash or vouchers and purchase and carry home relief or recovery supplies.

A literature review of findings from gender and cash and voucher assistance (ODI 2017) found that in some cases when women received larger Cash and voucher assistance amounts, emotional abuse of women increased and in some circumstances there was an increase in physical abuse towards women. Explanations for these results include resentment towards women with increased income (where men were not recipients) and partners escalating threats of violence to coerce money from women. Some studies have suggested that CVA in smaller amounts are less likely to lead to husbands feeling that the assistance is a threat and diminishing his role or 'power' as the family breadwinner (Angelucci, M., 2008, in Bastagli, F. et al, 2016). Findings from the Solomon Islands suggest this may be a real concern in some, but not all households and there may be differences according to the area or province. In addition, in certain areas CVA may not be counter to efforts to decrease the 'cash handout mentality' that is prevalent in some communities due to natural resource extraction or political corruption. As men are generally the recipients of these income sources, cash and voucher assistances directly to women in these locations should be carefully considered.

It is recommended that tools such as the '[Modality decision tree – considering GBV risks related to modality](#)'³⁰ in the CARE / IASC Cash & Voucher Assistance and Gender Based Violence Compendium can support modality decisions with GBV considerations.

Targeting

Integrating gender into targeting, the way in which one identifies and selects recipients for inclusion, is important in that in many cases, women and girls are harder to reach within communities. This is also true of marginalized groups, who may be more isolated and/or stigmatized. When CVA fails to reach these populations, the cycle of poverty and vulnerability continues.³¹ Targeting women, men, or both women and men for CVA needs to be carefully assessed and designed with appropriate mitigation strategies and complementary programming. Targeting women is not necessarily a gender-responsive approach and in some cases, it may be quite the opposite. **Financial decision-making** is often challenging in many households. Given existing gendered household power dynamics and decision-making, there is no guarantee it will necessarily lead to more appropriate use of humanitarian assistance. The Do No Harm study (Eves et al 2018) highlights that women's participation in household decision-making about finances is often fraught with challenges and requires strategic manoeuvring to avoid or diminish marital conflict, controlling behaviour by husbands and violence triggered by alcohol or loss of power. In some households directly targeting women and channelling cash or assets into the household through a woman rather than a man may diminish a man's status, resulting in backlash and possible violence.³² In some cases, they may in fact demand or steal money.

Alcohol consumption leading to marital conflict and harassment and violence against women in both the home and in public locations is already acknowledged as a problem in the Solomon Islands. The aim here is not to reinforce generalisations or negative stereotypes about men's inappropriate behaviour or spending. However, cash and voucher assistance is likely to be problematic in cases when they are given to those men who will misuse the money and spend it on alcohol. If wives receive cash and voucher assistance, some husbands may decide to use other money or the Cash and voucher assistance they receive for personal items rather than contribute to household needs which is likely to lead to marital conflict and in some cases increased domestic violence. If it is given to both they may argue about men's 'misuse' of cash spending on discretionary items such as alcohol and this may in turn lead to increased marital conflict and domestic violence. Denying husbands cash and voucher assistance who are known to overconsume alcohol or commit acts of violence in the home may also result in backlash against wives.³³ Targeting women as sole beneficiaries may also place additional burdens on women or reinforce stereotypes of women's role to meet all household needs without the support of her husband or male partner.³⁴ This would suggest the distribution of vouchers, perhaps with certain restrictions or for a particular range of items (in addition to complementary programming, see below) would be advisable to avoid doing harm.

Engagement with community and church leaders, GBV actors, participation of women and men in the community

Gender-based violence is a sensitive issue that is not generally discussed openly in the Solomon Islands. Organisations focused on violence against women and children such as the Family Support Centre should be involved in all stages of CVA programming. Monitoring any increases or decreases in gender-based violence is challenging at the best of times and even more so in post-disaster conditions and necessarily requires the support of GBV experts. Religious or church leaders should also be engaged as they tend to be the most common source of support for many women experiencing violence in the home. Other key stakeholders such as police, community leaders, and women's representatives who know and understand the specific contexts should also be involved. Most importantly, women and men in affected communities and particularly those who are most at risk should be consulted in separate and safe spaces to assess and identify potential risks and drawbacks, along with social and economic benefits related to different CVA modalities and delivery mechanisms and be meaningfully involved in monitoring and evaluating cash and voucher assistance.

It is recommended that tools are used to support monitoring on the identified GBV risks and the effectiveness of the mitigation measures that were put in place following a GBV Risk Analysis for CVA, such as those found in the [Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners](#).³⁵

RECOMMENDATION 4: Cash and voucher assistance programs should be accompanied by a 'communications with community' strategy which identifies clear messages and a variety of communication modalities to ensure that all affected community members are clear on assistance packages.

Intra-family, intra-community and wider area tensions and jealousy

As with all humanitarian assistance targeting the people most in need and the provision of extra support can lead to tension, jealousy or conflict within communities and with neighbouring communities. Blanket distribution may result in limited or insufficient support especially among those people most in need. Respondents in a CARE study noted that the targeted distribution of CVA to both women and men could create tensions within the community. Some women reported harassment or fear of harassment from their own communities as not everyone had benefitted from CVA. This was a particular concern where women were named as CVA recipients and was particularly apparent for female heads of household (CARE 2019). Women and men involved in FGDs for this CVA study highlighted dissatisfaction in several communities related to inequitable or unfair distributions. Community members are likely to examine the distribution process even more carefully if assistance involves Cash and voucher assistances.

Tensions within the community - between households, extended families, and even with other neighbouring communities - can negatively impact relations in the home. Strong family ties exist across the Solomon Islands and in many of the smaller communities almost everyone is related in some way or another. As in much of the Pacific, sharing and reciprocity amongst extended family is a critical form of social networking in the Solomon Islands that helps to increase resilience by allowing people to leverage support in future. It also serves to enhance social status. CVA should be designed to avoid disrupting these social systems which by association can also lead to increased marital tensions. Clear ongoing communication to everyone in the community regarding CVA targeting criteria and opportunities to address any concerns or misconceptions and participatory monitoring by teams of women and men may help to prevent conflict, or if necessary ease tensions and avoid further escalation.

Clear communication should be provided about all aspects of CVA, including the amount and purpose of CVA during assessments and roll out of any CVA to avoid raising expectations, particularly among men to avoid possible backlash against women who are expected to meet household needs. Given significant needs in the aftermath of a disaster it may not be possible to use smaller transfers to support savings or to start or invest in small businesses, at least in the initial response stage. It will be important to temper expectations regarding the amounts of Cash and voucher assistance with the desire to invest or start small businesses. Where sufficient resources allow, CVA should be designed to enable people to meet immediate needs, such as food security while also investing in the future.

Communication and outreach

Risks of community tensions and household conflict, particularly in relation to gender-based violence should be mitigated through awareness-raising about the purpose of CVA and associated risk of gender-based violence both in

the home and in public areas. A range of communications methods should be used including modes that are accessible to people with different impairments. Two-way communication and messaging about CVA and possible risks and benefits should be undertaken with community and church leaders, women's representatives and women and men in communities should be involved meaningful consultation, and, so they can make informed decisions. Specific efforts and outreach should be undertaken for individuals or groups that might normally be overlooked or marginalised or face constraints to participate. Clear messaging about CVA criteria is essential and will need to be communicated well beyond the beneficiary communities to the wider public to avoid escalating tensions.

Any communication about CVA in the Solomon Islands should consider low levels of literacy, particularly among women. CVA should be explained using simple terms and all related communication should be accessible, including for people with hearing, visual or mobility impairments. In order to facilitate women's participation in assessments communication should be free of jargon and take into consideration many women's limited experience and familiarity with formal banking and financial service providers and mobile phone technology.

RECOMMENDATION 5: All staff, volunteers and partners working on Cash and voucher assistance Programs should receive Protection/Prevention from Sexual Exploitation and Abuse (PSEA) training and sign a PSEA Code of Conduct. Communities should also receive PSEA awareness and be made aware of reporting mechanisms

There is always a risk of sexual exploitation and abuse (SEA) in humanitarian programming. CVA **should be accompanied by sensitisation and awareness-raising among women and men in communities, chiefs and church leaders, police and all humanitarian workers to prevent and mitigate the risk of sexual exploitation and abuse.** As with all humanitarian interventions, existing guidance on PSEA should be applied to Cash and voucher assistance cash and voucher assistance. CVA-related communication to communities should include awareness-raising and messaging and information on GBV referral pathways and reporting mechanisms (see CARE [Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners](#) May 2019 for additional guidance). There are now PSEA training modules publicly available many of which can be found on the [PSEA Task Force](#) website.

RECOMMENDATION 6: Programs with cash and voucher assistance should incorporate meaningful and participatory monitoring mechanisms with beneficiaries and stakeholders including men and women (of different ages), people with disabilities, community leaders, women's groups and violence referral service providers

During FGDs for this study, women, as well as men in the communities noted the need for money to pay school fees and support businesses. Depending on the amounts of assistance, women (along with men) may prefer a payment schedule that allows them to generate savings or plan how to restart commercial activities or seasonal spending on children's schooling. Alternatively women may take other factors into consideration and prefer larger payments to reduce other risks (see Gender Tip Sheet for CVA). It is important not to assume that women and men necessarily prefer the same CVA modality, service delivery, size or timing of transfers. Full and meaningful participation of women, as well as men, in assessments will help to ensure people can fully weigh the options and identify potential risks, particularly protection risks related to marital conflict and gender-based violence both in the home and in public areas. The CVA design process, as well as implementation and monitoring should meaningfully involve women and men of all ages, and particularly with people most at risk, so they can make informed decisions. A diverse range of women, men, girls and boys should be consulted to monitor the positive and negative consequences of the overall response and specific activities, and to capture communities' perceptions of whether the positive consequences outweigh the negative consequences.³⁶ Both women and men should be given the opportunity to decide which family member(s) should receive the cash, the modality and location for cash and voucher assistance, and the best times of day to collect cash or vouchers.

Women of all ages, women's representatives and sub-groups should be consulted at all stages. It is likely that CVA staff will need to conduct outreach to consult with some women and people who are likely to face constraints such as people with disabilities and their carers, the elderly, single mothers and widows to gather their views at different

stages. CVA assessments and activities will need to consider the complex and varied dynamics of decision-making in the home and other factors such as time, workload and confidence that often act as barriers to the meaningful participation of women. Strategies such as child care or other support should be considered to facilitate women's meaningful participation, along with consultation about timing and venues. Separate meetings for women should be held and opportunities for women to provide feedback without the presence of husbands, male relatives or other male community members. The specific needs of older girls and female adolescents who are rarely involved in decision-making should also be taken into consideration.³⁷

Monitoring should be done to ensure women and people who may be overlooked have equitable access and are being adequately serviced by CVA. A range of confidential, accessible and responsive approaches and complaints and feedback mechanisms should be developed, targeting in particular women and girls, the elderly and people with disabilities, and their carers, young single mothers and widows. CVA programmes should monitor gender differences related to access – including in relation to decision-making – benefits and overall levels of satisfaction, as well as any concerns related to CVA. Women and men of all ages should be consulted regularly and be involved in participatory monitoring of CVA, in particular to identify any unintended negative impacts, including any activities that result in increased family or community tensions or that reinforce harmful gender stereotypes. Delivery mechanisms and modalities should be reconsidered or adjusted if they end up exacerbating or creating protection risks or if there are reports of abuse. CVA programming should be adjusted based on the views and experiences of women, men and all sub-groups based on both progress and lessons learned. The safety of delivery mechanisms and the modality of CVA should be monitored, including for any cases of SEA through PDMs and feedback mechanisms highlighting confidentiality given the various challenges women face to report cases of sexual violence.

RECOMMENDATION 7: Programs with cash and voucher assistance must be accompanied by or built upon family financial management training which includes discussion on financial decision making in the household

Men's involvement and their clear understanding of all aspects of CVA, including gender dimensions and associated protection risks, will be essential to minimise exposing women to domestic violence.

Complementary interventions to CVA can promote more positive gender roles and relations and support lasting change in gender equality.³⁸ Along with meeting basic needs, CVA programming can be designed to foster more equitable gender divisions of labour to decrease women's workload and increase women's participation in household and community decision-making. Ideally, CVA should be accompanied by complementary financial literacy and management training (such as the CARE PNG [Family Business Management Training](#) or the CARE Vanuatu [Family Financial Management Training](#)) for both women and men with gender equality programming and approaches that engage men and boys, for example to discuss workload and shared roles in the home and decision-making in the home. Men's involvement in gender equity trainings and awareness-raising sessions can encourage positive attitudinal change related to women's roles, including women's roles in financial decision-making. Wherever possible, CVA in emergencies should link up with development programming for recovery to support gender-transformative sustainable change over the longer term.

Communications strategies and advocacy approaches to disseminate key messages to promote positive changes in gender norms should also take into consideration the possibility that men may not be comfortable with shifts in power or may feel their authority is undermined. Studies show that in communities where gender awareness training and forums for discussions of gender roles had been introduced alongside economic empowerment programming, there may be instances of increased cooperation between men and women in households, which in some cases see men doing forms of labour usually associated with women. However, programming approaches that seek to shift gender roles are important should be designed and proceed with care.



Guidance for gender-sensitive data collection in communities

- 1. Ensure facilitators, enumerators and note takers reflect and discuss the following prior to fieldwork:**
 - Why is it important to collect gender-sensitive data?
 - How should we collect gender-sensitive data?
 - What are the challenges that might occur for enumerators or facilitators in their efforts to collect gender-sensitive data?
 - What are the protection risks for female community members and staff? How can these risks be prevented or mitigated?
- 2. Ensure gender-balanced teams and provide equal opportunities for roles, including as team leaders. Include gender specialists wherever possible to maintain a strong focus on gender, protection and inclusion.**
- 3. Prioritise safety, security and dignity of all team members and particularly women, identifying, preventing and mitigating specific needs and protection risks for women.** For example, accommodation should be safe and well lit, with lockable doors to bedrooms and bathrooms. Male staff should be aware that female team members may need extra trips to the toilet for MHM. First aid/travelling kits can contain extra sanitary pads.
- 4. Ensure both male and female team members are aware and able to deal with inappropriate behaviour that may occur within the team and in communities, even if it is considered 'normal' or 'culturally appropriate' (e.g. sexist jokes).**
- 5. Conduct meaningful/substantive pre-briefing to all team members to ensure everyone is absolutely clear about:**
 - Prevention of sexual exploitation and abuse (PSEA) and reporting mechanisms (as well as child protection and disability inclusion)
 - Completely voluntary participation and informed consent (sign forms)
 - Code of conduct - for info and/or photos (sign forms).
 - How to appropriately address disclosures of gender-based violence, child sexual exploitation and abuse and the use of referral pathways
 - Other general gender issues that should be considered, both generally and for the particular context.
- 6. Ensure all team members carry a copy of gender-based violence/protection referral guide or pathway with relevant contact details for service providers in the area to refer any reports or disclosures relating to gender-based violence or child protection, trauma, etc.**
- 7. Ensure women and potentially marginalised community members are equally informed about the project and research before the team arrives. Ask questions using simple language and avoid jargon and technical terms that women in particular may not be familiar with.**
- 8. Women should be interviewed by female enumerators.** Women, especially women living on their own or who do not have adult male relatives at home, may feel safer and more comfortable answering questions when speaking with another woman. Men may not be comfortable with men speaking with their wives or female family members. This approach helps to avoid any misunderstanding of jealousy and resulting backlash against women, as well as prevent actual or perceived cases of sexual exploitation and abuse.

9. **Where feasible interview women and men separately and carefully explain carefully the rationale of the approach to household members that are present.** In some cases, males/husbands may answer for wives or other female relatives in the home, or women may answer differently with husbands or male relatives nearby (and maybe the same holds true for men). Discuss with team to determine most appropriate approach, e.g. during advance community engagement, discuss and ensure leaders and members are clear about this approach.
10. **Take extra efforts to ensure women, especially mothers of young children, single mothers, women with disabilities, their caregivers, have the time and are absolutely willing to participate on that particular day and time.** Women often have a very heavy workload both in the home and community. During prior community engagement, ask women’s representatives (not male community leaders) which days and times are and are not suitable to interview women and conduct FGDs. At the start of the interview, if a woman is too busy, where needed and feasible, arrange a more appropriate time to conduct the interview or identify someone else.
11. **Where feasible, arrange paid child care or home care for FGDs to facilitate the participation of women with babies and young children and people caring for people with disabilities, chronic illnesses or the elderly.**
12. **Arrange paid catering for communities involved in the data collection (e.g. males and females from youth groups). Where feasible, ensure women involved in food preparation, serving food, and cleaning up and caring for children of FGD participants have an opportunity to be interviewed or participate in FGDs.**
13. **Make special efforts to collect data from marginalised members of the community who may not normally be consulted or who may have specific challenges, e.g. younger single mothers, pregnant and breastfeeding women, older widows, women with disabilities (and/or their caregivers), etc. Avoid labelling these individuals as ‘vulnerable’, as they also have a range of capacities.** Targeting based on categories such as elderly, female-headed households, households with orphans or vulnerable children) to identify households for inclusion may not always reach the people most in need and may result in backlash against already marginalised groups and intra-household or community conflict without a proper communications strategy that clearly explains targeting criteria. Previous responses in the region have found the need to undertake blanket coverage to minimise community conflict and disputes.
14. **Ensure separate FGDs for women and for men are conducted in separate locations.**
15. **Ideally, interview male and female community leaders separately so participants are able to speak freely in FGDs. If this is not possible, during FGDs be aware if one or a few female (and male) leaders or representatives are dominating the discussion or speaking for the whole group and make efforts to capture opinions from other people.**
16. **Ensure daily debriefings (discussions and forms) specifically address gender, protection and inclusion – e.g. related challenges faced by teams and suggested strategies to overcome them, as well as overall general reflections.**

Annex B Details of focus group discussions

No.	Community	FGD participants	# of participants	Age range	# of people with disabilities (in most cases sex, age and type of impairment not recorded)	Facilitator and note taker
1.	Cheke North Vagun Western Province	Women	13	30-60 yrs	2	Gwen, Emmy
2.	Sambora Vonunu Western Province	Women	9	30-70 yrs	1	Romana, Ricky
3.	Sambora Vonunu Western Province	Men	16	24-54 yrs	1	Ricky, Romana
4.	Afio Asimae Malaita Province	Women	7	30-60 yrs	1	Patricia, Raywin
5.	Nusubaruku Gizo Western Province	Women	6	21-28 yrs	0	Romana, Zamira
6.	Raubabata Malumalu'u Malaita Province	Men	9	25-50 yrs	0	Irvin, Martha
7.	Nafinatogo Santaana Makira Province	Mixed	51 (36 F, 12 M)	30-60 yrs	30	Gwed, Vahid
8.	Asimanioha Arosi 1 Makira Province	Women	6	58-60+ yrs	2	Martha, Emmy
9.	Asimanioha Arosi 1 Makira Province	Men	10	51-80 yrs	1	Irvin, Tevita
10.	Malango, Guadalcanal Province	Women	11	20-50 yrs	1 F, mobility, difficulty walking	Zamira, Patricia
11.	Verahue Savuei Guadalcanal Province	Women	6	22-65 yrs	0	Romana, Ricky
12.	Kirakira Bauro Central (Provincial capital) Makira Province	Small market vendors - women	3	50-60 yrs	0	Martha, Emmy
13.	Auki Auki Malaita Province	Small market vendors- mixed	5 (2 F, 3 M)	45-50 yrs	0	Ronnie, Julia
14.	Honiara, Guadalcanal	People with disabilities Solomon Islands (PWDSI)	11 (7 F, 4 M)	20-50 yrs	11	Patricia, Raywin

Mid-point gender debriefing 27 August 2019, Oxfam Office, Honiara

1. Introduction

In plenary, discuss the following:

a) What is gender?

b) Why is it important to understand and apply gender considerations in cash programming? Eg:

- *Understanding roles & responsibilities*
- *Not want to exacerbate any pre-existing issues*
- *Don't want to put anyone at risk*
- *Do no harm*
- *Need to understand who makes decisions on how money is spent in a household – could put women at risk if they receive all the money yet man is one who makes decisions; elderly or widowed women may have male relatives who control; same is true of people with disabilities*
- *Need to understand where control lies within the household, particularly regarding management and use of cell phones, SIMalangocards, and ATMalangocards*

c) What can be the challenges in obtaining this information? Eg:

- *People saying what they think is the 'right' response*
- *Fear*
- *Access to the most vulnerable (Fhousehold, PWD, elderly)*

d) What pre-cautions can we take? Eg:

- *Understanding existing decision making structures*
- *Understanding existing gender dynamics*
- *Understand and have a copy of local referral networks, mechanisms and services (should have this for all programming)*

2. Data collection

In plenary, discuss the following topics and how they intersect with gender:

- **Household Decisions:** What kind of decisions are made at the household level? Who is making these decisions? Who is not involved at all (e.g. PWD)?
- **Access to Market:** Who has access who does not? Why is this important?
- **FSP:** Who has access who does not? Why is this important?
- **cash transfer programming:** what are the risks? And to whom? Why? What are the benefits? To whom and why?

Go through data samples and consider where probing questions would be useful. Note takers to imagine that the reader has no prior knowledge. In plenary, go through responses below. What do they tell us? What don't they tell us? Can we see who is making decisions about what? Where does the power lie?

3. Data analysis

Coding:

- **Access to and control of resources:** Especially cash - who has access to cash, how, and how do they use it (control linked to household decision-making)
- **Gender divisions of labour:** Roles, workload, # of dependents, affects ability to travel, access cash, FSP and services, related to 'access to public spaces and services'

- **Household decision-making:** -Especially re finances - saving, spending, small/big decisions, potentially linked to conflict, violence
- **Meaningful public decision-making:** (eg ability to influence cash transfer programming modalities during emergencies)
- **Violence (safety and protection):** Travel to access FSP, markets, household conflict, domestic violence³⁹

Give one handout of FGD responses per group.

1. In groups, go through the list of responses. Colour code where the response meets one of the codes above. Note that when you do the full coding and analysis exercise in September, you will also look at what men / women said and what age groups.
2. Discuss:
 - Any observations from the coding exercise?
 - Any gaps in the data? Why do you think this is?
 - What can we do to address these gaps?

Discussion notes from session participants

1. Any observations from the coding exercise?

- Decision making depends on situation for men, women, widows, PWD, youth and the elderly
- Statements too general
- Not specific
- Vague statements
- Not gender inclusive
- Lots of assumptions
- Most dominant {coding} – household decision making, access & control of resources
- Bias – less on gender

2. Any gaps in the data? Why do you think this is?

- Gap between household decision making and public decision making because each respondent refers to their own household decision making
- Women still have the mentality that men are the head of household so they always refer to men (husband) to make decisions
- No proper assessment
- No gender inclusive
- {data} too general
- Need to ask who? Why? Where? When? How? Why?

3. What can we do to address these gaps?

- Facilitator must probe and ask follow up questions
- Always refer questions to community / public
- Always ask about different type of people in the community e.g. man, woman, elderly, widow, PWD, youth
- Need to be more specific (male, female, PWD)
- Gender roles and responsibilities
- Include probe questions

Annex D Participant list

**Participatory Gender Analysis Workshop
12 - 13 September 2019
Oxfam Office, Honiara**

No	Name		M/F
1.	Irvin Sala	Enumerator	M
2.	Patricia Hou	Enumerator	F
3.	Ricky Pana	Enumerator	M
4.	Martha Kili	Enumerator	F
5.	Emmy Musuota	Enumerator	F
6.	Vahid Namu	Enumerator	M
7.	John Kitaru	Enumerator	M
8.	Ronnie Kolosu	Enumerator	M
9.	Romana Lelea	Enumerator	F
10.	Joshua Wore	Enumerator	M
11.	Julia Waitara	Enumerator	F
12.	Gwen Rarai	Enumerator	F
13.	David Hori	Enumerator	M
14.	Harry Nauka	Cash Transfer Programming Project Officer, Oxfam Vanuatu	M
15.	Tevita Gide	Cash Transfer Programming Project Officer, Oxfam Vanuatu	M
16.	Zamira Rua	Cash Transfer Programming Project Officer, Oxfam SI	F

**Participatory Gender Analysis Workshop
12 - 13 September 2019
Oxfam Office, Honiara, Solomon Islands**

Total of 13 evaluation forms submitted.

Overall satisfaction Very good 13 (100%)

Facilitation, methods, and tools were appropriate? Yes 13 (100%)

- *Very good and simple to understand.*
- *Good participation by all who attended the workshop.*
- *The facilitation and method used helps understand more on the aspect of gender to the study (cash transfer programming)*
- *Very appropriate, like all the materials provided and makes it easy for us to do the analysis.*
- *Very informative. Learned a lot about gender.*
- *The facilitation and methods used was very good because all of us enumerators were engaged in the discussions and sharing views which I learned a lot from.*
- *Inclusive – equal participation by male and female enumerators.*

Adequate time for questions and discussion? Yes (100%)

- *Yes there was lots of time given for discussion.*
- *We were given adequate time to explain and discuss issues we came across.*
- *Questions asked were discussed by everyone and each one is given time to raise their views.*
- *Ample time is given to participate and no restrictions to asking questions.*
- *Everybody contributed well on questions asked by participants.*
- *Yes.. Enough time was provided for questions and discussions. This helps us to participate fully in the discussion and learned a lot from the workshop in reality to do data analysis and gender.*

Most interesting aspects of the workshop and why

- *Especially when analysing views of women and men. Comparing data according to what men and women think.*
- *The data analysis activity which is new to me.*
- *Analysing the data while considering gender as part of decision-making, as well as how important gender informs implementing the program.*
- *Analysing the data and gathering findings.*
- *Collecting data in various remote communities and provinces. Learning about best possible ways to help and assist people in time of natural disaster.*
- *About gender, because it is important to consider both genders (male/female) when doing analysis in any context.*
- *Sharing information on gender roles and responsibilities.*
- *Decision-making based on gender.*
- *Identifying different groups of people and analysis of their participation in the community. Sometimes we forget their existence during the survey.*
- *The discussion because it helps to understand more about the data collection. Analysis was good!*
- *The part where we have to share our experience also see what data we have collected and be able to work together as a team.*
- *Gender Analysis. We could capture more issues concerning gender if we had done this workshop earlier.*
- *Identified challenges you face in the community and during household/FGD interviews.*

Key learning

- *Lots of things to take away.*
- *Understanding gender analysis in general. I got to know about the data I've collected during the survey. Makes real sense!! How to do gender-based data analysis; Working in a team in analysing data and summarising data for adequate reporting.*
- *When analysing data I/we need to consider gender.*
- *Importance of 'gender' so that we know what roles men and women do in a H/H to earn income to support the family in community as a whole.*
- *Identifying issues of gender in a survey; The findings of the data and what types of questions to be asking and the different of gender and how FGD is important; The importance of considering gender issues in relation to data collection*
- *The importance of gender in decision-making; Gender does affect decision-making and types of decisions are gender-based (roles and responsibilities); Gender plays a huge role in decision-making at household and community level.*
- *Learning new method to help people in N/disaster (cash transfer programming).*

Additional comments

- *So far so good!! (3); All is good, everything clear; All good!! Good workshop.*
- *A lot of group work done and good participation by all; Good team work;*
- *Even contribution needed from participants. Take turns to express views; Everybody participated and contributed in the group discussion very well (gender balance).*
- *Need to have more energy/ice breaker.*
- *Maybe use projector for a presentation. More visual aids, posters, handouts.*
- *Overall the workshop is very good.*
- *I think more time is needed to do this type of workshop.*
- *Similar approach in analysing data should be carried out in other workshops.*
- *Include more communities and every province to capture views of people about cash transfer programming.*
- *No comments for improvement but I learned a lot of new things especially about 'gender' and how to do data analysis mainly focused on gender; In general, I learned a lot and have more understanding about 'gender', the importance to capture all aspects of their existence in the community; I learned ways and how to analyse data mainly based on gender.*
- *Learned a lot of new things about how to analyse the data and it's very interesting.*
- *Before teams go out into the field to do survey it would be great to carry out Gender Analysis Workshop. Just so we have general awareness.*
- *Well done!!*
- *Keep in touch, for such training in future.*

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and full report https://docs.wfp.org/api/documents/WFP-0000102755/download/?_ga=2.89418971.1584959931.1573011199-478930184.1573011199

Endnotes

¹ Research includes: CaLP *Collected Papers On Gender And Cash Transfer Programmes In Humanitarian Contexts* (2018), WFP *The Potential of Cash-Based Interventions to Promote Gender Equality and Women's Empowerment* (2019), [CARE What Does Gender-Sensitive Cash And Voucher Assistance Look Like?](#) (2019)

² ILO Office for Pacific Island Countries: Cash for work: Pilot programme 2013-2014 – Fiji and Solomon Islands experience, 2014. Can be found under: https://www.ilo.org/suva/publications/WCMS_338071/lang--en/index.htm

³ For further details of the approach see CARE's Good Practices Framework for Gender Analysis at <https://www.care.org.au/wp-content/uploads/2015/02/Good-Practices-Brief.pdf>

⁴ IWDA *Women and Leadership in the Solomon Islands* (2016)

⁵ Asian Development Bank (ADB), *'Solomon Islands Country Gender Assessment'* (2015)

⁶ Oxfam *'Community Perceptions of Gender Norms and Economic Opportunity in Rural Solomon Islands'* 2018

⁷ Recent research highlights significant variation and diverse gendered patterns of household decision-making among income earners and dependents (Eves et al 2019).

⁸ World Bank *'Gender Inclusive Value Chains Improving women's participation in the Solomon Islands'*, (2018)

⁹ Ibid. page 31-32

¹⁰ [South Pacific Business Development](#)

¹¹ The Do No Harm report (Eves et al 2018) provides an interesting analysis of the benefits for women's involvement in savings groups, as well as the myriad challenges associated with membership including jealous, uncooperative and sometimes violent husbands and the various strategies wives use to keep their husbands from accessing the money, including leaving the group altogether to maintain marital harmony.

¹² Actual literacy rates are much lower than indicated by the census, with only 15% of women and 21% of men being fully literate (ADB 2018:21)

¹³ Additional data and findings related to female market vendors in Solomon Islands can be sourced from the Markets for Change programme supported by UN Women (<https://unwomen.org.au/our-work/projects/safer-markets/>).

¹⁴ In patrilineal societies, land rights are generally passed from father to son and men are recognised as the conduits of inheritance and decision-making. In matrilineal societies, though women may 'own' the land, inheritance often occurs from a woman's brother to her son and women do not generally have formal decision-making about land. In these societies, women traditionally had a prominent role with respect to decision-making about land however, changes in social norms and royalties from natural resource exploitation have led to men taking over decision-making related to land, in keeping with dominance over visible leadership roles in the home, community, party politics, government and the private sector. Men have become trustees, signatories and beneficiaries of royalty payments without proper consultation with women. This has resulted in unequal shares in the benefits and led to false claims of landownership (Maetala 2008:48). In patrilineal societies women that are not members of the lineage through which highly valued land assets are passed down have a de facto lower status, nor do they receive the 'traditional respect' sometimes afforded women in matrilineal societies (ADB 2015:5).

¹⁵ Oxfam *'Community Perceptions of Gender Norms and Economic Opportunity in Rural Solomon Islands'* (2018) page 40.

¹⁶ The Do No Harm study (Eves et al 2018) points out the significant financial challenges that exist for people in urban areas who may not have extended family, land or other resources to immediately rely on, and discusses how alcohol consumption by men can easily deplete household finances and quash any hope of women having more decision-making power in the home.

¹⁷ Eves et al *'Do No Harm Report Solomon Islands'* (2018) pages 13, 35 and 42.

¹⁸ Some of the challenges women face to report cases of GBV in Solomon Island communities for example relate to 'O2s' or extra marital relationships or divorce; economic impacts and dependency on husbands; inability to openly discuss matters of a sexual nature: shame and *kastom* compensation; fear of reprisal from attackers or their family; *wantok* or family connection between police and perpetrators (Allen 2013)

¹⁹ Eves et al *'Do No Harm Report Solomon Islands'* (2018) page ix

²⁰ Ibid. page 47

²¹ Wanting to start a business and being able to do so are quite different things. According to the Oxfam report (2018) gender norms have significant influence over women's ability to start and maintain a business. Women consider husbands to be the most important enabler and blocker for their business for example in terms of permission to start a business or sharing care and domestic work so that women can support the business. Findings highlight that women and young women face serious risks in pursuing economic activities including men's control of finances, violence related to care work, violence in business spaces, and opposition and backlash from spouses or other men if men are excluded from women's economic empowerment programs or do not benefit directly from the business.

²² CARE, *'Good Practices Framework - Gender Analysis'*, page 5

²³ CARE *'Cash Voucher Assistance That Works For Women: 6 Lessons From The Field'* (2019) page 9

²⁴ CARE, Rapid Gender Analysis Toolkit <https://insights.careinternational.org.uk/in-practice/rapid-gender-analysis>

- ²⁵ [UN Women 'Guidance Note How To Promote Gender Equality In Humanitarian Cash And Voucher Assistance'](#), (2019) page 31
- ²⁶ CARE / IASC '[Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners](#)' (2019) page 10
- ²⁷ Ibid. page 27
- ²⁸ de Barra C, and Molloy E., '[Gender and Cash-based Programming in Malawi: Lessons from Concern Worldwide's Humanitarian and Development Experience](#)', Concern Worldwide, September 2018 addressing social norms on gender is essential as part of any programme that uses cash transfers as a tool for livelihoods protection (emergency) <http://www.cashlearning.org/downloads/resources/Other/calpcollectedpapersongenderandctp-vol.3.pdf>
- ²⁹ Eves et al '[Do No Harm Report Solomon Islands](#)' (2018)
- ³⁰ CARE / IASC '[Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners](#)' (2019) page 27
- ³¹ Ibid., page 18
- ³² Research conducted in Malawi (de Barra 2018) raised concerns about a possible link between targeting women for CTs and an increase in multiple relationships. If a man feels he is not necessary as a provider in the home, he may look for alternative ways of asserting his masculinity by demonstrating his virility with girlfriends or additional wives. Although it is a very different context this could also be a possibility in the Solomon Islands where having an 'O2' or an extra-marital affair is not uncommon and often results in conflict involving all immediate and extended families, often resulting in shame and compensation on all sides including from wives whose husbands have left them. The study also noted that men frequently use income to fund additional marriages or relationships – and depending on the amount this could also be a slight risk that perhaps should be considered for CTP in the Solomon Islands.
- ³³ Some CVA initiatives have incorporated innovative targeting and delivery mechanisms, see for example the use of village targeting communities which selected recipients to maximise spending on household needs and minimise misuse among men while also allowing them to save face (de Barra 2018). The approach was possible due to a strong and well-respected committee that could make confidential decisions. It remains to be seen if this approach would work in small Solomon Island communities where committee decision-making is often fraught with challenges and contradictions and information rarely stays confidential in the community for long.
- ³⁴ In Malawi, some women noted that when the money ran out, they were exposed to violence or a risk of violence within their homes. As a result, some women stated a preference for food commodities instead of cash in order to reduce unrealistic expectations about what the transfers would cover CARE (2019) Similarly the Oxfam study (2018) notes the importance of recognising and mitigating the risks of harming women by adding further financial burden.
- ³⁵ CARE / IASC '[Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners](#)' (2019) page 25
- ³⁶ See Tip Sheet: Consulting with women and girls on their access to services and perceptions of safety (IASCGBV Guidelines Implementation Support Team), unpublished. Contact gbv_guidelines@gmail.com for more information.
- ³⁷ In one study by UNHCR participants stated that if cash were given in lieu of hygiene items, sanitary pads were likely to be deprioritized by both women and men in favour of food, clothing and other needs which highlights concerns that this might possibility of compromising girls' attendance at school (UNHCR 2018).
- ³⁸ Evidence from a cash transfer programme in Brazil that included workshops with men and women on topics such as violence prevention, women's autonomy and decision-making, caregiving and economic empowerment engages men and boys is helping to drive more transformative gender-relational change. Resulting in substantial changes in the attitudes of both partners towards more equal decision-making about household investments, reproductive decisions and parenting (Antonio, C. 2016).
- ³⁹ During a study conducted for the Justice for the Poor project the term 'domestic violence;' was not often used by respondents who instead commonly used terms such as 'killem wife' or 'killem woman' -killem means to physically assault (Allen et 2013)