

**Gender equality is smart
economics—but it takes more
than money and markets**

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gender MATTERS

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When women benefit, the whole community benefits.

Acknowledgements

International Women’s Development Agency (IWDA) recognises partnership and collaboration as fundamental to development effectiveness. As we work with partners, we build our capabilities and strengths to advocate for gender equality. Together we create space for women’s voices to be heard and amplify these through networking, advocacy and research.

The learning shared in this issue of *Gender Matters* includes ideas developed over many years. It reaches back to collaborative work undertaken by IWDA and the Vietnam Women’s Union with funding from the Australian Government, to document and analyse learning from more than a decade of collaboration on microfinance and microenterprise development support between 1988 and 2002 (see www.iwda.org.au/2010/08/20/micro-finance-what-works).

The work in Solomon Islands that is highlighted in this paper is current. It includes work undertaken through the Tugeda Tude fo Tumoro (TTFT) project, funded by the Department of Foreign Affairs and Trade - Australian Aid Program as part of the Solomon Islands NGO Partnership Agreement. TTFT is led in partnership by Live & Learn Environmental Education Solomon Islands and IWDA. It also includes learning from IWDA’s work with the West Are’Are Rokotanikeni Association (WARA). The WARA women’s savings club model was the first such model to be implemented in Solomon Islands and the experiences of WARA informed the development of the TTFT women’s savings clubs model.

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1. Introduction

The economic participation and empowerment of women¹ is fundamental to strengthening women's rights and opportunities and enabling them to have control over their lives and influence in society (Ministry for Foreign Affairs Sweden 2010). It is also widely recognised that achieving sustainable development, pro-poor growth and other globally agreed development goals in health and education cannot be achieved without women's economic participation and empowerment. In her preface to the 2014 document, *Improving Economic Outcomes for Women*, Australia's Minister for Foreign Affairs and Trade, the Hon. Julie Bishop, said:

The Australian Government gives priority to gender equality and women's empowerment in our foreign policy and in our overseas aid program. We recognise that one of the best ways to promote economic growth and to achieve stronger communities and societies is to empower women and girls.

Women are half the adult population. They are not a marginal concern or a sectional interest. They have a right to be able to work and benefit from their labour, in ways that are equitable, safe and just. There are clear and substantial economic and social benefits from women's increased economic participation and empowerment, which are widely acknowledged. However, opportunities to enable women to be involved in economic activities that offer them a fair return on their labour continue to be lost. This is because women's realities, and what is required for women to be able to engage and benefit from economic opportunities, are not explicitly and comprehensively considered and addressed. Women face multiple barriers and challenges to taking up economic opportunities on terms that they choose. For example, if the unpaid household and care work that many women are responsible for providing in families and communities cannot be organised and managed, then a new economic 'opportunity' is not really a realistic opportunity at all.

Policies and programs that seek to support women's economic participation and empowerment can focus quite narrowly, for example, on improving women's education or vocational skills, or access to credit to invest in a business. They assume that this will be the first step towards wider empowerment gains: if women can invest in a business they will be able to earn more, have more influence and self-confidence, be valued more for their contribution, contribute more, and so on. This story of a relatively straightforward linear process from increased economic opportunity to wider empowerment does not reflect the complex realities of many women's lives, and underestimates the multiple and intersecting factors that need to be addressed for women's overall circumstances to improve and be sustained.

Policies and programs can also assume that more active participation in the formal economy is possible for, and desired by, all women, and will be beneficial overall. However, in many developing and subsistence contexts, formal sector activity is only a small part of the economic activity and value creation in communities. Informal employment remains important, comprising around half to three-quarters of all non-agricultural employment (World Bank 2012). This is particularly the case in small Pacific Island economies, where 'most Pacific Islanders engage in some combination of agriculture, subsistence activities and cash or barter exchange, and informal small-business activity, either as part-time employees or as business owners' (World Bank 2014, p.3).

Geography (particularly distance from markets) and demography (particularly small dispersed populations) are powerful and continuing influences on the structure of Pacific economies.

This context brings real risks for women and communities, as well as opportunities. As Sylvia Chant (2009) has highlighted, new economic opportunities and greater involvement in the formal economy has, for many women, not been a liberating experience but rather, associated with a growing 'feminisation of responsibility' for both productive and reproductive roles. Women's increased contribution to family income has not translated into an ability to negotiate greater inputs to household incomes or labour on the part of men, 'let alone reductions in resource-depleting activities which are in part driven by normative ideals of masculinity'. One consequence is that across the world, women spend more time on unpaid household and care work than men (World Bank 2011), and this remains true even when women earn most of the household income (Wisor 2012). This situation of huge workload and no power has been described as 'slavery' by women in Solomon Islands and Papua New Guinea.² The unequal load of unpaid care and household work is inequitable in itself and often limits the kind of paid work women can undertake. It also means that when paid and unpaid work are counted, women consistently work more hours overall than men, but less of it is remunerated. This has lifetime consequences for women's economic security.

A narrow approach to economic empowerment is likely to under-deliver. By not addressing the multiple barriers that constrain women's economic opportunities and benefits, policies and programs will be less effective and the resources invested will not deliver the returns they otherwise might, economically or socially.

1. The barriers to women engaging economically and benefiting equally with men often begin when they are girls. IWDA collaborates with organisations that focus on girls but our programs primarily work with women, and this paper focuses mainly on issues and considerations facing women.

2. This language was reported in 2013 and 2014 by different research teams involved in separate research projects in Solomon Islands ('Do No Harm' research) and Papua New Guinea (research on violence against women undertaken by Voice for Change in Jiwaka, Papua New Guinea).

For women to participate in and benefit equitably from economic activities in ways that are sustainable and contribute to gender equality, changes are needed at different levels: by individual women (capability, knowledge and self-esteem); in families, communities and institutions (including norms and behaviour); in markets and value chains; and in the wider political and legal environment (Golla et al. 2011). The barriers women face are not just economic but also social, cultural and often legal as well. Not all women face the same barriers: overlapping discrimination on the basis of gender, disability, ethnicity, class, caste and sexual orientation magnify exclusion for some.

IWDA has supported women's economic empowerment and livelihoods since its establishment in 1985. Our experience with savings and microfinance models reaches back to the 1980s, and a 17-year partnership with the Vietnam Women's Union to build up successful integrated models of income-generation and other development activities, enabling poor women to access credit, learn appropriate technologies for their economic advancement, and build agency and influence.

This issue of *Gender Matters* explores these issues through examining the role of savings clubs in Solomon Islands and what they reveal about the relationship between financial access, economic opportunity and wider empowerment gains, particularly in decision-making and leadership. We discuss how enabling women to come together, save and access small loans, and gain financial management and vocational skills and experience, brings a range of benefits that are valued by women and by their families and the wider community. We argue that without attention to the wider context in which women live their lives, gender equality and empowerment gains will be limited. Women may be participating and contributing more economically, to their family and wider community, but without commensurate gains in their ability to share their other work, or influence wider decisions that affect their lives.

Today, IWDA's economic empowerment program partnerships reach across the Asia and Pacific region. Our experience is underpinned by a holistic understanding of what is required to improve women's access to and control of economic resources, and continues to build as we expand on our work, scale up our support and extend our program reach.

IWDA's current work on economic empowerment and financial inclusion is focussed in Solomon Islands where IWDA partners with two organisations that between them support over 1,500 women to access local financial services through savings clubs. West Are'Are Rokotanikeni Association (WARA) has been an IWDA partner for over six years and their women's savings club has now saved over SBD\$1,000,000. The experiences of WARA have informed the work of another IWDA partner in Solomon Islands, Live & Learn Environmental Education Solomon Islands (LLEESI). Since 2009 IWDA and LLEESI have supported the establishment and strengthening of 19 independent women's savings clubs and worked to foster and support women's leadership in communities through the Tugeda Tude fo Tumoro (TTFT) project.³

In the Solomon Islands context, enabling women in rural areas, where over 80% of the population live, to access financial services and build livelihood skills and opportunities will be of limited overall long-term benefit, if they do not also have improved access to and control of the natural resources on which their livelihood and culture depend. This requires women's participation in decision making and leadership around sustainable natural resource management.

Increasing women's benefit from economic activity in a subsistence context, in a way which contributes to sustainable development for the long term, involves some significant challenges in Solomon Islands. Enabling women to participate and contribute more economically can reduce the pressure on families and communities to engage in unsustainable practices such as logging. But improving women's overall status and wellbeing, and improving natural resource management, requires women's active and equal participation in decision-making at all levels—within the family, the community and the wider society.

Gender inequality is multidimensional and women's lives are multifaceted. A single initiative such as a savings club may make a significant contribution and catalyse wider changes for women, but achieving equality outcomes, not just opportunities, will require change across many areas of life, at many levels, sustained over time and reinforced by changes in relationships and institutions.

3. Tugeda Tude fo Tumoro is funded by Department of Foreign Affairs and Trade (DFAT) Australian Aid Program (AAP) as part of the Solomon Islands NGO Partnership Agreement (SINPA).

2. Issues and debates around women's economic empowerment and its wider implications

What is 'economic empowerment'?

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from economic processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fair distribution of the benefits (Eyben et al 2008).

For women and girls, 'economic empowerment' is a process whereby women's and girls' lives are transformed from a situation where they have limited power, agency and access to economic resources and opportunities, to one in which they experience economic advancement, and both their access to resources and opportunities, and their power and agency, are enhanced (VeneKlasen and Miller 2002; OECD 2011, ICRW 2011).

'Women's economic empowerment' involves more than increasing women's access to income and assets. It is about enabling women to have more control over economic resources and how these are used, so that they also have greater control over other areas of their life (ODI, p.iv). A focus on women's circumstances helps to reveal the practical challenges, barriers, constraints and possibilities available to individual women. But enabling women's economic participation and empowerment requires going further, to address the discriminatory social norms and institutions that systematically disadvantage women compared to men, and some women more than others.

Economic engagement and empowerment

Much has been written about women's economic empowerment and its benefits. In this section, we briefly touch on some issues and debates regarding the connections between financial access, economic empowerment and wider empowerment gains for women, to provide some context for discussing the specific case of women's savings groups in Solomon Islands.

Women's economic empowerment can have both positive and negative outcomes for individual women. On the positive side, some studies argue that economic empowerment programs strengthen women's economic

autonomy and enable them to pursue non-traditional activities (Cheston & Kuhn 2002). A 2007 report from UNESCAP (United Nations Economic and Social Commission for Asia and the Pacific) concludes that the greater financial independence facilitated by microfinance increases women's options, helping them to stand up to abusive spouses, and to serve as role models in the community. Others have found that economic empowerment programs improve women's ability to contribute to household income and to increase their own assets. There is also evidence that women's earnings can increase household expenditure on food, household improvements that increase healthy living, and children's education, especially for girls (Hailie et al 2012, p.256), thus delivering a multiplier effect (UNESCAP 2007). Studies from across developing and developed regions (for example, from places as diverse as Brazil, Ghana, South Africa, and the United States) show that income in the hands of women positively affects their female children's health (Duflo 2003; Thomas 1995); commonly, the marginal effects of income and assets in the hands of mothers are larger than effects of similar income and assets in the hands of fathers (World Bank 2012, p.5).

Increased economic opportunities for women also improve national economic performance. The World Development Report 2012 argues that misallocating women's skills and talent comes at a large (and rising) economic cost and that eliminating barriers that discriminate against women could increase productivity by 25 per cent in some countries (World Bank 2011).

Some scholars have found that economic empowerment associated with microfinance lowers the incidence of domestic conflict and violence (Hailie et al 2012, p.263). Kabeer (2001) found that access to credit reduces marital conflict because it helps women to provide for the family and share men's burden of family support. Cheston and Kuhn (2002) concluded that microfinance strengthens and improves family relationships. However, some researchers have found that initiatives to provide women with access to savings and credit can also generate negative consequences. As noted earlier, increased contribution to household income is not often linked to an ability to renegotiate other gendered responsibilities (Chant 2006). Programs that have gender equality at the heart of their strategy appear more successful in enhancing women's earnings and decision-making power within the household than other programs (Hailie et al 2012, p.258).

As Kilby and Crawford (2011, p.11) note, microfinance initiatives are not inherently empowering or disempowering; it depends on the context and approach.

Some critics argue that, rather than engaging women's agency and power, microfinance programs can limit it (e.g. see Hunt and Kasynathan 2001). Goetz found that women: '...receive credit in much smaller amounts than men, training is for low-profit, sex-stereotyped activities, and unlike men, their programme membership may be made conditional on their acceptance of family planning measures (Goetz 1992, p.7). Of course a well-run microfinance program based on self-help groups can have quite different empowerment outcomes (Kilby 2011). The point here is that microfinance programs targeted at women per se are not good examples of gendered programming. The provision of savings and credit services will have varying gender impacts depending on how and the context in which they are provided. Similarly, small income generation projects targeted at women can see women stuck in low wage poverty traps if education, skills, caring responsibilities and limited capital restrict their options to ones that provide a poor return on labour.

Few studies have considered the limitations of economic empowerment initiatives in a Pacific context. The Australian Government report, *Violence Against Women in Melanesia and East Timor*, found that although microfinance can strengthen women's ability to stand up to family violence, 'interventions aimed at empowering women can generate unintended consequences, often in the form of violent backlash. (As women increasingly demand equality, men increasingly assert their control over women.)' (AusAID/ODE 2008a, p.17). Bradley (2011, p.2) notes that in Papua New Guinea, while 'having earning power may strengthen women's bargaining position at home, it can have the opposite effect... Husbands may react with increased aggression to what they perceive as a threat to their control over their wife, even to their masculinity and self-respect, when their wife has her own income, particularly if she is the higher earner, holds a responsible position, or is the sole breadwinner'. Findings from research in semi-subsistence Melanesian communities in Solomon Islands and Fiji suggest that any cash in the hands of women can expose them to risk of violence by men, often in association with resource depleting activities such as gambling and drinking (Carnegie et al 2013). The State, Society and Governance in Melanesia program at the Australian National University and IWDA, with funding from the Australian Government, are currently undertaking research in Solomon Islands and Papua New Guinea to better understand the relationship between women's economic participation and empowerment,

access to financial services and violence against them (Eves & Crawford 2014). The findings from this research will guide the design and implementation of economic empowerment initiatives, and organisational policies, to minimise possible harm and to maximise positive gender equality outcomes (Eves & Crawford 2014). The results will be shared in a future issue of *Gender Matters*.



Noda Savings Club members, Western Province, Solomon Islands.
Photo: Frank Lave

The economy is more than the 'formal economy'

Women's economic empowerment does not always look like 'graduating' from engagement in the informal and non-cash economy to better paying work in the formal economy. For many women, it is about being able to combine activities in different economies in a way that they choose with a fair return for their efforts, control over the results of their labour, the ability to negotiate the sharing of family and community responsibilities and influence over financial decision-making.

As noted in the Introduction, the informal sector is a major contributor to the economy in many developing and subsistence contexts. In the Pacific, most people are involved in 'some combination of agriculture, subsistence activities and cash or barter exchange, and informal small-business activity' (World Bank 2014, pp.3-4).

The Floating Coconut



Figure 1: The Floating Coconut: understanding women's and men's roles in economies in Melanesia, Illustration by Live & Learn Environmental Education Australia.

Figure 1 illustrates the diverse, socially and economically valuable work undertaken in Melanesian communities. Women are responsible for the majority of work in both the informal and non-cash economies; engaging in tasks as diverse as, selling produce and cooked food, household work, sewing, sex work unpaid care for children and people living with disabilities and community work. This diverse economic activity underlines that a comprehensive conception of economy is essential in order to understand and value the range of activities women engage in and identify opportunities for meaningful economic empowerment. There are two key reasons for this:

i. Economic activity outside the formal sector is important in its own right. Unpaid care and household work and informal work sustain and enable subsistence and formal economic activity. It has been estimated that

if unpaid household and care work were assigned a monetary value it would constitute between 10% and 39% of Gross Domestic Product (GDP) (OECD DAC GenderNet 2011). However, this value is not currently captured by Gross Domestic Product, and is often invisible to individuals, communities and policy makers.

ii. Activity in the informal and non-cash economies impacts on the formal economy. Time spent on informal and non-cash economic activities can limit the time available for involvement in formal sector activities. This also often constrains the type of paid work that can be taken, limiting women's options to casual jobs or ones close to home.

4. This tool was developed as part of research funded by the Australian Government and involving IWDA, the University of Western Sydney, Macquarie University, Fiji National University, Union Aid Abroad (APHEDA) in Solomon Islands, Live and Learn Environmental Education in Solomon Islands and Women's Action for Change in Fiji. The research focussed on developing ways of measuring economy and gender equality that were relevant in subsistence economies in Melanesia. Outputs can be downloaded from www.iwda.org.au

Access and control

A primary reason for the development of microfinance initiatives and services has been improving women's access to savings and credit services. However, access to savings and credit services does not necessarily mean women can control how funds are used. The ability to save and borrow does not automatically 'right the power imbalances which result from inequalities in the way society treats men and women' (Johnson 2014; p.1). If women are not able to keep their money safe and make decisions about how it is spent without fear of bullying, violence, or exhaustion from overwork, they will not be empowered and financial inclusion may be ultimately disempowering.

This is a particularly important consideration in a context such as Solomon Islands where the lifetime prevalence rate for intimate partner violence against women is around 64% (Secretariat of the Pacific Community 2009, p.3). Violence is a reality in many women's lives and will for some women significantly impact on whether and how they engage with financial services.

Financial indicators are an inadequate measure of 'success'

It is essential to look beyond financial indicators (e.g. amount of savings, percentage of loans repaid) to know if initiatives focussed on economic empowerment have been successful. Loans might be taken for one purpose but women coerced into using funds for another, or repaid through efforts that are not at all empowering. Some microfinance initiatives seek to address the risks for women in taking on debt by only allowing women to borrow for income generation purposes. Focussing on the quality of the business idea, the available market and the likelihood of earning profit in determining whether to grant a loan aims to increase the likelihood that women can generate sufficient funds to repay the loan from the business activity the loan is supporting.

However, women may have a range of reasons to borrow, or draw on their own savings. In subsistence contexts in Solomon Islands with limited connection to markets, involvement in the economy is often about daily survival, meeting periodic expenses such as school fees and saving for emergencies such as health problems. Both savings and small loans can play an important role in enabling women to meet immediate needs and community obligations or make a major household investment such as a solar panel in a context of variable and seasonal income. A women who engages in a cycle of saving and withdrawing to meet her needs across a year may feel that savings club membership

has benefitted her just as much as someone who has saved without withdrawing and accumulated \$5000 in their account. As Kabeer (2001, p.81) reminds, we should see empowerment as 'an expansion in the range of potential choices available to women' and we should enable women to make informed choices themselves, rather than make them by default through imposing externally determined limits.



Figure 2: Women's economic empowerment requires both power and agency, and economic benefit, together they are mutually reinforcing (Golla, Malhotra et al. 2011, p.4-5).

3. Savings clubs: A contextualised response to financial, livelihood and empowerment priorities

To understand women's engagement with the economy in Solomon Islands, we must understand their reality and the context in which they interact with financial services and income generation activities. Solomon Islands is a nation of over 900 islands located in the South Pacific Ocean, with a population of over 600,000 people (Central Intelligence Agency 2014). Solomon Islands was ranked 157 of 187 countries on the 2013 UN Human Development Index (United Nations Development Programme 2014). The majority of services and development initiatives are centered in the capital, Honiara. Despite over 80% of the population living in rural areas, provincial communication and transport services are limited. The private sector is small, formal job opportunities are limited and informal employment is constrained by 'a lack of entrepreneurial, financial management and livelihood skills' (World Bank 2012, p.ii). One third of the country's income and 70% of household income is earned through subsistence farming (UNDP 2002, cited in Hutchens 2008, p.2). Subsistence gardening is commonly led by women, and 90% of all produce is retailed and bought by women (Hedditch & Manuel 2010, p.viii).

Women in Solomon Islands have low status and are marginalised from political and economic systems. While the Solomon Islands Government has ratified multiple national and international conventions and strategies, progress towards gender equality remains slow. Violence against women is highly prevalent (Secretariat of the Pacific Community 2009, p.3) and women are largely excluded from leadership and decision making at all levels of society. As of August 2014, there is only one woman in the 50-seat Parliament of Solomon Islands. Women's lack of formal representation contributes to the persistence of gender inequality because women do not have the authority to influence policy and define policy or budget priorities that would help address pervasive gender discrimination.

While barriers to engagement with the formal economy are experienced by all Solomon Islanders, men and women are typically affected in different ways and to different degrees 'given their differently valued roles and responsibilities, opportunities and constraints' (Moser 1993 & Kvam et al 2005, cited in Willets et. al 2013, p.992). Limited education, experience and financial literacy skills can constrain women's ability to engage in the economy and get a reasonable return for their efforts. For many women, a heavy workload of unpaid care and household work limits the time available for paid work or working in their business, particularly where limited infrastructure makes these tasks time intensive. In times of

scarcity, women's status in the family and the community can result in direct discrimination in accessing resources. At a research analysis workshop in Honiara in August 2014, researchers told of women being unable to get produce to market because men were given preferred access to transport boats when space was limited.⁵

Women do not have a large role in the formal economy and are under-represented in the formal labour market. The 2009 Census showed approximately 32% of women as employed, less than half the rate for men (67%). Women also encounter significant barriers as entrepreneurs (Hutchens 2008, p.8). Limited capital and time often limits the scale of economic activity women can engage in, and the returns they can generate. The 2012 Women's Economic Opportunity: Global Index and Ranking showed Solomon Islands in the bottom five countries of the world (124 of 128) (Economist Intelligence Unit 2012, p.8).

Financial services in Solomon Islands

An estimated 80% of Solomon Islanders do not have access to financial services, including the credit, savings, insurance and money transfers that are essential to enabling them to build up usable lump sums of money for emergencies, investment, education and health (McCafferey 2010a, p.1).

The Pacific Financial Inclusion Program (PFIP) describes the financial services sector in Solomon Islands as 'represented by large, modern and profitable institutions based in Honiara while financial services and infrastructure elsewhere is extremely limited' (McCafferey 2010a, p.2). Difficulty accessing financial institutions and services contributes to the unsustainable management of money in rural communities. A strong 'culture of saving' is not evident in Solomon Islands and basic financial skills and knowledge are limited, particularly among women. This increases the attraction of immediate money from extractive industries, while also limiting the capacity of communities to assess the terms offered by logging and mining companies. In this context, supporting rural communities in Solomon Islands to address gaps in rural financial service provision is critical.

Mobile phone banking is expanding, but coverage in rural and remote areas will remain limited for some time and technological literacy may act as a significant barrier for many users. While technology presents important opportunities, capitalising on these will require specific actions that address the existing gender disparities that influence women's access to and control over financial services.

5. The analysis workshop was part of the 'Do No Harm' research, a partnership between IWDA and the State Society and Governance Program at the Australian National University, exploring and building evidence about the relationship between economic empowerment and violence against women in Solomon Islands and Papua New Guinea, with funding from the Australian Government through the Department of Foreign Affairs and Trade.

These include:

- Norms and customs that support male dominated decision-making, both within the family and the wider community
- Limited mobility, due to traditional gender roles, threat of violence and limited access to cash
- The burden of responsibilities and associated time demands in and around the home
- Limited access to capital and collateral
- Low levels of literacy and financial literacy
- Lack of confidence and limited horizons after a lifetime of being told 'you're not good enough/ educated enough/ 'man' enough'

These limitations constrain women's ability to save money, and the difficulties are exacerbated by the challenges in accessing banks in rural areas. IWDA's experience with savings clubs shows that rural women opt to hide money in their houses because the costs involved in saving through a bank are greater than the interest their savings will earn. Additionally, the time and opportunity costs associated with travelling to banks effectively forces women to choose between depositing savings and fulfilling other gendered responsibilities. But storing funds at home is not without risk. Husbands and male relatives sometimes demand or search for cash, which can lead to conflict and violence in the home. For women living in controlling or abusive relationships, saving can be particularly difficult and risky (Carnegie et al 2013, p. 6).

Sometimes men ask for some of their wife's money. If women make money and don't share it, men can beat them.

Older man, rural Solomon Islands

When I go and sell my cake at the market, I don't normally tell my husband how much I have earned. Instead I lie to him and hide the money in my purse in the house. This is because my husband smokes and drinks. I need to hide my money so that we have enough to buy basic items. Sometimes my son finds out where my purse is hidden and tells his dad, and when that happens he takes money from my purse for smokes.

Older woman, rural Solomon Islands

Savings Clubs

Savings Clubs are generally informal groups that have opened a joint savings account with a bank or other financial institution. Money deposited in this account is the joint property of all club members, however individual savings club members track their personal savings using a passbook and have the right to withdraw funds from the group at different times, according to the rules of the club. Depending on the location of the club and the availability of commercial banking services, cash is deposited either in a single bank account in the name of the club or in a locked box, stored in the home of a trusted club member or community leader. Clubs often have at least two accounts; one for individual deposits and one to store the profits from collective fundraising initiatives. The collective fundraising account is often used to support agreed community initiatives and projects, and is made available to members in the form of loans.

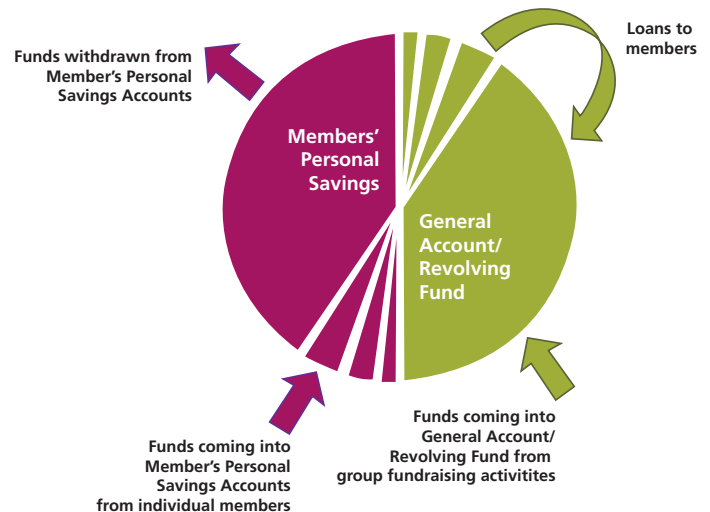


Figure 3: TFFT Savings Club Model.

Reflecting on the Sustainable Livelihoods Approach (which speaks to leveraging multiple forms of 'capital' to reduce an individual's or family's 'vulnerability context' (International Fund for Agricultural Development), it is clear savings have the potential for significant impact on the daily lives of rural Solomon Islanders. Multiple 'stresses and shocks' can threaten livelihoods at different points over time. These may be external events and circumstances that people experience or people's internal capacity to cope with changing conditions and occurrences (Chambers & Conway 1992). Consequently, savings play a vital role in 'smoothing out' irregular income and helping families deal with circumstances and events that may otherwise threaten their livelihoods.

Accumulated savings can 'buffer expected or unexpected spikes in household expenses due to childbirth, school fees, home repairs, life-cycle celebrations, or widowhood (by death, divorce, or abandonment)' (Vonderlack & Schreiner 2002, p.605). In many Pacific communities, access to lump sums can also be important to traditional reconciliation processes, in which the payment of compensation contributes significantly to maintaining peace with wronged parties.

A group of people came to demand compensation from me and my relatives over marital issues caused by my brother. I was really terrified because the issue could have resulted in violence but fortunately, I instantly took out money from my savings and gave \$1,000 in compensation which cooled the situation.

TTFT savings club member, Malaita

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Across Solomon Islands, savings clubs are gaining popularity as a response to the lack of rural services offered by commercial banks and to low levels of literacy and financial literacy among the population, given the low level of technical skill and capital investment needed to support club operations. In communities where there are limited opportunities for generating income, savings clubs enable members to strengthen the management of existing funds, as individuals and as a collective, and to pool knowledge and skills. The experience of IWDA and its partners has shown that collective fundraising is usually undertaken 'internally', with members coming together to share and sell food among themselves. However there are also examples of savings club members working as a collective to engage in small business enterprises, such as selling fish and cocoa to markets outside their community. Working to raise funds for agreed goals that benefit the entire club and often the wider community builds solidarity among club members and earns respect from other members of the community.



Janet Airahui (far right) and Savings Club leaders from West Are'Are Rokotanikeni Association. Photo: Joanna Hayter

Women's Savings Clubs

Savings club models in Solomon Islands are evolving, and IWDA and partners are continuing to learn from experience and research, document lessons from implementation, adjust models and share with wider civil society.

IWDA program partners WARA and LLEESI structure their support for savings clubs differently, reflecting different organisational missions and purposes.

WARA is a single independent savings club. It has thirteen sub-branches or 'zones', 12 of which are situated in the constituency of West Are'Are, Malaita. The final 'zone' is in Honiara and is populated by women from West Are'Are who now reside in the capital. Funds saved by WARA members are collected periodically by WARA staff and deposited into a single bank account. IWDA supports WARA to continue this work as part of IWDA's activities under the Department of Foreign Affairs and Trade Australian NGO Cooperation Program (ANCP). WARA has just over 1,000 members.

LLEESI is a development NGO that specialises in community-focused participatory education to promote sustainable livelihood development and conservation of environmental resources. It provides support to 19 independent women's savings clubs across five provinces, servicing approximately 500 members (as at April 2014). Savings clubs are supported as a strategy for improving livelihoods and supporting women's leadership. All clubs manage and hold their own funds. LLEESI's support for clubs is part of the Tugeda Tude fo Tumoro (TTFT) program, funded by the Australian Government through the Department of Foreign Affairs and Trade under the Solomon Islands NGO Partnership Agreement (SINPA). The savings club component of TTFT was established in 2012.

LLEESI and WARA have slightly different organisational models and record keeping practices, both of which are informed by research, practice and the desire to ensure systems are as simple and approachable as possible for rural women. Both organisations regularly review their models to respond to the outcomes of monitoring, emerging best practice and to act on opportunities to maximise benefits and minimise risks for women.

A key feature of both savings clubs is that membership is limited to women and girls. Savings clubs present an opportunity for women and girls to build the foundational skills and confidence necessary to engage with the economy. Equipping women to make more informed choices about their participation in the informal and formal economy is crucial to genuine empowerment. Consequently, the successes of savings clubs cannot be

adequately captured if framed in purely financial terms; rather, ongoing evaluation must include the perspectives of members, their views on what is valuable for them about savings clubs, and monitor the impact of club operations outside the economic domain.

Women's savings clubs and empowerment

Women's savings clubs can:

- Increase financial literacy
- Promote the meaningful participation of women and girls
- Promote and nurture women's leadership
- Build a 'culture of saving'
- Strengthen individual and household financial management
- Support members to make choices about the degree of engagement with microcredit and formal banking services.

In considering the role of savings clubs and their potential to impact economic and wider 'empowerment', it is important to consider four inter-related gender equality domains where women and men in subsistence Melanesian communities have said change is needed.⁶

(i) Women 'come up': Women's status relative to men improves as individual women gain confidence and realise their own value; gain access to and control of economic opportunities, training, markets and resources to expand influence; and enhance their capacity to earn and control personal income and resources.

(ii) Women's collective action: The relationships between women and their capacity to work together and support each other are strengthened.

(iii) 'Household togetherness': women benefit when workload and income in the household is shared and 'both women and men contribute to household livelihoods and responsibilities in ways that promote trust and caring relationships'.

(iv) Leadership, voice and role modelling: opportunities for women to have a say in what happens at community level, and older men providing positive role models for younger men and taking responsibility for addressing anti-social and violent behaviour (Carnegie, Rowland & Crawford 2013).

Reflecting on these domains makes evident the potential impact of less tangible outcomes of savings clubs, such as skills sharing, solidarity and self-esteem, for women's empowerment.

6. These categories were developed as part of a research partnership involving IWDA, the University of Western Sydney, Macquarie University, Fiji National University, Union Aid Abroad (APHEDA) in Solomon Islands, LLEESI, and Women's Action for Change in Fiji with funding from the Australian Government. Materials and tools developed through the project 'Measuring gender equality outcomes of economic growth in the Pacific: Working with communities to develop indicators that monitor change' are available at www.iwda.org.au.

Why only women?

Women are disproportionately excluded from access to financial services, and from decision-making around household and community finance management in Solomon Islands. Recognition of this exclusion, and of women's tendency to use funds to benefit families and communities rather than just themselves as individuals, is contributing to the increasing support in Solomon Islands for savings clubs that mandate women-only membership. In these clubs men are often engaged as supporters and advisors, and can save money by asking a female family member to deposit into her account. Men cannot themselves withdraw funds or take out loans from the club.

Studies have shown that microfinance programs designed with and for women have the potential to be more effective, in terms of financial and broader development impact, for two key reasons:

- Women usually manage the daily financial processes for the entire family such that their financial management skills positively impact all household members (McCaffrey 2010b, p.9).
- Financial literacy education is more effective when provided to women because women are more likely to adopt better financial planning practices and women borrowers tend to have higher repayment rates relative to men (McCaffrey 2010b, p.9).

Savings clubs present an opportunity for women to mobilise resources to increase self-reliance and invest in community and personal initiatives, and research suggests that given the opportunity, this is exactly what they will do. Women's spending priorities differ notably from men's spending priorities, as noted earlier. Women are more likely to buy goods and services that improve family welfare, such as food, health and education (Goldman Sachs Global Markets Institute 2009, p.1). One estimate suggests that women and girls reinvest some 90% of income they earn into their families, compared with 30% to 40% by men (Nike Foundation 2009). Typically, then, families benefit more when extra income is earned and controlled by women compared with men (World Bank East Asia and Pacific Regional 2012, p.5). Indeed, families also typically benefit when women earn a greater proportion of a family's total income, even if total income does not increase.

Although savings clubs will not necessarily be the precursors to engagement in microcredit and formal banking services for all women (for many reasons, including the burden of existing responsibilities and the impact of gender roles), this should not discount their value. Women-only savings clubs can provide a space for women to gain experience in financial management, budgeting and record keeping, and build confidence and speak freely in a space unbound by the gender norms and inequalities that can limit their voice elsewhere.

Safe spaces and women's leadership

Women's savings clubs also provide a means to address some of the many barriers to women's participation and empowerment, beyond those directly related to the economy. As discussed earlier, 'economic empowerment' is a complex process in which women's power and agency is transformed and they have access to and control over economic resources. As Kabeer (2001) underlines, sustainable empowerment is the product of changes at multiple levels from individuals to communities and institutions, to wider society. The experience of IWDA and its partners has shown that at the individual level, addressing capability, knowledge and self-esteem is a necessary addition to the current focus on access to resources (Pereznieta and Taylor 2014, p.234, 235). Recognising that women internalise their status relative to men and often reinforce patterns that maintain their subjugation (Oxfam Novib 2011, p.11-12) is vital to understanding the transformational change process that lies at the heart of empowerment. It highlights the need for safe spaces where women can explore and reconsider gender roles, relationships and responsibilities. For women's empowerment programs to be successful, both men and women must be engaged in questioning and refashioning prevailing gender norms and relations.⁷

Knowledge is not enough to catalyse change. Women need many safe opportunities to use and practice skills to get to a point where they feel confident to speak and contribute publicly. IWDA's experience and research in Melanesia has shown that women's only groups can be an important way for women to 'seek opportunities for voice and influence beyond the household given their (generally) more limited influence in decision-making at the household level' (Carnegie, Rowland & Crawford 2013, p.7). Research in other regions has shown that being able to learn and experiment in a safe shared space and fostering peer support are critical elements of effective leadership programs. This is particularly important for

7. The value of strategically aligning gender equality work with women and men was explored in Quay, I & Crawford, J (2012) 'Towards transformation: Synchronising work with women and men for gender equality', Gender Matters Issue 1, available at www.iwda.org.au

women's leadership, and women-only programs have been shown to foster learning by putting women in powerful positions that they may not have the chance to occupy in a mixed-sex group (Ely, Ibarra & Kolb 2011, p.486, 488).

The term 'safe spaces' is widely used by feminists and those engaged in women's empowerment work to talk about the importance of women-only forums in providing women with 'a safe experimentation environment' (Kets deVries & Korotov 2007, p.383) where existing gender hierarchies are less present. These spaces encourage women to explore, both as individuals and as a collective, their needs, strengths and capabilities (Kirton & Healy 2004, p.313), and can act as incubators for women's leadership and equip them to take part in decision-making in the wider community.

What do 'safe spaces' require?

Processes

- Women talk more openly, free from the constraints of patriarchal relations
- Less formal arrangements (i.e. free flowing contributions, rather than ordered through the chair/tutor)
- Women take risks and make mistakes (in their contributions), but encourage and support each other.

Outcomes

- Women develop a language in which to voice their experiences and perceptions
- Women develop the confidence to participate
- Women practise the art of public speaking and develop the skills of articulating opinions.

Kirton and Healy (2004, p.313)

IWDA's experience has shown that improving women's confidence, capacity and standing has the potential to erode barriers to women's participation in decision-making. Members of women savings clubs supported by IWDA have reported feelings of increased value and self-worth upon being able to contribute to meeting family needs and community events and initiatives. Likewise, the results of research undertaken by Oxfam in multiple countries shows that improved self-esteem was one of the most widely reported benefits of women being members of an organisation or group (Jones, Smith & Wills 2012, p.28). Oxfam also highlights the importance of self-perception

and of women overcoming their own hesitancy to take risks and embrace opportunities (Oxfam Novib 2011, p.11-12). The feelings of self-reliance and self-worth fostered by increased contribution to household income and meeting expenses are certainly not exclusive to women. However, recognising the paucity of spaces for women to engage in informed financial decision-making and exercise control over material resources, it is clear why women only savings clubs have the potential to contribute significantly to women's genuine and meaningful participation in the economy and to women's empowerment more broadly.

While the potential for women's savings clubs to impact significantly on women's lives is evident, it is important to recognise that shifts in the ways resources, opportunities and power are shared between men and women will meet with resistance and, in certain cases, cause conflict. Some evidence of coercion related to women having increased access to and control over economic resources has been found in IWDA-supported programs and research and IWDA is working to understand this more deeply. As support for women's economic empowerment and financial inclusion grows, it is vital that donors, governments and financial service providers engage in robust gender analysis, consider the potential risks for women members of savings clubs in program design and implementation and closely monitor programs.

Engaging men

The promotion of gender equality and women's economic empowerment must involve men in order to accelerate community acceptance, changes in attitudes and beliefs about women's rights, capacities and opportunities, and support individual behaviour change. IWDA's programs in Solomon Islands prioritise the creation of safe spaces for women to practice leadership skills, and for women leadership to be increasingly visible and valued. Both project partners also work to consciously engage men in club activities and initiatives and to raise awareness among men of the rationale behind women's only savings clubs. IWDA's experience thus far has shown that men are not necessarily opposed to women's only clubs. Men will not always use their relative power to protect the 'status quo' of male-dominated financial management, as is sometimes assumed; however, expectations and assumptions do need to be carefully managed. When men are able to see that women's empowerment is not at their expense, and that there will be benefits for both themselves and their families, support is bolstered. As Oxfam Novib

reported (2011, p.14) emphasising cultural and religious values that support gender equality is also useful.

Although we men are not directly members of the savings club, the savings model benefits men, women, youth and children. Savings is the secret to our needs. We realise that the LLEE approach is a learning process to help us realise our strength and get organised as a community to work together.

Rueben Vazoko, husband of a savings club member, Kalibae community

Gaining men's support requires conscious and consistent efforts to engage them in program activities and conversations that enable them to reflect on existing gender norms. Positive change in gender relations, within the economy and in wider society, requires deliberate and targeted efforts to engage men, especially in contexts where women's rights and gender equality

are not yet fully accepted (Slegh et al 2013, p.17-18). Adopting new attitudes and behaviours regarding sharing and valuing paid and unpaid work and household decision making is a process that takes time; it must be genuinely 'owned' by individuals to be sustained. The TTFT project has shown that concurrently discussing gender equality and inclusive leadership, whilst engaging women in operating savings clubs and leading community initiatives, has allowed both men and women to question and reconsider gender norms and roles over a number of years. Unfortunately, there is little evaluation of conscious approaches to engage men as allies or partners in women's economic empowerment (Slegh et al 2013, p.17). The experience of IWDA and our partners is that women's empowerment and gender equality requires transformational changes to gender roles and relations, and this requires engaging men and women, separately and together.



Live & Learn Reflection Workshop. Photo: Karen Young, Live & Learn Environmental Education.

4. Conclusions

Improved income and livelihood security will only improve overall wellbeing for individual women if their greater economic contribution enables them to negotiate more equitable sharing of unpaid household and care work and community obligations, and achieve greater control over their own lives and the wider decisions that affect them. Without this women are likely to end up responsible for both paid and unpaid work, with increased efforts not translating into increased rewards. Recognising the value of, and inter-relationships between, formal, informal and non-cash economies, and women's role in them, is a prerequisite for genuine economic empowerment.

This situation of huge workload and no power has been described as 'slavery' by women in Solomon Islands and Papua New Guinea. Savings clubs present an opportunity for women's genuine empowerment, both economically and otherwise, but this needs to be actively supported and nurtured. Empowerment won't happen automatically as a result of increased financial access or skills, or increased income from paid employment or improved business productivity. It requires conscious programming that responds to and works with current gender dynamics and aspirations in households and communities, rather than making assumptions about the nature of the challenges women experience and what will be useful. The barriers to women improving their circumstances are multifaceted and operate at the individual, family/household, community and national scales, within the context of wider regional and global influences. Efforts to support women's empowerment and gender equality must similarly work multidimensionally, addressing diverse barriers in a comprehensive way.

IWDA's work with partners supporting women's savings clubs in Solomon Islands is part of a wider program concerned with women's empowerment and gender-responsive, sustainable development across Asia and the Pacific. Women's financial inclusion is a strategy rather than an end in itself. Our experience is that a concern with women's empowerment and gender equality, not just access to financial services, is critical if women are to benefit.

If opportunities for women are not consciously taken and supported, gender equality and empowerment outcomes will be partial at best and risk women carrying

more responsibility but with no more reward or the time and agency to benefit. The wider social and economic transformation inherent in women's full and effective inclusion will also be limited, and women will continue to engage in spaces and on terms that are defined and dominated by men.

Empowerment is essentially about enabling women to make choices that are meaningful for them. It is not about moving them along a linear path from one externally defined category (for example, informal employment/ disempowered) to another (formal employment/ economically empowered). Confidence, voice and leadership are essential to informed choice-making and need to be fostered as integral to programming towards women's economic empowerment, rather than regarded as inevitable outcomes or 'bonus' by-product of financial inclusion.

A focus on expanding women's economic opportunities is necessary but not sufficient to achieve women's economic empowerment. And economic empowerment is necessary but not sufficient to achieve gender equality. There are huge potential economic and social benefits to addressing the multiple barriers that limit women's rights, opportunities, choices and the returns to their labour. The evidence of what matters is clear. As the August 2014 Office for Development Effectiveness evaluation, *Smart economics: Evaluation of Australian aid support for women's economic empowerment*⁸ demonstrates, having strong gender equality policies is not enough. Strategic investments that support women in key economic sectors are needed, along with specific commitments and strategies to integrate gender equality and women's economic empowerment across the Australian aid program. The message is simple: implement comprehensive policies comprehensively and make results count. Without this, governments, NGOs and business will invest resources but continue to miss opportunities to enable women to improve their economic status. This is a loss that will be felt by individual women and their families and local, national and regional economies. It is a price we cannot afford.

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About IWDA

International Women's Development Agency is the only Australian development agency entirely focussed on gender equality and women's rights in Asia and the Pacific.

IWDA's vision is for a just, equitable and sustainable world where women enjoy the full range of human rights, where women and men interact with dignity and respect, and where women have an effective voice in economic, cultural, civil and political structures.

IWDA works in partnership with women's groups and through advocacy to create empowering and transformative change for women.

IWDA is deeply connected with the global women's movement and the feminist history that informed the foundation of our organisation in 1985. IWDA has consistently worked to catalyse and accelerate change in our region through local, national and international partnerships, alliances and networks.

As a secular, not for profit agency, IWDA works within a Gender and Development framework, seeking to promote respectful relationships between men and women at all levels of society. It promotes the rights of women as enshrined in key international conventions and resolutions.

About Gender Matters

Gender Matters is committed to supporting the Australian international development community's work towards women's empowerment and gender equality. The publication series documents issues and links emerging across IWDA's development and research programs with partners, focuses on innovative theory and practice, encourages dialogue and research about uncertainties and gaps, and shares learning that can inform future development initiatives.

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Disclaimer

Gender Matters explores issues that IWDA believes are important for the development sector to consider and discuss. The authors take responsibility for any errors and gaps.

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