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**BISINIS BELONG OLGETA MERE  
LONG HONIARA, SOLOMON ISLANDS**

*( INFORMAL ACTIVITIES OF THE WOMEN  
OF HONIARA, SOLOMON ISLANDS )*

**31.798: RESEARCH PROJECT**

**Presented in partial fulfilment of the requirements of the  
Degree of Master of Philosophy in Development Studies at  
Massey University**

**Matthew Fakaia**

**2000**

# SOLOMON ISLANDS

INTERNATIONAL BOUNDARY 

ROAD 

AIRFIELD 

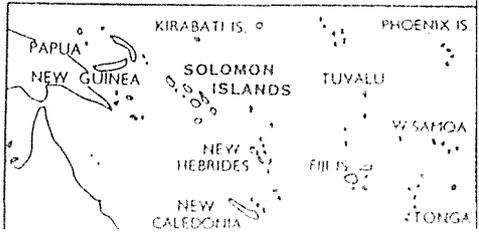
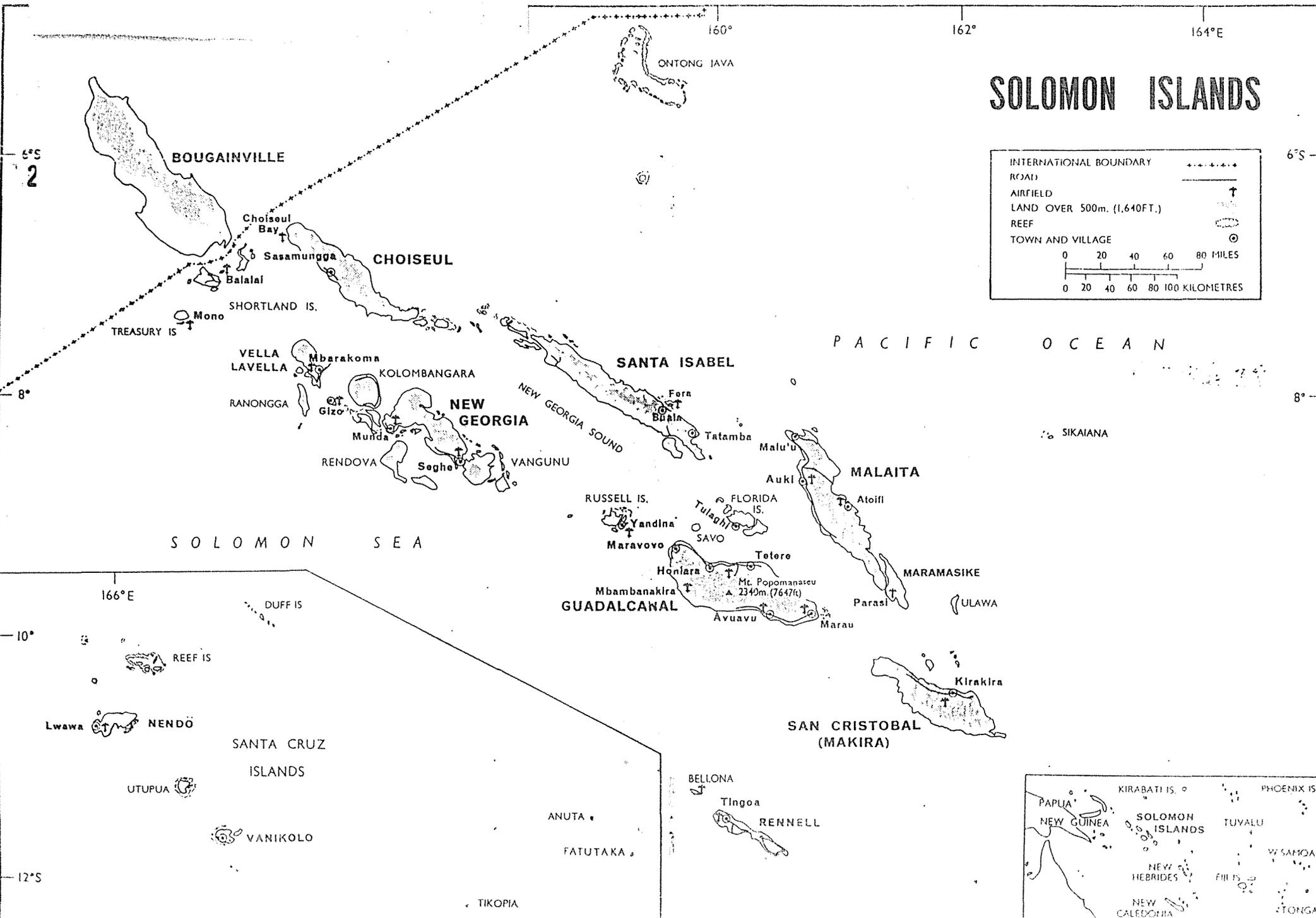
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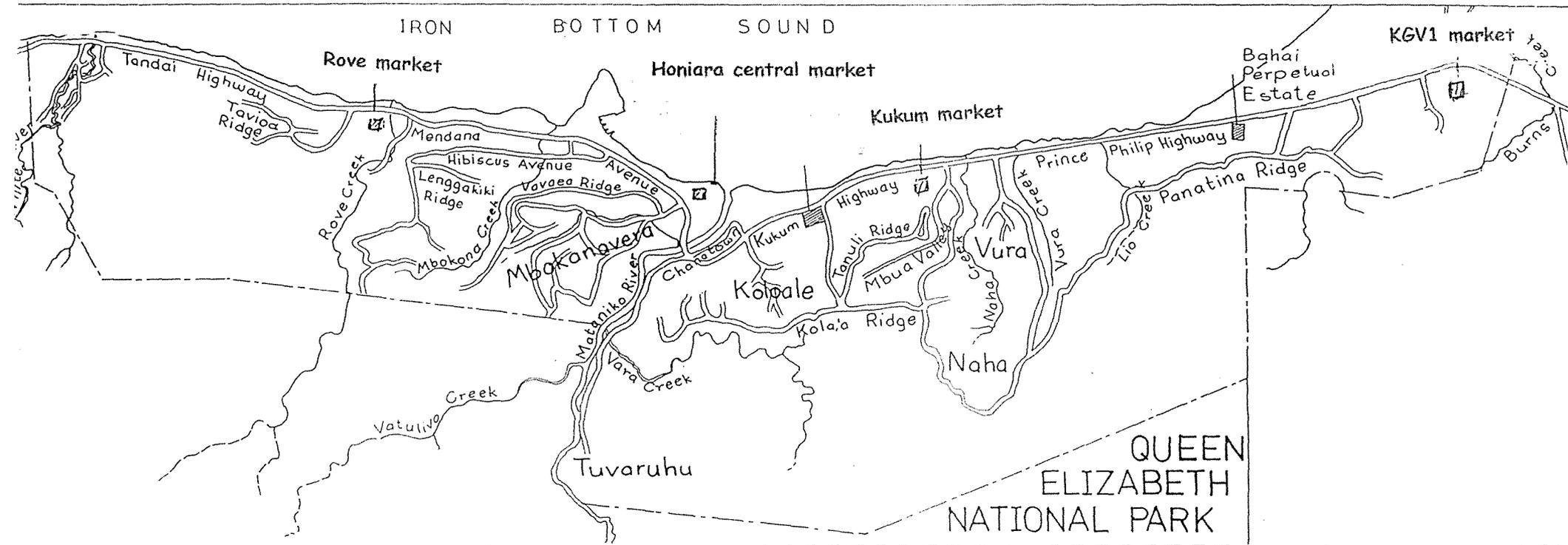
TOWN AND VILLAGE 

0 20 40 60 80 MILES

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Map of Honiara showing research sites



## ABSTRACT

Solomon Islands' women in the Urban Informal Sector (UIS) seem to be invisible to the policy makers both from the perspective of their contribution and their needs. Although government programs aim at assisting small scale entrepreneurs, women as a group are not considered for any form of special assistance. The major reason for this is that most of the enterprises women engaged in, such as petty trading, food processing and livestock raising fall outside census of production survey. Often, these surveys are only conducted among enterprises employing ten or more workers. The small enterprises which are crucially important to the survival of women and their families are ignored.

Women have limited access to critical resources like education, land, technology and credit. Hence they are often excluded from employment in the formal sector. Theoretically, the UIS provides employment for the groups excluded from employment in the formal sector. The notion of the informal sector captures certain peculiarities, such as informality of business organization, use of rudimentary technology, lack of separation of consumption and production, ease of entry and exit, reliance on family labour and apprentices and small requirement for capital.

This study has been carried out on Solomon Islands women in UIS to view the nature and the extent of their activities today and to critically assess any measures in place to support those activities. The data from the fieldwork shows the importance of UIS activities to the food security of urban households, community development, the national economy and individual empowerment. The study reveals the link between UIS and the rural subsistence economy with reciprocal support of cash and food crops. It also reveals that there are women who could have worked in the formal sector actually chose to work in the UIS, for various reasons. The report concludes with a discussion of measures that could be taken to support UIS women in their activities.

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### **ABBREVIATIONS**

RLF	Rural Loan Fund
PfP/K	Partnership for Productivity foundation of Kenya
SEWA	Self Employed Women's Association
TOL	Temporary Occupation Land
HMA	Honiara Municipal Authority
MOF	Ministry of Finance
ADB	Asian Development Bank
NGO	Non-Government Organisation
YWCA	Young Women's Christian Association
UN	United Nation
ILO	International Labour Organisation
UNDP	United Nation Development Programme
GDP	Gross Domestic Product
PSRP	Policy and Structural Reform Programme

HRPI	Honiara Retail Price Index
SBD	Solomon Island Dollar

## **GLOSSARY**

gong	hallowed tree trunk used as drum
tuskers	pigs raised for their tusks
fono	Samoaan Governing Council
mana	natural power
mafa'a	to curse

## CHAPTER ONE

### THE STUDY

#### **Introduction**

To the visitor to Honiara, the capital of Solomon Islands, the first striking feature as one drives into the city is of women sitting on the road side selling their products. These are women betel nut and fresh coconut sellers whose targeted customers are pedestrians who stop to chat or quench their thirst in the heat and the dust of Honiara. There are many more stalls away from the main road. As one wanders around the back streets, the full picture comes into view. Just about everywhere are women and teenage girls selling their wares, jewelry, cooked food, dyed clothes and so on. This scene is not only confined to the commercial areas of the city, but also in the residential estates and squatter settlements. In the Honiara main market and other city markets there are women with plastic cool boxes of various sizes, from which they sell fresh fish and chicken.

Some of the activities, which start about seven o'clock in the morning each day, do not stop after sunset but continue into the night. As such there is a joke of a local air pilot who had mistakenly took the Kukum Highway with both its sides lined with hurricane lamps to be Henderson Airport runway.

These striking features show the wide spread of these informal activities both in and out in the city's periphery. From observation, women and young girls form the majority of those engaged in urban informal sector. There has been a census carried out on those who are involved but their contribution to the national economy and their own needs have never being recognized. Literature on the UIS in the past has been primarily confined to the print media, often as news items portraying the illegality of UIS activities. Such news headlines as "Closure of open fire food preparation at Rove Market by Honiara Municipal law enforcing agents" or "Street vendors harassed and fined by HMA constables" are examples. Today the print media continues to provide literature on the UIS but is more positive than in the past. Although the newspaper article below (Box 1.0) illustrates the changing approach in the media, that has not reflected a more positive attitude to the UIS by the local authorities, policy makers, development agents and financial institutions.

### **Rural Women and Work**

In the rural communities, women are more represented in village work than men. Although men and women are assigned different tasks in village agriculture, women seem to do more work than men. This pattern of traditional life is changing as men have diverted their activities away from agriculture.

## Box 1.0

### Money from betel nuts help pay for school fees

Selling betel nut helps to pay for children's school fees. This is one reason why women are willing to sell these products at the markets.

Mary, Stella and Georgina cannot miss being in the Kukum market selling their betel nuts. They are always among other women selling their products there. They have good reason to do that.

"We want to support our husbands to pay for the basic things in the house", said Stella.

Sometimes there are dry days, sometimes they sell very well.

"It depends on our supplies," she added. "Betel nut prices vary- depending on the supply," she said.

She said the highest charge that she had put on each betel nut was \$1.00. When asked how much she earns in one day after sitting at the Kukum market for the whole day?

"It varies each day," she added

But she added that her normal earning each day is \$100.00 or more than that.

To Mary, it is so.

"It helps a lot to supplement the salary of my husband. Without me selling betel nuts at the market, we would find it very difficult to pay school fees for our children," Mary added.

Source: Solomon Star, Wednesday 19 April 2000: 7

This is partly caused by, and partly allows, migration of men for wages. This leaves subsistence gardening to be carried out entirely by women. However, women are still not active in the trading of copra, or in other cash generating activities. It might be difficult getting women into the cash economy in the villages, despite the fact that it is they who do much of the production. However, school fees and contributions to church activities and social obligations have been the incentives for women to be more involved in the cash

economy. In an urban context, however, there is tendency for women, as they are removed from the land, to be marginalized and to become entirely reliant on male-generated cash incomes. An expansion of the informal sector and cooperatives is offsetting this; women are exploiting the potential for food production and preparation, poultry raising, petty trading and the provision of cleaning and domestic work.

Women who migrated were dependents of males moving for employment in the towns. In towns, they are marginalised, having lost their food growing function. Those who find work as domestic workers and are employed by nationals, are protected by the wantok system though the minimum wage is generally ignored and the protection is not extended to other groups. In this way wantok helps the migration process and introduces females to wage labour market.

### **Women in Wage Employment**

In rural communities women play an important role in productive work particularly in subsistence agriculture. In the 1999 Census, 88.1% of economically active women were engaged only in village work, compared to 68.3 per cent of men (1999 Census Report). Though this is important to the country's economy, the women themselves, men, decision makers and development agencies, do not see the value of their contribution in the subsistence sector. Only when they engage in the cash income activities that they feel that they contribute to the country's economy while subsistence productive work is only recognized at the family and the local community level.

Therefore having access to cash means raising their status in the society. But the women are aware of the potential of their traditional skills for cash income.

Formal employment requires educational qualifications and skills which women are being deprived because of their gender. In 1996 only 70 percent of the girls in the school age group were enrolled in the primary school compared with 78 percent of boys. The number decreases as one goes up to higher education levels. For instance only 38 percent of the total secondary enrolment are girls despite almost the same number as boys starting at the primary level (ADB 1997). The village is regarded as the proper place for girls where they learn and help their mothers in subsistence production. The long distance that the girls have to walk to schools or having to live in a boarding school with the boys, are concerns of the parents who only trust themselves for the security of their daughters. This results in girls being denied greater representation in formal education and potential for formal and self-employment.

Women's involvement in wage employment has been increasing over the years. Between 1985 and 1996 there has been a steady increase in formal employment of 3.3 percent. Women were less involved in waged employment than men, but there has been a recent

rapid increase in female participation relative to men. In 1987, 4052 women were in wage employment, representing 17.6 percent of total of wage employment of Solomon Islanders but in 1995, 7,413 women, accounted for 23 percent of the wage employment (Table 1.0).

Even those already in employment, are yet to overcome problems of exploitation and harassment in certain employment areas. Disparity in enumeration between gender reflects an established attitude towards women productive work and the value placed on their contribution. Women who are seen to have potential for promotion, are often harassed by male workers causing them to leave employment altogether or move to new employment( Scheyvens, 1993). These have been the contributing factors to the low status of women in the formal employment structure and at the decision making levels.

**Table 1.0 Wage Employment, by Gender, 1987-1995**

Year	Males	Females	Total	%males	%Females
1987	18980	4052	23032	82.4	17.6
1988	19524	4613	24137	80.9	19.1
1989	na	na	na	na	na
1990	na	na	na	na	na
1991	21431	4502	25933	82.6	17.4
1992	21306	4874	26180	81.4	18.6
1993	22162	6556	28718	77.2	22.8
1994	24214	7337	31551	76.7	23.3
1995	24754	7413	32167	77.0	23.0

Notes: na=not available. Part-time employees assumed to be Solomon Islanders .

Source: Employment surveys-MOF

## **Women and the Informal Sector**

There has been minimal published research on informal economic activities of women in urban or in rural areas(ILO/UNDP,1994). The literature published so far is on women in general and their role in the traditional economy. Solomon Islands since the 1986 census has recognized village work as one of the three categories of employment. Village work refers to all non-monetary work undertaken in villages, including subsistence gardening. Village work is regarded as the main source of livelihood for most Solomon Islanders and which occupied 71.4 percent of the economically active population 14 years and over according to the 1990s Income and expenditure surveys. Women did a disproportionate amount of this work as oppose to men (ADB, 1997: 136).

Similar to village work, is work consisting of those who are engaged in both village work and work for money. Those in this category accounted for 14.5 percent of the economically active population, with about half working for wages and half involved in cash sales of garden produce, copra, fish, betel nut and other products. Two thirds of those in this category were males and one third, females (ADB, 1997: 136).

The third work category consists of those who worked exclusively for money. They accounted for 14 percent of the economically active population and they were predominantly wage earners (88%), with the rest self-employed in various commercial activities. Men dominated, constituting 82% of the total ( ADB, 1997:137).

The above statistics show that women are increasingly participating in doing work that will enable them to fulfil their obligations. Lacked of formal education may be a disadvantage to getting better paid job but a village worker can also be an urban worker in the informal sector.

Likewise, the women who engaged in subsistence gardening and wage work become engaged in informal sector by selling their garden produce, copra, fish, betel nut, cooked food, handicrafts etc and as wage workers by assisting men with copra or other cash crops production, (See Table 1.2. below)

Table 1.2 Household Work for Money, 1986

Primary Industry		Commercial	
Activity	% of private Households engaged	Activity	% of private households engaged
Produce food crop	34.6	Run store	12.1
Produce copra	29.4	Make mats/baskets	10.5
Catch fish	17.2	Build houses	4.9
Produce betel nut	17.1	Run boat	4.8
Collect shells	17.0	Make handicrafts	4.5
Raise pigs	12.5	Make thatch	3.5
Raise poultry	9.8	Make canoes	3.4
Produce cocoa	9.0	Run truck	1.6
Collect beche-de-mer	6.9		
Catch crabs/lobsters	3.7		
Raise cattle	2.5		
Note: Total households = 43,386.		Average size = 6.4 persons	

Source: MOF (1989)

## **Problem of recognition**

The categorization of work in the census of economic activities, does not mention urban informal economic activities which is work predominantly performed by women. Whether this is because of the insignificant of the numbers involved or because of what seem illegal the way these activities are carried out. As such, there is little information on this sector, and no survey has been carried out specifically on the UIS to highlight the important role this sector plays in household and national development. Additionally, the literature on women's ventures so far often focuses only on rural employment, especially in agricultural production and processing. For example the survey that was carried out by ILO/UNDP in 1994 (Box 1.1 ) was limited to informal rural traders.

### **Box 1.1 : Women Informal Traders - Solomon Islands**

Solomon Islands (1993) sample size 323, of specially selected group of women.

- [] Two - thirds of the sample were self- employed at the time of the interviews.  
Of these 75% said they spent 16 hrs or more each week on their income-generating ventures.
- [] More than one- third of the women were sole- income providers .
- [] Agriculture were the major enterprises - farm gardening (38%) food catering (21%) crafts (15%) and textile (11%)
- [] 40% sold their products directly to consumers at the market, 34% sold from their homes, and 16% from shops.
- [] Over 75% had not received any assistance to run their business, whether from relatives , banks or other sources.

Personal data:

75% were married (average 5 children) and 25% lived in households of more than seven persons. More than 50% had only few years of primary school education and almost one fifth had no formal education at all. 25% were unable to write in any language and almost one-third could not do any calculations

Source: ILO/UNDP 1994

So far there has been no specific research on women in UIS because of the assumption that their situation and needs are the same as the women who are operating in the subsistence economy of rural communities. The activities of women in UIS are regarded as illegal because they are operating within an environment where they are required to

have certain licenses to operate or health regulations to follow. Because they are ignored as far as public policies are concerned, theirs is a hostile environment in which to operate. They are illegal traders vulnerable to harassment by law enforcement agents.

Their vulnerable position as seen by the authorities, has put them in a disadvantaged situation. They are denied access to credit, training opportunities and assistance from funding agencies. This will be further discussed in chapter 5.

### **The research**

Women are involved in informal economic activities irrespective of whether they are in rural or urban environments because there are needs to be met. In both cases the income earned from informal activities is often vital to the livelihood of their families. Nevertheless there has not been specific policies and programmes for women informal activities and women in the UIS.

The old traditional belief that a woman's place is at 'home' [1] is no longer valid today. The rapid social and economic changes that have come about in Solomon Island society have impacted very much on women. They have become increasingly aware of their rights. They have also become more involved in urban migration in recent years, often migrating to the urban centres in search of employment. They are also being attracted by major celebrations and sports events in Honiara. The improved inter-island transport and

communication systems have made traveling easier and safer for women than in the past.

Still in the Solomon Islands where twenty percent of those of productive age are engaged in full time employment, only six percent are women. In Honiara women are employed mostly in the middle and the lower income brackets. Their access to, and progress in formal employment is limited due to many factors. Lack of formal education and the bias in the workforce are some of the barriers to their progress. In Honiara where wage employment is scarce women must have faith in themselves besides having the required skills and knowledge. As a result it is evident that the informal sector and self-employment provide more employment to women than the formal sector.

Unlike their counterparts in the rural areas who have subsistence gardening as a major economic activity, UIS women depend solely on informal activities for their family's livelihood. Though some may have home gardens to supplement their income. Beside their responsibility to their immediate family's welfare urban women also remit money or supply rice to parents and relatives in the villages in return for supply of raw food crops such as yam, taro, kumara and so on. This reciprocal gifts of money and kind that has been the vital link between the urban and the rural communities. It reinforces the wantok [2] which is the nation's social security system.

## **Research Objectives**

This research focuses mainly on the nature and the extent of the UIS in providing employment opportunities for women in urban environments. It is the aim of the research to document different activities that women in the UIS are engaged in and how these activities contribute to the livelihood and the quality of life to the families in urban settings and to the national economy in general. In so doing I will critically review existing policies and programmes of the national and local government, development partners and NGOs and assess their adequacy and effectiveness in supporting women in UIS. The study is carried out on women in Honiara who are part of the informal sector to highlight the contribution they make to national development.

It is envisaged that the data from the research will:

- \* High light the conditions under which UIS become the provider of employment and income generation for urban women.
- \* Identify ways in which women in UIS contribute to the livelihood of their families and Solomon Islands economy generally.
- \* Identify the constraints women in UIS faced in starting up income generating projects, ensuring security of their activities, expansion and improvement of the services provided.
- \* Explain the need for future policy to facilitate women's role in UIS.

## **SUMMARY**

This study explores how women in Solomon Islands urban environment engage in informal economic activities and to what extent the activities contribute to the welfare of their families. Unlike their counterparts in rural communities their activities are regarded as unlawful. They are harassed and intimidated by law enforcement agents.

Chapter Two will discuss methods including qualitative and quantitative approaches as they are applied to this study.

## **Notes**

- 1 Home used in this context refers to place of origin.
- 2 Wantok refers to a member of an extended family, a community or village or a language group.

## CHAPTER TWO

### RESEARCH METHODOLOGY

#### Introduction

The method used in gathering data was based on the aims of the research and first was to get the views of UIS women themselves. There had been no research on this particular group of women previously therefore people up in the political hierarchy including planners, institutions and the public, are generally ignorant of the views of these women. The result is that the existence of these women and their activities has not been paid any serious attention. Secondly, in order to be able to assess the extent of the urban informal activities and the contribution these make to family and national development, it was important to involve as many UIS women as possible. To achieve this, quantitative methods were used not just because they provided quick, clear results but also they would provide data that could be compared with similar studies in later years. It was also important to hear the opinion of the women about their experiences thus there was a need to collect qualitative data as well. The significance of the data obtained from the use of these methods was that it made the statistics meaningful by bringing out people's attitudes, behavior and experiences ( de Vaus, 1991:576).

There were three different methods of data collection used. These were literature review, in-depth interviews and interviews with key informants. Using variety of methods for gathering data not only gives a broad view of the UIS women's activities as

a basis for discussion of any support for the group but also contributes to the trustworthiness of the data ( Corrine & Peshkin, 1992: 24).

## **RESEARCH METHODS**

There were three levels from which data was collected:

### **The literature review**

The purpose of reviewing global literature on the economic development issues faced by poor women else where, was to bring out the issues that could be compared with the issues faced by the women studied in this research. The review highlighted that women play an important multiple economic role but with a lack of recognition by the government, institutions and academics. Identification of the important issues from this material raised questions for this research. One important question raised and discussed in the review was the question of similarities between micro-enterprise and informal economic activities. The discussion gave direction for the focus of the research on informal activities of the women in urban environment. It also helped in clarifying the research process and design.

The instruments used in primary data collection in this research were in-depth interviews and interviews with key informants.

### **In-depth Interviews**

An in-depth interview is a conversation between the researcher and the informant in

which the former encourages the later to relate their experiences and attitudes that are relevant to the research problem. It also provided an opportunity for the researcher to gain a deeper understanding of the problem and to gain accurate firsthand information based on personal experience. The interview schedule used, was prepared based on similar studies and was tried on sample of five Solomon Islands students at Massey University before the researcher went on the fieldwork ( see appendix 1).

The in-depth interview was carried out among Honiara women who engaged in informal economic activities. Honiara is the seat of the government and has population of over 40,000. It is the principle and sole city of the Solomon Islands as other provincial administrative centres have only populations of a few thousand more than that of large rural villages. Participants were selected from different economic activities. The number selected from each of the activities was based on the researcher's judgement and convenience. For example, in street surveys I chose a warm, dry location to interview anyone who was willing to participate in the survey.

Although this sampling technique is unlikely to generate a sample that is especially representative of the population of interest, it is an inexpensive, easy and fast method of gathering data.

The in-depth interviews were carried out over three weeks. Within this period 32

women were interviewed. Seventy eight percent (25 women) of the women were interviewed at the Honiara main market, Rove, Kukum and KG 6 markets ( see frontispiece map) while 22% were interviewed in the streets and at the back alleys ( see Plates 1, 2 & 3). The interviews took place while the participants were at their places of work. This gave the opportunity for the researcher to observe the women in action and to see the conditions under which they work ( see Plate 4). Most of the interviews were no longer than 45 minutes.

### **Interviews with Key Informants**

The key informants were carefully selected from government ministries, quasi government departments, NGOs and women organizations. The purpose of interviewing this group was to get their perceptions of the economic activities of women in Honiara and to find out what policies and programmes they had in place for the urban informal sector. A week was devoted for these interviews during which five officers were interviewed. There were two who have held important positions in government ministries responsible for planning and carrying out policies concerning women.

I also interviewed one from a government quasi department that was responsible for administering government and aid funds for small business enterprise development, and a representative from Small Business Training Centre that provides training in various skills required in running small businesses. The fifth informant was from a newly - formed women credit union that helps its members in their income generating projects by

providing small loans.

For these interviews, a set of questions was prepared. These included questions that would bring out views on urban women informal activities, whether development of activities of this particular group of women are included in their department/organization plan or policies and if issues of UIS women are included when dealing with issues of informal sector. The information provided by key informants was taped with their consent.

### **TIME SCHEDULE OF THE FIELDWORK**

The actual fieldwork started on 13 April 2000, although the research started early January of the same year.

**Table 2.0 Research Timetable**

January – April 2000	-	Research and fieldwork preparation
April – May 2000	-	Field research
June- September 2000	-	Data analysis and writing

The month long fieldwork ended on 12 May 2000. The fieldwork was conducted solely in Honiara.

To be able to cover greater part of the city, the researcher divided the city into four Zones: Ranadi, Kukum , Central Honiara and Rove( Frontispiece map showing research sites). A week was allocated for each zone. Five days that were allocated for key

informants interviews ran concurrently with in-depth interviews. There were two reasons for such arrangement. One was to avoid interviews become monotonous and secondly to allow time to make and confirm appointments with key informants, allowing for disappointments.

### **Ethical considerations**

The researcher was briefed on ethics by the staff of Massey University before his departure on fieldwork. Being aware of ethical conduct particularly in relation to approach to women by men, the researcher was also fortunate that he was a Solomon Islander as the women whose activity the research was focussed.

This is important in a culture where men and women must behave towards each in an appropriate manner. For example, when a woman has accepted to be interviewed the researcher must ensure that he is not appearing to have a private conversation with her. To avoid such situations it was advisable to have another woman sitting by the interviewee.

The same also applies to taking photographs. Sometimes the woman herself would insist that she be photographed with other women. Even with a question like 'Are you married?' that, for an outsider may seem normal question to ask, to Melanesian women could mean something different. To get information about a woman's marital status the researcher asked indirect questions such as 'Where does your husband go?' or 'Where is

your husband today?’

### **SOME LIMITATIONS AND HOW THEY WERE OVERCOME**

The research was carried out among women who could have come from some of the seventy language groups in the country. The interviews were carried out in pidgin (lingua franca) which has evolved to be a common language in the Solomons. However, not everyone could speak pidgin fluently, particularly women. The researcher found difficulty communicating with some of the older interviewees. In such cases, an interpreter was used. Almost in all cases, this interpreter was the person who sat next to the person being interviewed.

Doing business in a public place carries certain risks, especially in a city like Honiara where unemployment is very high. The women had had some bad experiences of being robbed or coned. They had been chased and harassed by law enforcement agents before. These experiences made the women cautious when approached. Being aware of the situation, the researcher began by establishing good rapport with the interviewee.

The process was time consuming but had worked through to achieve good results. However, this depended on the researcher’s personality and being able to be flexible with time.

There were also difficulties in obtaining accurate information from the women, especially in getting answers to questions regarding income and the number of hours worked. The

women could not provide accurate figures of their income because there were no income records kept. Weekly income was estimated as being the sum of the average daily income. Besides there were some girls who only work for other women and did not keep any records.

There was difference in the concept of time held by the researcher and the women. The women could see time spent doing the activities in terms of number of days in a week. There was no discount for part of the day spent doing other activities such as shopping, taking school children home after school or visiting a sick relative at the hospital, for example. From observations, the researcher realized that when a woman left her activity, she left the responsibility to a fellow woman to look after her business while on an errand. The researcher decided to use day as unit of time as used by the women.

Interviewing key informants can be frustrating. One needs to be patient and understand the way people in other places go about their business. In Pacific Island countries appointments are made but are often not meant to be kept. There is also 'Pacific Time.' It did not come as a surprise to the researcher that some appointments were not kept by key informants. Knowing what 'time' is meant in his country, the researcher scheduled his interviews with key informants to run concurrently with in-depth interviews. By this arrangement, when an appointment was missed, an in-depth interview could take place and the original appointment could be rearranged for another time.

The ethnic tension on Guadalcanal at the time of the research had posed some security risks particularly for women of Guadalcanal. Malaitans whose relatives were driven from their settlements on Guadalcanal took revenge on any Guadalcanal person they came across in Honiara. This caused fear not only among women of Guadalcanal but also from other island groups to carry out their different income generating activities. This affected not only the number of different activities normally carried out by women of Honiara but also the number of women from different island groups engaged in those activities. Being aware of the situation the researcher tried as much as possible to obtain a sample that was representative of different island groups and activities. The researcher also had to spend more time on one interview than originally planned.

### **Summary**

The chapter discusses the methods used in data collection that were considered appropriate for the study. It looks at various ethical aspects that were taken into consideration when carrying out the fieldwork and discusses the limitations of the research and how they were overcome.

## CHAPTER THREE

### LITERATURE REVIEW OF THE INFORMAL SECTOR ACTIVITIES

#### **Introduction**

The literature on the UIS has emphasized the dichotomy between the formal and the informal sector. The informal sector is often described as having low capital and skill requirements, being flexible in operation and high in its labour absorption capacity and employment generation (Sethuraman 1984; Dawson and Oyeyika 1993). However, many studies have generally neglected the gender-bias and inequalities with regard to access to resources within the UIS (Shields 1980; Okine 1989; Soetan 1991). Yet many of these studies also highlight the importance of UIS in enabling women to combine their productive and reproductive roles as well as providing employment and generating small sums in income for such women. These studies on women in the UIS also have generally treated women as a homogeneous group. This tends to camouflage important factors that would be useful for policy interventions for women in this sector.

#### **Women and microenterprise: A global view**

The literature on women's economic strategies provides evidence that women in every society and class ensure that there is continuity of their economic activities. Therefore women in all societies and classes need policies that will support and sustain their economic endeavours. Although women's economic activities have been documented by anthropologists, little had been done to analyse the policies that support or thwart these autonomous economic activities. One reason being that historically anthropologists have assumed a limited role in the policy process.

As asserted by Eddy and Partridge (1997):

*... the nature of policy formulation and implementation as a continually changing political process with which anthropologists have little familiarity, the fact that mainstream anthropologists largely ignored contemporary social problems, and the limited use of empirical data of any type in many political decision (Eddy and Partridge 1987: 381).*

### **Women's Economic Role**

Female contributions to economic development are enormous, yet these contributions have been unrecognised, minimised and unrewarded. The data from the United Nation's Decade for Women conference revealed that women do two-thirds of the world's work, earn one-tenth of the world's income and own one-hundredth of the world's property (Stevenson, 1988). It is argued that women are a key constituency in the economic process. Yet their economic problems are generally relegated to a social service framework. Very often economic programmes which focus on improving and protecting the health of the mainstream economy are aimed at economically advantaged males while income maintenance and social services programmes are aimed at women. For example, early anthropological writings mainly focus on women's traditional role in domestic domains. Their lives were examined within the boundaries of kinship, marriage and local customs. These represent a narrow focus and do not investigate women's participation in the economic environment of various type of social organisation.

It was first during 1970s that researchers from other social science domains began documenting and validating subordination of women.

The hierarchy in gender relations was also increasingly recognised. National and international development organisations turned their humanitarian concerns to the relative status of the two sexes in law and social custom and on the need for women to be treated equal to men (Joekes, 1987).

From the early anthropological and feminist perspective came the multidisciplinary approach to women in economic development. It was argued that economic growth was the way towards social, political and cultural change for women. Education and employment opportunities for rural women became the main focus of economic research. Within the multidisciplinary approach to women's economic development, there always has been a concern with women's roles (Joekes, 1987). Thus researchers who are interested in women and work have generally followed two approaches. One approach is a categorisation of adults as either employed or unemployed; that is, either actually employed or seeking work. Women's concentration in informal sector activities thus leads to their omission in the statistical records in various societies. "The invisibility of women's work became a common complaint among some economists and policy makers" (Joekes, 1987: 4).

The second approach to the study of women's economic behaviour was the examination of the ways in which workers spend their time. Women everywhere were shown to be working longer hours than men "across a spectrum of interrelated tasks that could not be sensibly divided into the conventional economic categories of productive and non-productive" (Joekes, 1987: 5). From this, came the understanding that women were primary producers of basic human needs.

Nevertheless, strategies to improve women's economic lives continue to view women as beneficiaries of economic development rather than participants. Based on economic terminology and paternalistic definitions of employment and work, development planners continued to omit women as an economic consideration except in a social or welfare domain (Joeques, 1987: 5).

### **Women in Labour Force**

Women's contributions to the labour force as wage earners is increasingly significant. In both developed and developing nations, women's share in the labour force increased significantly between 1950 and 1985. According to Joeques (1987), in 1950, 49% of the adult women in developed countries and 37% of women in developing countries belonged to the formal labour force. By 1985, 57% of women in developed countries, and 42% of women in developing countries were registered labour force. Despite these increases in recorded labour force participation rates, women's share of the labour force remains the lowest in northern Africa and western Asia, 21% and 25% respectively.

The increase in the number of women in the work force does not guarantee a way out of poverty. Women in the work force earn lower wages than men because of lower training and work experience and various forms of discrimination. Inequality of pay and job segregation restricts millions of women to lower paying jobs with few opportunities for advancement (Gould and Lyman, 1986). The result of low wages is seen in the growing number of women and children who live in poverty. Poverty is a social and economic condition that primarily affect women and children world-wide (Stevenson, 1988: 115).

The literature on women as workers, indicates that there is need to include women in planning and economic development policy. This however, has not been the case because policies for women's economic development have generally only extended women's domestic role rather than maximising their economic potential. The welfare approach only focuses on women in their roles as wives and mothers. Economic development has been defined as the process by which people, companies and communities create new jobs and income by adopting to changes in resource availability, technology, demography and competition from other regions and abroad (Gould and Lyman, 1986: 11). For women's economic development, the aim is to increase their access to education and skill-training, credit, land and the resources required to incorporate women into the economy.

#### **Women's self-generated economic activities**

Women's independent and self-generated economic activities have been documented though these have not been considered in economic theory and entrepreneurial discussions. From research carried out in various cultures on women's economic activities, it was found that there was a solid foundation of initiatives, ingenuity and entrepreneurship among women in many societies.

Early researchers were particularly interested in the role of peasant women in the trade, petty commodity and in the informal economy. Hammond and Jabbrow (1976) describe trade as one of few occupations in which women may function outside their domestic role. Often small-scale markets serving the community are the settings for women's trade activities.

The traded items are mostly garden produce, poultry, eggs, some handicrafts and in some cases imported items which are either for sale or exchange. These small markets are regarded peripheral to some local or national economies. Women, who are involved in this type of trading, do so on part time basis especially when they were at childbearing age and involve in traditional domestic role.

In the urban areas of West Africa, Southeast Asia and Latin America, these small markets can be part of larger network. In some cases, women were given the opportunity to develop full-time trading businesses. West African women contribute to their economy through the organised support that they receive. In West African, traders are organised into guilds which govern their commercial activities, controlling prices, supplies, relations with suppliers, customers and political authorities and discouraging competition from independent traders. The guilds also provide social services, such as mutual aid through insurance and provision for credit (Hammond and Jabblow, 1976: 92).

In a highland Guatemala town of San Pedro Sacatepequez, women contribute the majority of the traditional labour force. They are weavers, knitters, marketwomen, shopkeepers and traders. Family productive systems largely depend upon women's managerial skills. Despite their skills, and being independent workers, these women are still expected to accept secondary and subordinate status to men (Ehlers, 1990: 2-3). While ingenuity, mobility and entrepreneurship enable women to produce goods which they sell themselves, these business activities offer limited economic reward because women face difficulties obtaining credit for expansion of their business.

Women's economic activities within social organisation are also of some great interest. Take for example Barlow's (1985) examination of the role of women in the intertribal trade among the Muriks of Papua New Guinea. She argues that women's direct participation in trade is part of a general tendency in Murik society to encourage social ties and extend their social network. The important role of market income in modern PNG was addressed by Dickerson-Putman (1988). She argues that previous research on PNG markets failed to reveal the lucrative cash-earning opportunities for women in the markets. The allegation that women, who attend markets, only do so for social rather than commercial reasons, trivialised women's involvement in producer-seller markets. Dickerson-Putman's participant observation and structural economic interviews reveals that women's market earning in Upper Bena Bena are the second highest source of annual household income during the rainy seasons. She further argues that the introduction of producer-seller markets was a significant development for women of Upper Bena Bena because such trading offered the opportunity to earn and control cash independently (Dickerson-Putman, 1988).

Capitalism has a great many influences on the work of women in peasant agrarian societies. The demand for male wage labour has resulted in increased women agricultural workloads and in order to meet personal and household expenses, women became involved in petty commodity activities such as growing crops (for market as well as subsistence), making baskets or mats or selling processed foods. Moore (1988) indicates that although men and women both participate in petty commodity or informal economic activities, women's involvement is of a particular kind.

Arizpe's (1977) study of stratification of informal activities by class among women in Mexico, found that although both middle class and poor women participate in the informal economy, middle class women usually work at home. They mainly provide services such as tailoring and sewing. In contrast to middle class women, poor Mexican women work in streets or in houses of other women. According to Moore (1988), female middle class economic activities are mainly to supplement their husband's income while poor women's economic activities are basically for income to survive. She also concludes that because women are often forced to enter economic activities in a different way from men, the process of class formation is gender specific.

### **Women and work in the Pacific**

The anthropological and historical writings about division of labour among women and men in the Pacific societies, argue that the present status of women's work is influenced by their traditional tasks. In Fiji, Schoeffel and Kikau (1979), found that although the division of labour is by gender, it is not totally rigid as some tasks can be performed by both men and women.

Among the people of South Pentecost region of Vanuatu, Jolly (1994), found that although men and women share most of the economic activities such as horticulture, fishing, raising pigs and so on, there are certain prestigious tasks which are exclusively male. These include the growing of highly valued crops such as yam, making *gongs* and canoes and herding of tuskers. In precontact Samoan society, the division of labour was by rank and gender. The chiefs and the orators form the *fono* which is the governing council.

The social and economic tasks are shared on gender lines (Schoeffel, 1978: 8). Ralston (1990b) in his comparison of division of labour in the two Polynesian societies of Samoa and Tonga, finds that rank plays an important part in determining who did what type of work. According to Ralston, men and women of chiefly line did not perform hard, repetitive manual tasks. Today, rank is still a major determinant of the work people do.

The recognition of women's traditional work in post-European contact is argued by some Pacific writers to be the result of the introduction of the concept of housework by early missionaries. Housework which includes food preparation and sewing was introduced by the missionaries and their wives through women church groups such as the Mothers Union, women's club or the Dorcas Society. Their subsistence agriculture work, through which they gain certain status, was less recognised by the colonial administration and the missionaries.

This trend continued after independence. For example, the South Pacific Commission (SPC) later furthered this process by providing training opportunities for women for the skills required for their housework. The result was the lack of training for women for the market economy in such fields as agriculture and fisheries. This has been the trend not only in the Pacific region but also throughout Third World countries where there are separate training fields for boys and girls. Pacific Island women argued that today the role they play in the Pacific Islands economies was better recognised before colonisation than it is today (Ralson, 1992).

Women in the Solomon Islands, like their counterparts in other Melanesian countries, feel marginalised from development efforts. In their lives, there is the feeling of “powerlessness, isolation and driven franchise” (Cox, 1994: 386). Before the British colonisation, women had some political power, which was soon undermined by British administration through their policies and attitude to, and the treatment of, the indigenous people. The introduction of cash crops meant reduction in the status of subsistence agriculture and thus women’s roles. Men became the controllers of the household, which had been traditionally the women’s domain. In the cash economy, men were most favoured by the colonisers and church. Thus training in technical skills and academic education was limited to men. While women were left to continue with their traditional role, they were expected to assist men in the newly introduced cash crops (Scheyven, 1995). Despite their involvement, they had no control over the income from the sale of these crops.

Men continued to be in the forefront in terms of their access to new forms of power such as white collar jobs and cash and even more so at the arrival of nation’s political independence. Women were left feeling that they had little of value to contribute to the newly independent society (Scheyven, 1995). When Development agencies have failed to consult them when planning community projects and when their own clansmen have ignored their ideas when making decisions about the use of communal resources, women came to realise their position in the society as perceived by others. Many women, in both matrilineal and patrilineal societies are disappointed and dismayed when the very resources which their communities rely on for their livelihood, such as forest and marine resources, are sold to foreign logging and fishing companies without their knowledge.

Traditionally, they were respected for their honesty and fairness now they are of no value.

This is a phenomenon, which has affected women throughout the South Pacific states:

*Women are experiencing a decline in status and power as dependency on the cash economy and imported political and social systems become more entrenched. Pacific women often held a prestigious place in traditional society; they were economically active as producers, manufacturers, market managers and healers. Now women are increasingly marginalised. They are the least educated or consulted in the community (Australian Council for Overseas Aid, 1986, iv).*

### **A Greater recognition of women's work in the Pacific**

The issue of giving women a greater role in development has been raised by regional organisations. The Pan Pacific and Southeast Asia Women's Association, founded in Hawaii in 1928 has had branches in Fiji and Tonga since World War II (Hooper, 1976). It was the Fiji branch of Young Women's Christian Association (YWCA) founded in 1962 that became the leading organisation to advocate a greater role for women in decision making and recognition of their contribution to development (Lechte, 1983).

Following the UN International Women's Year in 1975 and the establishment of regional Pacific Women's Resource Centre in 1976, there emerged from the Pacific region recommendations for greater involvement of women in development and greater recognition of the existing contribution of women.

Many, if not, most of the early literature, only urged for integration of women in development as equal partners with men.

Thus they failed to see that women's work contributed a great deal to economic development. It seemed that only if women's work is paid work, it is recognised (Hill, 1983), and the call for women's access to training, funds for income generating projects, for an end to discrimination against women in employment and education was the means to that end.

Women's disadvantage position was due to non-recognition of their work (Schoeffel, 1984). In Melanesia, Schoeffel claimed, women were responsible for 80% of all work and 60% of agricultural work, even cash agriculture, which was often regarded as men's work. As Hughes (1985: 7-8) pointed out:

*Women have traditionally been responsible for the bulk of the garden production, which is the cornerstone of 'primitive affluence'; With the introduction of cash crops (such as cocoa, coffee, and oil palm and smaller volume products such as vanilla) women's agricultural responsibilities increased, for they also undertake a significant, and sometimes dominant, share of the work needed for cash crops. Much of the pressure on their (women's) time results from the unwillingness of men to spend cash crop income on family food supplies, school fees, clothing, pots and pans and housing improvements. Some of the cash crops income is re-invested and some is spent on family needs, but a high proportion is spent on men's goods, notably alcohol.*

### **Microenterprise and Informality**

The term *informal sector* was first used by the British anthropologist, Keith Hart in his descriptions of the economic activities of the urban poor in Ghana (Peattie, 1987, Mezzera, 1989). Hart used the term to describe a range of self-generated activities in the subsistence economy of exploited city dwellers. The study on the review of the employment and unemployment brought about by rapid urbanisation in Colombo (1970), Sri Lanka (1971) and Kenya (1972), accepted the term because of its popularisation in the International Labour Organisation's (I.L.O) employment policies associated with the World Employment Programme.

There are misconceptions of the original definition of the informal sector. First, the misconception that the informal sector is an illegal economy associated with evasion of taxes and other state regulations (Mezzera, 1989). Mezzera argues that formal firms have also been known to evade taxes. The informal businesses are established not to avoid taxes but to survive. The second misconception is that the informal sector is a result of distortions in the labour market as a result of bad policies. This belief is that policies, such as the minimum wage or action of trade unions cause wages to rise above their equilibrium level, creating a surplus labour supply. The theory is that if the minimum wages were eliminated and trade unions less powerful, there would be a reduction in surplus labour and in informal economy activities. But Mezzera points out even in countries where the minimum wage has been eliminated and the power of the trade union has been disrupted, the informal economy continues to flourish.

In the Third World factors such as urban growth which does not only create high open unemployment but also a breeding ground for development of informal micro-enterprise by those unable to find employment in the formal sector.

According to Mezzera, the notion that street vendors are the only manifestation of the informal sector is not correct because street vendors do not account for all informal activities. He also identifies the commonly held view which defines the informal sector as all self-employed workers, unremunerated workers and domestic servants. He argues that the informal sector is not set of people, but rather a set of enterprises or productive units encompassing a range of economic activities (Mezzera, 1989: 46).

The informal sector is comprised of a large number of small-scale production and service activities that are individually or family owned. These are unregistered and unlicensed activities which are also do not comply with the government labour regulations. Studies reveal that the share of the urban labour force engaged in informal sector activities is growing to the average of 50% (Todaro, 2000). With such rapid growth, this sector is going to be a major source of employment and income for the urban labour force. In addition, this sector generates surplus that could provide impetus for growth in the urban economy. Its low capital requirement means less demand on capital which is always in short supplied. Finally, it can provide human capital at less training cost than formal institutions and the formal sector.

Informal sector has links with the rural subsistence sector in that it allows excess labour to escape from rural poverty and underemployment, although conditions are not much better. It depends on the growth of formal sector for its income and customers in return for cheap input and wage goods.

However, although informal sector is characterised by unregulated activities, there are some activities which are connected to assistance programmes and are subject to government regulations. For example, there are some informal ventures that are associated with microenterprises assistance programmes designed to help developing business skills, provide business networks and offer awareness to credit assistance. In such case an invisible venture become visible through its connection to conventional business structure, though it will still maintain the characteristics of an informal business.

#### **Relationship between informality, microenterprise and women's work**

Whenever we talk about women's economic ventures, we often think of informal activities or microenterprises. There are certain characteristics which are common to women's work, informality and microenterprise. The first characteristic is the internal organisation. It is not uncommon to find a self-employed worker to be a manager and the owner of the business at the same time. Secondly, their relationship with the outside world. Informal sector workers' relationship with suppliers, clients and the state are often less defined than those relationships in which formal workers participate. Flexible hours of operation and irregular business hours are the characteristics of informal business, microenterprise and women's work (Berger, 1989).

Thirdly, is the variety of business activities which connect informal work with microenterprise and women's work. There are also workers who operate different activities at the same time and the frequency of the changes of the activities. Fourthly, they all lack technology and access to working capital which often force business owners, to stop production when raw materials run short. Lastly, there is no separation of consumption and production. In the case of women's small business ventures with limited resources "business expenditures, income, assets and labour are inextricably link to those of the household" (Berger, 1989: 7). These small businesses however, are somewhat debt free as the worker-owners rely most on personal assets.

#### **Third World domestic microenterperprise Assistance Projects for women**

Some of the most successful women's microenterprise projects in the Third World were based on he interconnection between women's work, informality and microenterprise. There are various organisations operating in the Third World countries, administering microenterprise projects. Hoke (1990) has shown that at least four of these organisations have made more than 10,000 microenterprise loans annually. The most successful projects were said to be those which emphasis the provision of credit rather than training and feasibility analysis. The international microenterprise programmes which are most effective are those with the following characteristics: good leadership, seriousness about client's commitments, a concern and dedicated staff, a focus that shapes projects to meet client needs, a community-based mechanism for participant selection, the ability to reach

a reasonable number of clients, flexibility in meeting clients' needs, concern with effective administration, avoidance of paternalistic attitudes and avoidance of excessive formality. These are the characteristics to be considered in the development of domestic microenterprise assistance projects (Hoke, 1990).

### **Examples of Women's Microenterprise Projects**

There are a number of microenterprise projects started by women which have characteristics as described by Hoke. For example, the Progreso program, in Peru which was created to strengthen the numerous businesses of the informal sector. The goals of the program are to increase income levels and create new employment for the poor. One characteristic which make Progreso a success is that it combines informal lending practices with the elements of formal lending. For example, it eliminates the requirements for collateral, reduces the amount of paper work, frequent repayment option for vendors and regular meetings at its office for program participants. To be eligible to borrow, microentrepreneurs are required to form a solidarity group of five or eight members. Each member of the group must agree to guarantee other member's loans. By using this group loan mechanism, Progreso is able to: a) cut costs; b) use the groups to promote the program; c) provide technical assistance for the group in one session rather than individually; and d) communicate with group facilitators who then communicate with group members about regular attendance at Progreso meetings or training sessions (Reichamann, 1989: 139). Progreso targets women because women represent the majority of the market vendors.

Also women have have the least amount of access to credit, they are very responsible with credit and are assumed to use the income to support families. Reichamann reports that women vendors who participate in the program do as well as men's business in terms of income increases and generation of new jobs. By participating in Progresco, they also gain confidence.

Similar to Progresco, is the Partnership for Productivity Service Foundation Kenya (PfP/K). PfP/K is an international non-government agency which provides special training and credit assistance through group loan programmes. The programme is mainly for women who operate small agricultural-based enterprises. Like many developing countries, Kenya experienced a mass male migration to urban centres, leaving women behind with the responsibilities of managing households, raising children and providing for their families through subsistence farming (Gould & Lyman, 1987).

Although women's participation in agriculture is visible, Kenyan women have been deprived access to necessary training and credit for developing their agricultural activities beyond the subsistence level. Training programmes are mostly for men and most credit institutions generally do not provide credit to women. It is from this situation that PfP/K expanded its microenterprises development programme in 1984 to include a training and credit component for women (Gould & Lyman, 1987: 71).

In rural Kenya, women organise themselves in groups and make weekly contributions to a groups' savings fund which meets the consumption needs of individual members. It is within this framework that PfP/K operates.

In order to qualify for assistance, a group must have a bank account, be legally registered, be willing to save regularly and have taken on some type of joint economic project, eg. Community water tank or animal husbandry project. PfP/K operates by providing initial capital in the form of a loan from revolving loan fund, which is controlled by certain group members. The RLF is responsible for recapitalising the loan fund within a thirty-month period with money obtained from borrowers' required savings contributions and interest payments on loans. Individual woman is also given a small non-collateralised loan at commercial interest rates.

The Self-Employment Women's Association (SEWA) and the SEWA Bank in India are some of the innovative ideas to fight women's poverty in South Asia. SEWA was formed based on the principles of 'Antodaya' (which means starting with the poorest) and it started as a result of the inability of the trade unions to deal with the issues related to poor women in informal sector and was influenced by trade union movement as well as women's movements in India (Wignaraja, 1990). It was thought that by linking women to formal credit systems poor women could be made less dependent on moneylenders.

The assumption was gradually changed with experience and SEWA, which found that the only way to help poor women is to have its own bank. SEWA Bank opened its door in 1974 with a total capital of USD5,500.00. By 1975 the bank had 9,000 depositors and a total capital of USD33,000.00. The repayment rate on its loan is almost 90%. The bank does not follow the normal banking system. Instead it institutes an innovative approach to the lending process.

For example, the use of photographs to replace signatures for identification purposes. Through the Self-Employed Women's Association and the SEWA Bank, women receive organised support and credit assistance for their microenterprise venture. Poor women are freed from the exploitation of moneylenders and are able to generate income to support themselves and their families (Wignaraja, 1990).

The Grameen Bank of Bangladesh, which was initiated by Dr Muhammad Yunus in 1976, is by far the most published development project dealing with the poor. The bank is not specifically for women. However, according to some researchers (Hoke 1990; Wignaraja 1990), women's participation has been particularly high. This is due to the fact that women, traditionally lack access to credit and employment opportunities. The Grameen Bank was recognised by Bangladesh government six years after its inception. In fact, by 1986, six percent of the capitalisation of the bank came from the government and outside agencies and the remainder from customers (Balkin, 1989: 98).

The bank operates in units of 15 to 20 villages. Persons within each unit are eligible for a loan if they own a half an acre or less of arable land. However, those seeking a loan must organise themselves into groups of the same sex, and who have same business interests. After a month's probation, by which time members of the groups are familiar with the bank's rules and are able to write his or her signature, members are permitted to apply for individual small loans for any economic venture. The loan period is one year, and those who have repaid their first loans within the period can obtain bigger loans. Other members of the group become eligible after two months when the first borrowers show that they are responsible borrowers.

The entire group is responsible for the repayment of any loan defaulted, by a member (Balkin, 1989: 99).

Grameen has five major objectives. Its first objective is to extend banking facilities to the poorest men and women in the community. The second is to eliminate exploitation by moneylenders. The third goal is to create opportunities for self-employment for the unemployed and under-employed. The fourth goal is to provide an organisation structure which the poor and the uneducated can understand and participate in fully, thereby increasing their economic, social and political strength through mutual support. The fifth goal is to expand poor people's ability to invest credit and increase income (Wignaraja, 1990: 41-42). The Grameen Bank is an excellent example of a development project which supports women's microenterprise ventures by emphasising the financial assistance to the poorest. The principles can be applied to any Third World country including Solomon Islands, where women face the similar problems of accessibility to credit and employment opportunities.

### **Summary**

First, the research has taken a world view of the economic development issues faced by poor women. Apart from understanding the difficulties of involvement in self-employment by low income women, it is also important to be aware of the fact that women are involved in multiple economic roles. In outlining the different factors, which have influenced a global focus on women's economic development, this review also brings out the importance of addressing women's economic needs.

Women's contribution as wage earners was also described in the review. Although women are actively participating in the work force, their work choices continue to be limited and wage work is not always the most effective way out of poverty. Because of this argument, the chapter then focused on entrepreneurship as an economic development strategy. This section of the literature highlighted researchers who argue that traditional economic theorists and development specialists ignored women's economic activities. This is particularly true in that there is minimal research in low-income women's involvement in entrepreneurship.

Women's multiple roles as homemakers, caretakers and breadwinners have been documented by anthropologists, historians and economists. Yet despite the vital role women play in generating income for their families, the opportunities for them to expand their business is often limited. The contemporary issues related to women and small-scale business ventures were also discussed. Literature defining the concept of microenterprise and some similarities between microenterprise and the informal economy were also discussed.

The discussion on the relationship between informality, microenterprise and women's work is to illustrate the framework within which many women build business. Examples of women in development projects were provided. Lastly, the chapter gave examples of domestic microenterprise assistance projects, which implement a Third World peer lending model. This literature review also addressed some of the key issues that should be taken into consideration in formulating policy on women microenterprise and economic empowerment.

Plate 1: A betel nut seller at Rove market



Plate 2: Selling coconut at the roadside

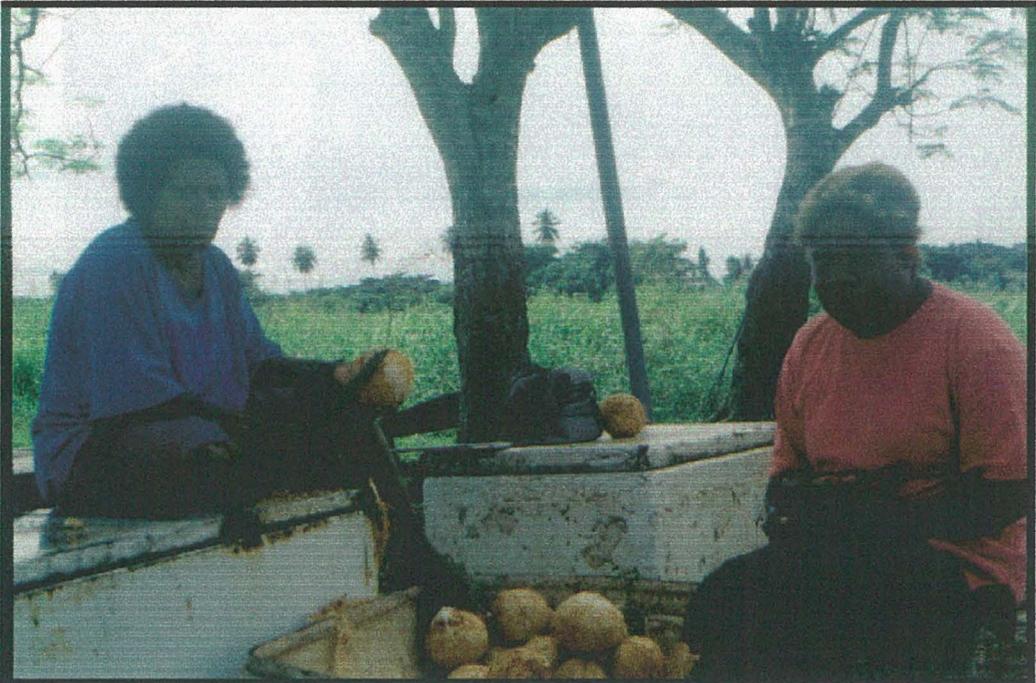


Plate 5: Street vendors selling dyed lavalava and basketware outside Wings supermarket.



Plate 6: Women selling their traditionally cooked food at the Melanesian Art village.



Plate 3: Women selling shell money and shell jewellery



Plate 4 : Vendors at Rove Market under makeshift shelter



Plate 7: Girls employed to sell cooked food



Plate 8: Members of Fonu Credit Union



## **CHAPTER FOUR**

### **The National Context**

This chapter sets out the background for urban informal sector activities, with a specific focus on women. Solomon Islands like other developing nations has experienced rapid population and urban growth. Urban Informal Sector activities have evolved as a result. While the informal sector is associated with urban growth and development and has received recognition and political support in other developing countries this has not been the case in Solomon Islands. This minority group which consists mainly of women is seen as insignificant to the nation's rural population (86%) which relies mainly on the subsistence economy.

### **History**

Solomon Islands was thought to be inhabited about ten thousand years ago. Although archaeological evidence of early settlement is dated at 3,000 years of age it is believed that there are some settlements which are much older than this. The archaeological findings of animal and shell fish remains at the early settlement sites give evidence of the activities of the early settlers, suggesting that they were hunters and gatherers. While hunting would most likely be male activity, women would be fruit and shell fish gatherers. Oral tradition and as well as visual art provides more knowledge of recent history.

It was long after Spaniard explorer, Don Alvaro de Mendana sighted the islands in 1568 before further European contacts were made. It was the missionaries and the planters who came late in the 19<sup>th</sup> century and who had great influence on the traditional life of the people. Christianity for example, brought new beliefs and a new set of values.

These destroyed the customs and the power structure resulting in women losing their mana[1] The introduction of manufactured materials goods and wage employment by planters, additionally lured men into plantation work. Women were left behind with more work to feed and care for their families.

In 1893, Britain declared a Protectorate over the islands, mainly to put an end to the illegal recruitment of male Solomon Islanders to Fiji and Queensland sugar plantations. The islands continued to be under British administration until 1960 when the first legislative council was established. One of the first Solomon Island members of the council was a woman. After the constitutional reviews in 1970 and 1974, the country gained internal self-government in 1976 and became an independent nation in 1978. Today, there are fifty elected members of Parliament of whom only one is a woman.

### **The Land**

Solomon Islands is a nation of islands. The two main chain of islands are Choiseul, Isabel and Malaita to the north and running parallel are New Georgia, Guadalcanal and San Cristobal to the south. There are more than 900 islands covering a landmass of 28,369 square kilometres.

Eighty-six percent of the country's population live on the main islands.

The country is on the rim known as the 'Pacific Ring of Fire.' There are three active volcanoes, one of them being a submarine volcano. There is a regular occurrence of earthquakes. Some, like the one that occurred in 1977, cause extensive damage to the environment. The island nation also lies within the cyclone belt and has experienced some devastating cyclones like cyclone Namu in 1986. Namu left 100 people dead, a third of the population homeless and created millions of dollars in damages. Weather has an important daily influence on the lives of the people.

The rainy season, which starts in December and ends in March causes flooding in low land areas. The ruggedness of the islands and the thick rain forest make travelling by land difficult. There are very few roads on the islands. Those living on the coast move about by canoes. The climate and geography affects the access to and delivery of services to the rural communities. Sea transport is the major means of transport between islands. However, there are few cargo boats and inter-island passenger boats in operation and their services are also subject to weather. There are air transport links between Honiara and the provincial centres. However, air travel is very expensive and only those who can afford to can travel. These factors impose significant constraints on development of the country and delivery of services for the vast number of the people in the rural areas.

## **People**

The two main racial groups who inherited the islands since the earliest time are the Melanesian who make up 94% of the population and the Polynesians with four percent.

The other minority groups are the Micronesians who were resettled by the British administration in the 1960s(1%) and Chinese and Europeans(1%). Eighty-six percent of the population lives in rural villages that generally have poor access to services and infrastructure(ADB, 1997). More than half the country's villages are situated on the coast, 15% are within 15 minutes walk from the coast, and about one third are 'bush villages' with no direct access to the coast. The national average village size is 71 persons. Subsistence agriculture and cash cropping in smallholder systems are important uses of land in Solomon Islands. Families living in rural villages are highly self-sufficient. They grow their own food and build their houses with materials from the forest. Having access to land and support from extended family or *wantoks* has protected families from absolute poverty(MOF,1997).

With improved transport, people are increasingly able to travel from one island to another in search of either employment or visiting relatives. Honiara, the capital, is becoming a melting pot. The influx of people into Honiara has resulted in squatter settlements on government 'temporary occupied land' (TOL) or on customary land. Squatter settlements tend to be made up of one language group from a particular island (Alasia, 1989).

The kinship system, land tenure and obligations form the basis of life and social organization in Solomon Island society. These relationships that link people in urban and rural areas, people who engaged in wage employment those in the subsistence economy and those in public and in private sector, through gifts of food and money (Bennett, 1987:339).

The kinship or *wantok* system is a social security system by which the young, the sick and the old are cared for. The system, however, has been so abused that it causes much hardship to families living in the urban monetized economy.

## Demography

There is considerable uncertainty about population size and growth rates in Solomon Islands. The last census was conducted in 1986; the population then was 285,176. Ten years earlier it was 197,000, implying an annual growth rate of 3.5 percent. With a growth rate of this magnitude the estimates and projected population of 447,900 for the years 2000 was derived from 1986 data. The sex ratio was estimated at 100 males to 106 females (SPC, 2000). The increase in total population was due to the extremely high fertility rate, the decline in mortality rate, higher life expectation and nil international migration. The population is largely rural, young and dependent. Forty-seven percent of the population is 14 years of age or younger and 18 percent are under the age of five (Table 4.0). Sixteen percent of the population live in urban or peri-urban areas. Honiara, which has the largest urban population, has an annual population growth rate of 7%. This suggests that urbanization is an important emerging trend in Solomon Islands.

Table 4.0 Population Structure, 1986- 2011

Age Group	Male		Female		Total males and females		Increase 1986-2011
	1986	2011	1986	2011	1986	2011	
	0-4	26,000	41,000	24,000	39,000	50,000	
5-14	43,000	75,000	39,000	71,000	82,000	146,000	64,000
15-59	70,000	170,000	67,000	159,000	137,000	329,000	192,000
60+	6,000	14,000	5,000	15,000	11,000	29,000	18,000
<b>Total</b>	<b>145,000</b>	<b>300,000</b>	<b>135,000</b>	<b>284,000</b>	<b>280,000</b>	<b>584,000</b>	<b>304,000</b>

Source: McMurray(1993), p. 96; MOF(1995c, p 15-16.

Internal migration in the Solomon Islands had been going on since pre-European contact. However, it became increasingly significant when wage employment was introduced. Later, with the growth of the capital Honiara and other administration centres, new patterns of migration termed “urban drift” emerged. Employment is an important motivation for rural to urban migration especially from the denser populated islands such as Malaita into Honiara. Education is also another motivation factor. Children who attend urban schools are seen as having better chance to succeed in their education to secure better paid jobs in the government and in the private sector. There is also great deal of circular and short-term migration especially among young males who have been attracted by the ‘bright lights’ of Honiara and occasional national celebrations and international sporting events. This never-ending process has put much pressure on the urban-based *wantok* families who are expected to feed and house village relatives. Often, it is the women who bear the pressure and transfer some domestic duties to their daughters and to seek ways to earn extra income, in order to be able to look after these relatives. Rural women are also being affected by male migration as they are left behind with the responsibility to care for their own family and those of the extended family.

However, Solomon Islanders see migration as an integral strategy of survival. Migrants often send their families and relatives in rural villages remittances such as money, rice, tea and sugar in return for food crops such as taro, yam and kumara. Thus, urban *wantoks* play an important role in providing not only cash but also information on political and technological development, and new ideas such as new farming methods to rural communities.

## **The System of government**

Solomon Islands is a constitutional Monarchy, which gained independence from the United Kingdom in 1978. The head of state is the British Monarch who is represented by the Governor-General. Executive power is held by the Prime Minister who is elected by the Parliament and appointed by the Governor-General. The Parliament has 50 members who are elected every four years from single member constituencies. All adults over the age of eighteen may vote.

The country is divided into nine provinces based mainly on cultural and geographical factors. Each province has provincial government through which central government has devolved some of its power. Within each province are area councils. The Provincial Governments derive some of their revenue from head tax. To be able to pay the head tax each family must have access to cash. While central government provides funds to the provinces for development activities and as well as to meet some current costs, in the form of provincial allocations, the provinces still face severe economic constraints in undertaking development activities and in providing services.

In the rural communities, the chiefs and the elders still play an important role in local matters including land disputes. In the different levels of government, women have not been proportionally represented.

## **THE ECONOMY**

Solomon Islands can be described as having two economic systems. The subsistence rural economy in which 86% of the population are engaged in, and the urban monetized sector.

The rural small holder grower's scheme in copra and cocoa production and the remittances from urban monetized export sector to the rural subsistence sector are the major links between the two systems.

The subsistence and semi-subsistence economy not only allows a degree of rural self-reliance but it also has made agriculture the largest contributor to the national economy in terms of employment, production and export. Agriculture, fisheries and forestry provide the export commodities, such as copra, cocoa, palm oil, fish and wood products. However, these products are highly vulnerable to world price fluctuations, natural disasters and adverse weather conditions. A primary commodity-based economy such as Solomon Islands has suffered in recent years because of low and fluctuating international commodity prices. In 1986 cyclone Namu destroyed much of the economic base and the change in climatic conditions has negatively affected primary production in the recent years.

Although Solomon Islands is rich in natural resources with potential for economic development, there are problems that prohibit development of a more self-reliant economy. These are poor transport and communication networks, a narrow economic base, limited physical infrastructure and lack of domestic capital. Heavy domestic borrowing by the government to meet its budgetary deficits and lack of fiscal management also prohibit economic growth required to provide employment for its rapidly growing population.

Solomon Islands has a low level of human development even if compared to other Pacific Island nations. With a Human Development Index of 0.191, the country is typical of those United Nations Development Program (UNDP) ranked as "low human development," states. It also has one of the lowest living standards when using conventional GDP per capita (Table 4.1). These reflect limited human and capital development in Solomon Islands.

Although there have been improvements in education and health, progress has not been fast because of rapid population growth. The adult literacy rate is estimated to have increased to 30 percent. Primary school enrollment has increased to 75 percent of the primary age children with the gross enrollment rate over 90 percent. Access to secondary schools has increased from less than 30 percent in 1992 to 42 percent in 1996 with gross secondary school enrollment of 14 percent (Sikua, 1997).

There are disparities in access to education services between males and females, between provinces and between rural and urban areas. In primary schools in 1997, 54% of students were boys and 46% were girls. In secondary schools, 60% of students were males and 40% were females. The adult literacy rate, since 1992, has increased from 22% to 30%. This is still very low compared to other Pacific Island nations as shown in Table 4.1. Literacy rates for females have been estimated at a low 17%. Limited education opportunities and high illiteracy rates amongst women, especially women in rural areas, is a major obstacle to enhancement of women's participation in decision making and development. The government has regarded education as a high priority area and has allocated 18% of its 1999 recurrent budget to education (Department of Development Planning, 1999).

Like education, the government and the civil society organizations have put much effort into improving the health status of Solomon Island people. There has been improvement in infant mortality rate of 44 per thousand live births as compared with 67 per 1,000 in late 1970s. Maternal mortality is estimated at 549 per 10,000 live births.

Life expectancy has increased to 65 years compared with 61 years in the 1970s. Although mortality indicators have improved, they are still high. The government regards health improvement as one of its priorities to allocate 14% of recurrent budget to health sector (Department of Development Planning, 1999).

**Table 4.1 Human Development in Solomon Islands**

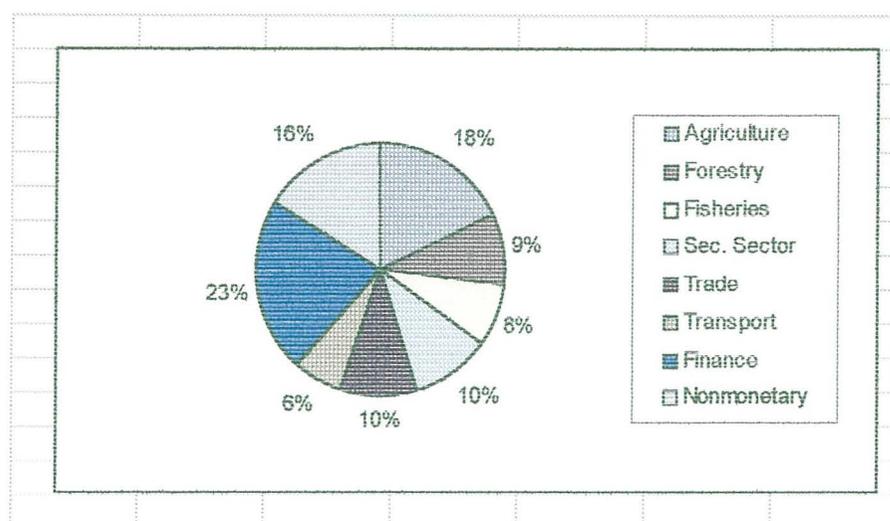
Country	Life expectancy At birth (years)	Adult literacy rate(15+) (%)	Mean years of schooling	GDP per capita (US\$)	Human development index
Cook Islands	69.8	99	8.4	3,416	0.985
Fiji	63.1	87	6.8	1,991	0.652
Kiribati	60.2	93	6.1	461	0.439
Marshall Islands	61.1	91	8.5	1,576	0.611
Micronesia, Federated State of	64.1	81	7.6	1,474	0.604
Niue	66.0	99	8.3	3,051	0.879
Palau	67.0	98	9.6	3,289	0.939
Papua New Guinea	49.6	52	2.1	999	0.138
<b>Solomon Islands</b>	<b>65.0</b>	<b>30</b>	<b>2.8</b>	<b>560</b>	<b>0.191</b>
Tonga	69.0	99	7.1	1,396	0.723
Tuvalu	67.2	99	6.8	1,068	0.652
Vanuatu	62.8	64	4.0	1,020	0.424
Samoa	63.1	98	9.1	722	0.578

Sources: Data for Solomon Islands are estimates for the mid-1990s and are compiled from World Bank (1994), p.3; UNDP (1994), p.74; and mission estimates. Data for other countries refer to the early 1990s and are compiled from UNDP (1994), p.74.

## **Sectoral Contributions**

Subsistence agriculture activities account for about one third of the country's GDP. The major crops are coconut, cocoa and palm oil. Seventy-five percent of copra and 50% of cocoa production come from smallholders, while plantation production accounts for the balance and all palm oil production. Forest products and fish account for two thirds of export earnings. Other contributors to GDP, such as tourism, are still insignificant. Fig 4.0 shows the main sources of national income which is led by the primary sector. The Gold Ridge gold mine that was in full operation for only a year before its closure early 2000, would have helped further diversify the primary product sector. However, according to the World Bank (1993d, p. 119), the benefits of rapid natural resources exploitation "have largely accrued to foreign investors." With population growth of 3.5% per annum, the growth rate in GDP per head of less than one percent per annum, is not something that is sustainable. The average income was noted to be US\$560 (UNDP, 1994). This is low, even by Pacific standards. However, this is also not a true picture as there is considerable inequality of distribution of income between urban and rural. For example, urban household incomes are almost four times as high as rural household incomes (MOF 1992, 1995b).

Fig. 4.0 – Composition of GDP, 1995



Source: ADB Solomon Islands 1997 Economic Report

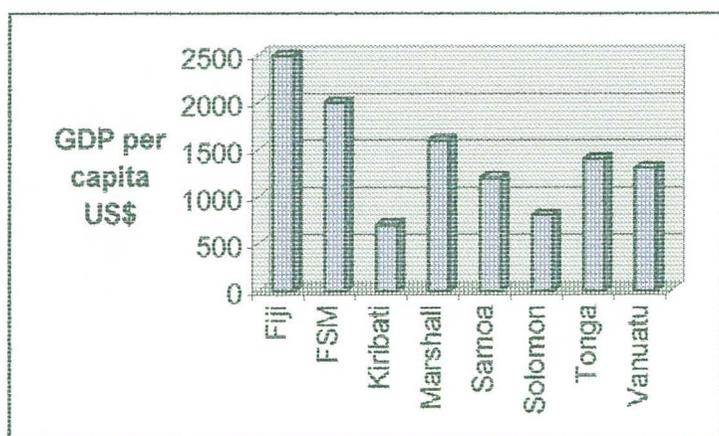
### Subsistence Sector

The vast majority of Solomon Islanders live in rural villages where communally owned land and marine resources from reefs and lagoons permit a life of “subsistence affluence.” National income data does not show the real value of non-marketed goods and services which represent the large share of the non-monetised economy. It was estimated that the value of subsistence, as a portion of the agricultural sector, was about SI\$ 44 million or 18% of real GDP in 1991. Yet, village output of food, housing, canoes and other requirements of rural life are very important to Solomon Islanders. Based on population projections and consumption of home produce data at 1992 prices, the value of subsistence food production is about SI\$ 85 million (SI/NZ Bilateral Aid, 1992). The contribution and value of the subsistence sector as well as the diversity of economic activities pursued at the household level have often been underestimated. While this sector is estimated to contribute only 18% of the total GDP, this does not adequately reflect the economic, not to mention social and cultural value, of the subsistence sector.

## National Income, Growth and Distribution

The impact of the Asian financial crisis on log export earnings resulted in gross domestic product (GDP) falling by seven percent in 1998. In the years before the crisis, the export of logs had been the main contributing factor for economic growth. During 1990- 1995, real GDP growth averaged at an annual rate of nearly 5 percent. However, GDP is estimated to have fallen at the rate of 2 percent per annum in the last three years. During the 1990s, the overall real GDP grew at an annual rate of about 2.4 percent (ADB SI 1997 Economic Report)

Fig 4.1 : GDP Per Capita in Pacific Island Countries, 1996



FSM= Federated State of Micronesia  
Source World Bank (1998)

However, GDP per capita fell by one percent annually during the 1990s. The average national income level in Solomon Islands has been estimated at about US\$960 per capita in 1996. This puts the country at just above the national income per capita of Kiribati ( Fig 4.1 ).

There are considerable inequalities in the distribution of income in Solomon Islands. A household income and expenditure survey carried out during 1990-1993 showed that Honiara household incomes were nearly four times as high as those of rural households.

Solomon Islander households in Honiara had twice the monthly income of rural households. Expatriate households in Honiara had 17 times that of rural households and over seven times that of Solomon Islander households in Honiara. A housing survey that was carried out in Honiara in 1995 found that about 57% of the Honiara residents who were in paid employment, earn less than \$750 per month. They account for 24% of total income. The survey also found that 70% of those in paid employment were male. They earned 76% of total income while 30% of females earned 24% of total income. Per capita income of male residents in Honiara was three times that of female (MOF,1997)

## **Employment**

There was a steady increase of formal employment at an annual average of 4% during 1990-1996. The government in 1996 employed one –quarter of formal employment and had an employment growth of one percent per annum. The private sector, which includes public enterprises, employed two-thirds of those in wage employment and has an annual average increase of six percent over the same period (Department of Development planning, 1999).

Women in wage employment only accounted for 21% of the total employment in 1996. They were mainly employed in the tertiary sector, particularly in education, health, public administration, wholesale, retail trade and hotels and restaurants (Fig. 4.2 ). In the primary sector, women's employment is concentrated in agriculture while in the secondary sector mostly in manufacturing enterprises especially in production of food, beverages and tobacco.

In 1997, soon after the National General Election, the Solomon Islands Alliance for Change Government launched its Policy and Structural Reform Programme (PSRP) to reform and rehabilitate government finance, reduce the size of public sector and improve its performance, restore macroeconomic stability, and promote sustainable economic growth and human development. As a result of the structural reform programme, 439 out of 8338 public servants were made redundant. This is 5% reduction in the size of the Public Service. Three percent of the total female Public Service employees were affected as compare to 8% of male employees. Of those made redundant 32 percent were female and 67 percent were male.

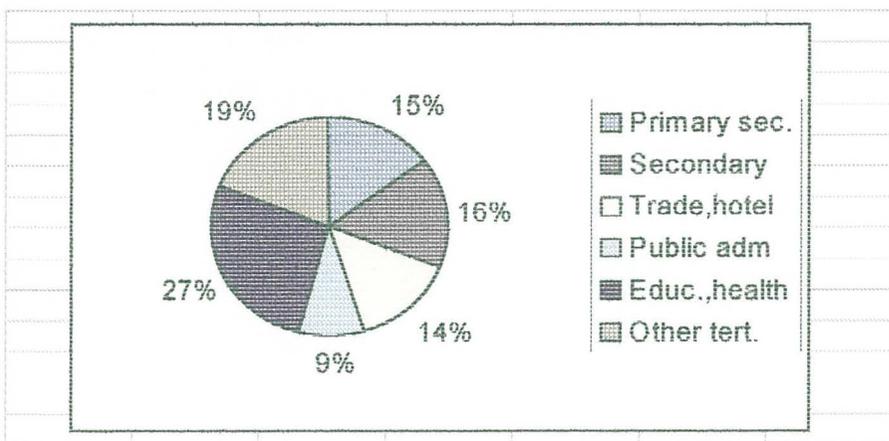
### **Prices and cost of living**

Honiara is becoming a very expensive place to live especially for low income families. For example in 1998, Honiara Retail Price Index (HRPI) increased by 12.3 percent compared with 8.1 percent in the previous year. Both the indexes for imported items and locally produced items increased by 13% and 12% respectively from 1997. There was a decrease of inflation during first quarter of 1999, but still it was at a high 11.6 percent.

In 1998, the basic consumption items such as food increased by 12.8 percent, clothing 6.3 percent, housing, and utilities by 10.3 percent. The transport price index increased by 24.1 percent. A major contribution to the price increase was the 20 percent devaluation of the Solomon Islands dollar in December 1997. Other contributing factors were monopolistic pricing practices changes in import tariffs, the goods tax, and the supply of domestic goods and services.

Consequently, the Public Service wage freeze of 1998 and wage awards in the private sector of 5-8 percent, both have reduction and aggravated outcome. The burden of inflation falls heavily on women in urban areas as they are responsible for family food, the cost of which has been steadily increasing.

Fig 4.2 : Sectoral Distribution of Female Employment, 1995



Source: ADB (1998)

## Summary

This chapter first took a historical view of the development of an economic system Solomon Islands adopted that was anticipated to bring better life style for its people. It looks specifically at the role women play in the family and in development process. It reveals that women are not given the equal opportunity to participate in the country's modern economy. This makes it difficult for them in the role they play in family welfare. The country's poor economic performance makes it difficult, not only to the government to deliver the services it promised of a modern society but also the citizens, especially urban population who have to struggle to survive. Urban women in particular are finding it extremely difficult to fend their families with limited incomes.

Solomon Islands has majority of its population in the rural areas therefore subsistence economy is still the main source of livelihood. This sector has contributed 18% of GDP and has largely protected people from absolute poverty. Women have played an important role in this area, which provides food sufficiency and security but the demand on their workload is increasing as men become more involved in the cash economy.

The development and concentration of monetised economy in the urban areas has led to rural to urban migration by those seeking formal employment. However, the nation's economy is not growing fast enough to provide employment for the increasing number of people seeking employment each year.

Disparity in wage employment has left women in more traditional areas such as teaching and nursing and in low or unskilled wage jobs. There is high rate of unemployment amongst women in urban areas. This has led to increase of women's informal sector activities in the urban areas. As rural women play an important part in the subsistence economy, urban women too would like to see themselves play a part in the monetised economy, whether it be in formal employment or in informal economic activities.

## **CHAPTER FIVE**

### **The Data**

#### **INTRODUCTION**

There are two parts to this chapter. Part A discusses the findings of the field research. The field research was carried out using a range of interviews outlined in chapter two. There were thirty- two women interviewed. Each one engaged in one of the following informal sector activities: fresh fish retailing, chicken raising, pot plants, fresh coconut, shell money and jewelry, sewn and dyed clothes, handicrafts, processed food and betel nut selling. The currency used in this research is Solomon Islands dollar (SBD) which at the time of the research had the exchange rate of \$1/0.19(SBD/USD). Part B highlights the views of the UIS as held by key informants from government ministries, quasi-government department and NGOs that are responsible for decision making and programmes which affect informal sector in general.

#### **PART A: FINDINGS FROM IN-DEPTH INTERVIEWS**

The thirty-two women interviewed, were selected from different activities that they engaged in at the time of the interview and based on their willingness to be interviewed. The number selected from each activity is influenced by the researchers' observation of the popularity of the different activities. Each woman was asked a number of questions relating to her activity. Findings from the interviews are set out under the following headings: a) personal information about the interviewees, b) informal

economic activities in Honiara, c) how an activity is carried out, d) income from the activity and how it is spent, and e) the women's view of their informal activities.

## **PERSONAL INFORMATION OF THE UIS WOMEN INTERVIEWED**

### *Place of Origin*

The place of origin refers to the political divisions of the island groups within Solomon Island and where ones' lineage is traced. Based on this definition, one of the 32 women was a non-Solomon Islander and did not belong to any of the classifications as used in this research. However, of the total number of women interviewed, 81% alone were from Malaita Province and 19% came from the rest of the nine provinces including the one non-Solomon Islander. There was, at the time of the research, considerable ethnic tension on Guadalcanal and in Honiara which had some influence on provincial representative of the sample. The ethnic rivalry between people of the islands of Guadalcanal and Malaita had made it unsafe for women particularly Guadalcanal women to carry on with their informal activities. Though this might also be a reflection of the less monetised nature of those economies from which the women in Honiara originated.

The age of women who were interviewed range between 13 and 54 years. Women who are aged between 15 and 54 years represents 88% of the sample (Table 5.0). The national population data of 1986 census, shows 49% of women of the same age group. The difference between the sample and the national data may have been due to sample selection rather than specific characteristics of women in UIS.

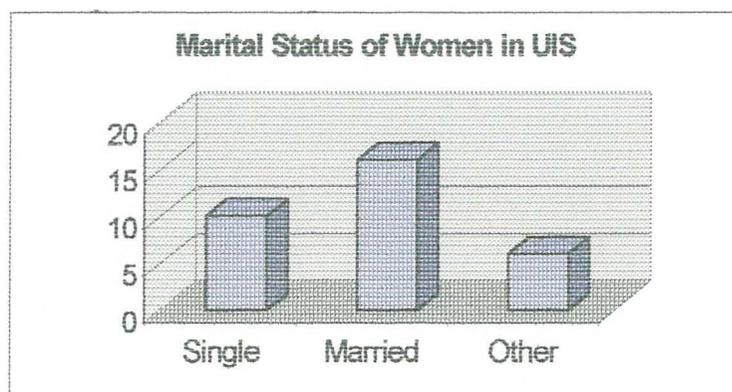
**Table 5.0 : AGE OF UIS WOMEN INTERVIEWED**

10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	Total
4	3	2	11	2	6	2	1	1	32
13%	9%	6%	35%	6%	19%	6%	3%	3%	100%

**Marital Status**

From the women who were interviewed it was found that 31% were single, 50% were married, and 19% came under the category of “other” which includes those who were either divorced or widowed (Fig. 5.0 ).

Fig 5.0

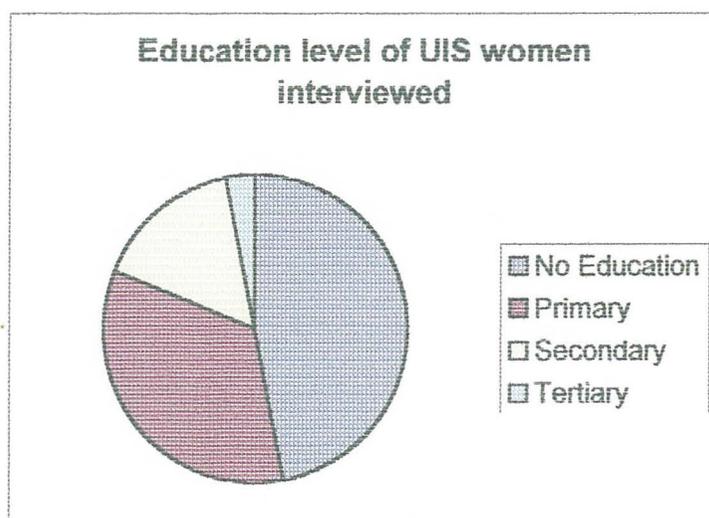


The sample thus compares well with national data which shows 27% of Solomon Islands women are single, 57% are married and 16% are either divorced or widowed (1999 Census Report).

### ***Formal Education Level***

From the survey data of women in the UIS, it was found that 47% had not received any formal education. Those who received basic education (primary level) represented 34% of the sample, 16% received secondary education at the junior level (Form 1 &2) and 3% received tertiary education. Lack of formal education or lower level of education of the sample supports the generally held view that those with no or less formal education are more likely to engage in informal sector activity (ILO 1972).

Fig 5.1



Low levels of formal education, especially for females, characterize the Solomon Island situation. For example national data shows that 70% of females in 5-12 age group enrolled in primary school in 1996 compared with 78% of the male (Sikua, 1997:p.5). Girls accounts for only 38% of all secondary students, and make up only 31% of Form 6 (Grade 12 ) students( ADB SI 1997 Economic Report).

### *Household size of the Women in UIS*

The household size which 50% of the women belong to is between 6 to 10 persons. Twenty eight percent belong to households of 1 to 5 persons, 19% belong to households of 11 to 15 and 3% belong to households of 16 and above persons (Fig 5.3). The national average household size is 5.6 persons (MOF, 1997). These large urban households not only cause overcrowding but also put pressure on female members of the households to earn an income because they can not support the families in traditional ways such as subsistence agriculture. The following recorded personal observation in Box 5.0 gives a picture of these large households:

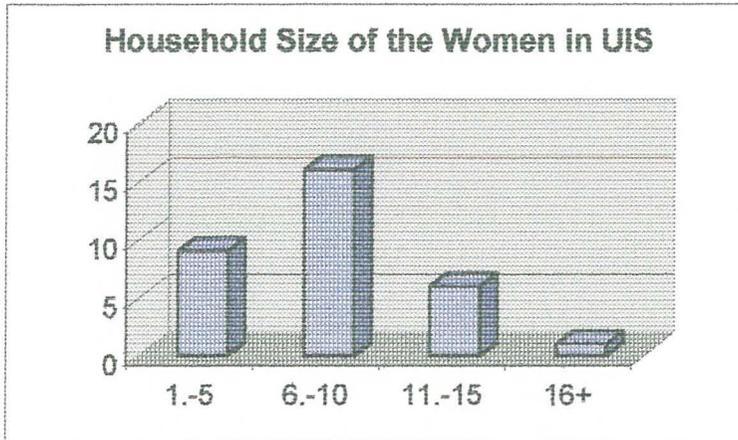
#### **Box 5.0**

On 28 April , 2000 while in Honiara carrying out my fieldwork, my cousin invited me for an evening meal. When I arrived at the house at seven I was greeted by my cousin and her four children, my aunt (my cousin's mother), her brother, his wife and their adopted son. Her husband who is a police officer was on duty that evening. About half an hour later, my other male cousin and his wife arrived. He is a son of my mother and aunt's youngest sister and works at the ANZ Bank. Not long after, I noticed arrival of another three people. They were brother and sister of the banker and a nephew. All are single and unemployed. I realized that there were 14 people living in this two bed room house.

I was told that the house was rented by the Ministry of Police and Justice for the police officer and his family. The two other families came to be members of the household on the understanding that they contribute in meeting the electricity and water bills and contribute towards food. I came to realized that it is the pressure for extra cash that forced four women from this household to be involved in informal activities.

Observation made on 28 April,2000

Fig5.2



### *Household Members in Formal Employment*

Thirteen percent of the sample had no member of the household in formal employment, 50% had one member, 28% had two, 6% had three, and 3% had four members in formal employment. Of those who were in employment 36% were professionals, 50% were skilled workers and 14% were unskilled. Of the households which received income from formal employment, 5% received between \$100 to \$200, 18% between \$300 to 400, 43% between \$500 to \$600 per fortnight and 34% did not know. Seven (22%) of the women being interviewed had been in formal employment before but were no longer at the time of the interview. There were various reasons given for leaving formal employment, as shown in Table 5.1. Significantly, three left the formal sector because of poor pay, presumably seeing the informal economic sector as offering them a better option. The need for small start-up capital in many of the informal activities had limited the opportunity of members of the low income households to participate in informal activities.

The country's inflation rate as measured by Honiara Retail Price Index (HRPI) ranged between 13% and 15% (UNCEF,1993:16) and this had forced women of even high income earning females into participating in informal activities.

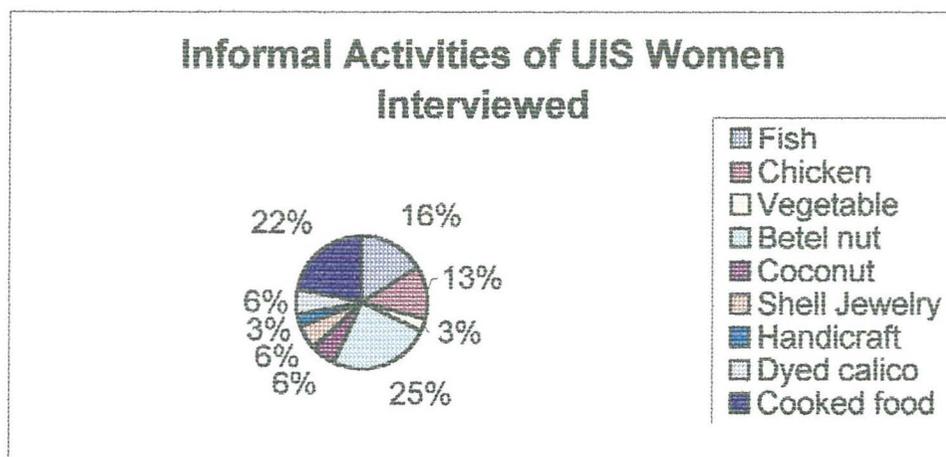
**Table 5.1: Reason for Interviewees Leaving Formal Employment**

Marricd	Poor Pay	Unpaid Leave	Made Rcdundant
1	3	1	2

### Informal Activities of Women in UIS

The informal activities of the UIS women are shown in Fig 5.3. A majority of the women, 63%, were involved in activities related to agriculture and fisheries. Those engaging in cooking and processing food made-up 22% of the sample while others were involved in handicraft( 3%), dyed calico (6%) and shell money jewelry (6%). This clearly shows that many women are drawing on their traditional roles and skills in their informal sector activities.

**Fig 5.3**



Of the women who were involved in activities related to agriculture and fisheries, 12 involved in buying the products and selling them direct to customers at a profit. Only one fisherwoman and one vegetable grower sold their own catch or produce. Four women (20%) raised and sold broiler chicken.

### ***Reasons For Engagement in UIS***

As expected, the major reason given by 84% of respondents for having engaged in informal activities was to “earn cash required by the family to survive in Honiara.” One woman regarded her involvement as the best use of her available time. Four women saw earnings from their activities as something that gave them power and independence from their husbands’ income (See Koudi’s story in Box 5.1).

There were five women (16%), who had been involved in urban informal sector activities for more than five years. Half the women (50%) had been in UIS from one to five years, and 34% (11 women) who had just been involved for less than a year.

## Box 5.1

### *KOUDIS' STORY*

Koudi (not her real name) had been selling fresh coconut for nearly ten years. She started her activity to earn cash to supplement her husbands' salary as a construction worker. As soon as the husband learnt about her income he stopped coming home on pay days or if ever he turned up it was to get more money from Koudi. When she refused to comply with his demand he would beat her up until she gave in to his demands. This went on for a year when she no longer tolerated his behaviour and asked for a separation. This was in 1991.

She continued with her activity to support herself and her three children. She found that without her husband she could now save. In 1993 she bought a block of land from the sale of Livestock Development Authority land at Lungga. After nearly four years saving she built a three bedroom semi permanent house on the block of land in 1997. After having moved on her own property she realized that women could achieve great things if and when they wanted to.

Early January, 2000 she bought a second hand car which she converted into a taxi. The taxi was also used to transport her coconuts to and from the market where she sold them. When the husband heard about her success story he decided to ask Koudi if they could make it back together again. After a few unsuccessful attempts Koudi agreed but only on the following conditions: 1) That she be paid \$1500 compensation for the all the beatings he gave her, 2) That he would not be allowed to drive the taxi, 3) He must not ask her for money to finance his drinking habit and, 4) That he be prepared to do gardening and the house work. When asked whether he had complied, she replied " yes because he knows that I now have the power and I can throw him out if he doesn't."

Source: Interview on 9 May, 2000

### *Start-up Capital*

Despite the fact that 97% of the informal activities of the women involved buying and selling, 97% of the sample women did not acquire a loan for their activities. Of the thirty-two women who obtained no loan, 6% indicated that they required no loan, 13% said that they were too frightened to apply for a loan and 81% said that they did not get loan because they did not have securities such as savings and assets (eg land and house). As one of the women said,

*"I applied for a loan of \$3,000 from Development Bank of Solomon Islands (DBSI) to increase my present activity and although I stated that I have a lot of land at home, they still turned down my application. They said that they can not use customary as security land for a loan."*

The only woman who borrowed money was a member of Fonu Credit Union. The amount of \$600.00 borrowed was to finance her fresh fish project.

Eighty-four percent (27) of the women started their projects with small capital from family savings.

The minimum capital investment was \$100.00 and the maximum \$500.00. These low investment activities include cooked food, betel nut, shell jewelry, coconut, handicraft and dyed clothes. The women whose activities fall within the low investment activity group, did not see the benefit of expanding their activities. They invest the same amount all the time as long as they kept making the same amount of profit. As one betel nut seller explained in pidjin: "*Mi baem betel nut long sem amount . Mi getem square mani belong mi and usim extra mani fo helpim family belong mi.*" ( I invested the same amount and used the profit to meet the needs of my family).

The high investment activities were fresh fish retailing and broiler chicken raising. Minimum capital investment in these activities was \$600.00 and the maximum \$1500.00. All the women whose activities fell within this group, said that they found difficulty in securing loan for their start up capital. For example the three women who had applied for a loan from the Development Bank of Solomon Islands, said that the banks simply declined their loan applications. The same also applied to the two

women who sought grants in aid from Provincial Development Unit (PDU) of the Ministry of Economic Planning whose applications were declined on the grounds that their projects were not for development in the rural areas. The same reason was given to the three women who had applied for Small Project Funds from certain foreign government establishments.

The Women's Revolving Fund project established in 1990 under Women and Development Division to provide small interest free loans for income generating activities, was also rural biased according to the UIS women interviewed.

### *Skills required for UIS activities*

Most of the women who were interviewed engaged in activities that involved buying and selling. They said that all they knew about retailing was from personal experience. To the women there were more to buying and selling (eg product presentation and customer service). When asked if they had been on a training course of any sort, a high proportion 88% said that they had not but would appreciate any opportunity for training or participation in workshops. The remaining 12 % (4 women) were two women who took some classes or practical lessons on adding value to products to sell for example dyed calico and food preparation, provided by an NGO, and two received some practical lessons from livestock feed supplier and friends who had skills in these specific areas.

There were twenty-eight women of the sample did not undergo any form of training relevant to their activities. All 28 women indicated that they would appreciate training in simple bookkeeping and specific training in the areas of their activities. "I believe that there are training programmes and workshops provided by women's organizations, NGOs and institutions that we are not made aware of," said one of the women.

### ***Pricing and Record Keeping***

All the women (100%), did not follow standard business procedures regarding costing and pricing of their products. Those whose activities involved buying and selling said that they were conscious about their purchase price and when it came to pricing they based their pricing on supply and demand. Because the products were not price controlled items their prices fluctuated according to demand. As one of the women told me,

*"I bought this 75kg bag of betel nut for \$70.00 and this should fetch me \$350.00 when all the betel nuts were sold. Two weeks ago the same quantity only fetched me \$270.00."*

This confirmed the Central Bank's report that said that betel nut prices had greatly influenced the Honiara Price Index(CBSI. 1997b).

### **Time spent on informal activity**

The question of time spent on informal activities was difficult for the women to answer. They did not think of time in terms of hours per day or week. Their concept of time was in the number of days spent on an activity. Their day was between sunrise and sunset. Therefore a day's work could be any number of hours between morning and evening. The majority of the women (44%) indicated that they worked six days a week. This could have been due to the fact that 90% of Solomon Islanders are Christians who would observe Sunday as a rest day (UNICEF, 1993: 9). Thirty-four percent (11 women) said that they worked five days a week and 22% (7 women) worked 7 days a week. Although there is the flexibility in the nature of their operation there was general comment from majority of the women on the importance of making a good sale. That would mean many hours of work for a majority of respondents, although some took time out to go home to do house work or attend to social obligations.

### **Places where the women carry out their activities**

Honiara City Council had, until in the last three years, perceived informal activities of the women in the streets and back alleys as an illegal and unhygienic economic activity.

The women used to be harassed by law enforcing agents. Honiara City Council has come to realise however that UIS activity is a revenue source that can be tapped with minimal policy change.

Women are now allowed to operate anywhere within the city on payment of a fee. The women who carried out their activities in the streets felt that the fees they were charged were too high when considering that fact that there were no facilities provided. Although the amount of fees charged varies according to the nature of the activity. For example a betel nut seller is charged a daily fee of \$6.00 while a dyed cloth seller pays an annual fee of \$200.00. It was reported that those who use market facilities were charged lower fees than those who operate in the streets. This is indicated from the data collected, that 78% of the women used the markets' facilities and only 22% sell their products at certain selected spots in the city. However, for those who used market venues with inadequate facilities it became necessary to them to provide makeshift facilities from which to operate (See Plate 4).

Almost all informal activities take place in the central city areas away from residential estates. This means that the women have to bring in their goods to sell every day. From the data collected 75% of the women bring their products to the place of operation using public transport. For those within walking distance to place of work, 19% said that they need only to carry their products with them and 6% used their own transport.

### Income from Informal Activities

The question of income from their activity had been a difficult one to get an honest answer from the women. This is due to cultural factors. A person's wealth or income was considered secret. In Melanesia a person of wealth is at risk of being cursed ( *mafa'a* ) by their rivals. There are also practical reasons. These women did not keep sales records for others to know their average weekly or monthly sales. The figures given as per Table 5.2 below were estimates of income which could be gross sales rather than net income. Having given those factors the data contained in the table must be treated with caution when been interpreted.

**Table 5.2 : Respondents' Weekly Gross Sales Estimates**

Good week		Not so good week	
Amount	No. Respondents	Amount	No. Respondents
Not known	1	Not known	1
Less than \$100	6	Less than 100	11
200<400	8	200<400	10
400<600	5	400<600	5
600+	12	600+	5

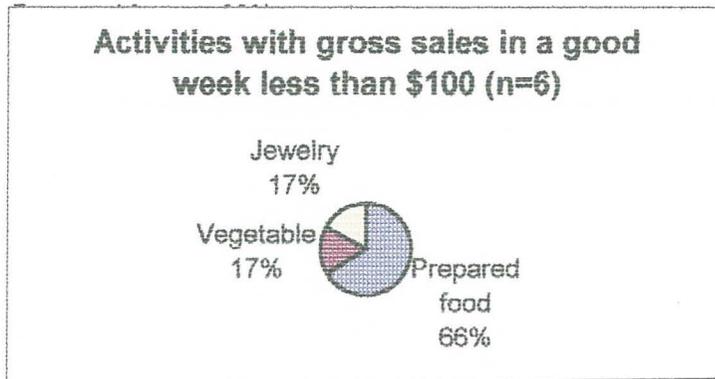
Apart from a 14 year old girl who was selling on behalf of her mother, the rest of the women indicated the potential of informal activities to generate income. As seen from Table 5.2 above, in a good week's trading some women could earn more than \$600.00.

However in the weeks when trading was poor 34% of the women earn less than \$100.00 per week. There are important factors that can be drawn from the gross sales estimates. First, women can earn substantial amounts of money from informal activities. Second, they often earn more than those in the formal sector, many of whom are paid on the minimum wage rate of \$1.50 per hour ( ADB SI Report, 1997). Thirdly, women in UIS cannot be ignored for the important role they play in family, community and national development. If the estimates are representative they imply the importance of the sector which has not so far been given priority in national economic policy.

#### **Income Level of Different Informal Activities**

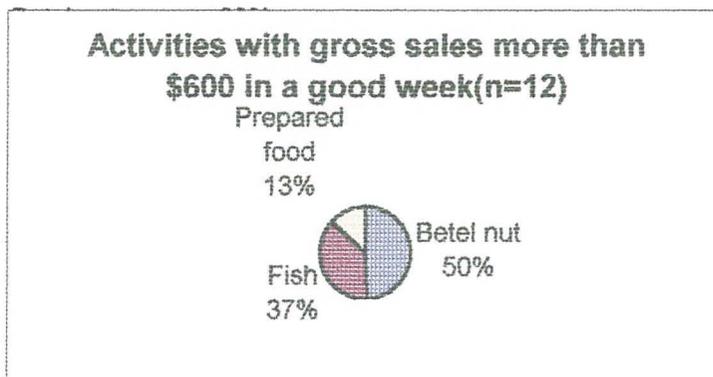
Based on a good week's income by all activities as indicated in Table 5.2, activities which earn less than \$100.00 per week, 4 women were those selling cooked or processed food, one woman was selling vegetables and 17% was selling shell jewellery( Fig 5.4 ). Three of the women who sold cooked or processed food earned more than \$100.00 per week. There were also women who formed an association to secure the venue of the Melanesian Art Village to sell their traditionally cooked food and earn the same amount of income per week.

Fig 5. 4



Thirty-eight percent (12 ) of the sample was in the high income bracket. Betel nut and broiler chicken activities both equally participate at this level with 33% each. Fish selling 25% and food 9%. (See Fig 5.5 below).

Fig 5. 5

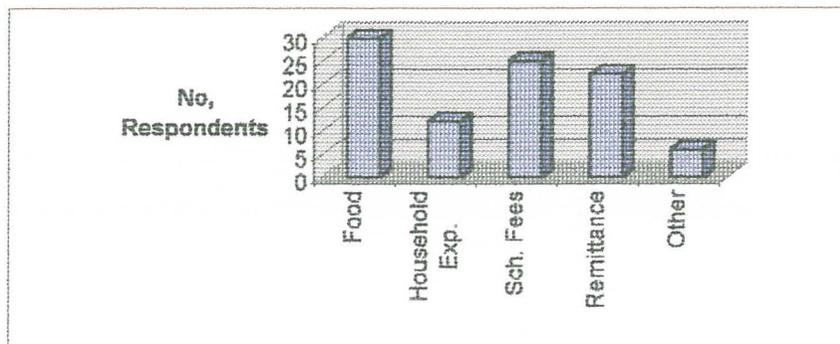


There are important points indicated by Fig 5.4 and 5.5 above. First, cooked food selling that should have been a growing activity in a city with population growth of 7% ( UNICEF,1993:10), is only a low income activity. This may be because most of the prepared food sold is of low quality, which is an indication of lack of training in food preparation and presentation. Second, betel nut selling continues to be a top income activity in urban centres despite health campaigns against betel nut chewing. Third, raised broiler chicken has potential for major economic activity for women in UIS. Traditionally, it is the woman who tend to domesticate animals such as pigs and chicken. This economic activity should be promoted by giving it import substitution status and by providing incentives to women who need credit and training.

#### ***How UIS Women Interviewed spend their Income***

Of the 32 interviewees 30 said that they spend part of their income on food and 12 said that they also contributed small portion of their income towards other household expenses such as soap, water and electricity bills. Children's education was another area of major spending for the women, with 25 respondents. Remittances also featured prominently. Twenty-two interviewees said that they sent cash and goods regularly to support parents and relatives in the rural villages (See Box 5.1 ) and 6 said that they spent money on other things such as clothing, transport and entertainment (Fig 5.6 ).

**Fig 5.6 Where Informal Activity Monies Go**



Women are responsible when family or household needs are concerned. The data clearly shows this. To enable women to fulfil their family and community obligations the income from informal activities is very important. Fifty-three percent (17 women) of the sample did not save. Twenty-five percent (8 women) were able to save portion of their weekly income and 22% ploughed back a little of their income into their activities

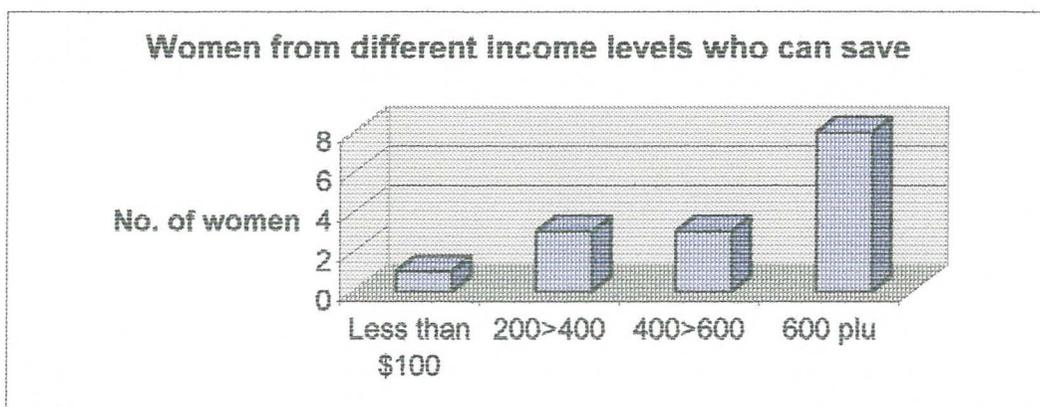
**Box 5.1**

This recorded conversation was taken place on Sunday 30 April,2000 at the Honiara Wharf. The Ramos 3 was leaving for Small Malaita on its weekly schedule. I met Kabu returning from the boat, she appeared busy. I stopped to ask her if she was going on the trip. She said she was not. She only came to send a bag of rice and a box of assorted goods to her brother Fred and his family at our village on Small Malaita. "It's just something for them to eat when they're resting from going to the gardens," she said. She told me that the family had sent her a bag each of yam, koi (mangrove fruits) and Gwafu (mangrove shellfish) a week ago.

I asked her if she could take the box of assorted goods for my mother to the same person she sent the goods with, with the message to be conveyed to my mother that I would not be able to visit her as I was only in Honiara for short time doing school work.

Of those who were able to save and put back a portion of their income into their activities, 53% was from the top income group of \$600 plus, 20% each of income groups \$200>400 and \$400>600 and 7% from 'less than \$100' income group. This shows that informal activities are viable activities and that the more the women earn the more they save.

Fig 5.7



### Women's View of their UIS Activities

Having engaged in activities that enable them to provide for their households as expected of them in traditional society, 81% of the women still regarded their involvement in the activities as most satisfying. They were so happy with what they were doing that they would like to continue with the activities as long as their families remain residents in Honiara. Continuous income and management of it, give the women feeling of security and control. Koudi (Box 5.1 ) demonstrated these feelings.

From the responses, the following conclusions could be drawn: a) that women in any situation would find ways and means to contribute to the household and the community development, b) that women become to realise that they have skills that need to be developed. However, women would be hesitant to take risk as indicated by 84% (27 women) of the sample who would prefer to maintain the level of their activities as at the time of the interview. The most enterprising women were broiler chicken raisers and fish retailers who would like to see expansion of their activities in the future. As had already been discussed these were high income activities. To expand these activities meant more capital input. For the women who would like to increase the level of their activities would mean putting in the money themselves or by securing loans.

#### **Problems faced by UIS Women interviewed**

The interviews were carried out in Honiara at the height of the of the eighteen month ethnic conflict between people of the islands of Guadalcanal and Malaita. The frequent clashes between the two waring groups in and around Honiara the capital, was seen by the women as the biggest threat to their operations and the future of their activities.

Forty-eight percent (15 women) of the women sampled said that the conflict had very much affected their activities. They assessed the effect by lost of sales and the risk of being hurt or killed.

Honiara's population had decreased at the time as people were fleeing the capital for the safety in their home villages. The incident as described in the following journal entry (Box 5.2) is an example of the situation under which women in UIS operate in Honiara. There were fewer women from Guadalcanal who chose to continue with their informal activities in Honiara which seemed to be controlled by Malaitans.

### **Box 5.2**

Monday 24 April, 2000

It was 10.30 am when I arrived at the Honiara market. Although it was already mid morning, looking around I saw the market to be quite empty. In fact the market was half full and besides there wasn't any loud talking that morning. There weren't many customers either. The market vendors were talking among themselves in low voices. There was feeling of expectation all around. I came to realise that it was only last Saturday morning that a beheaded body was found damped at the market public toilets.

I had only been at the market for an hour when there was a commotion at the eastern end of the market. Suddenly there was a chase. My interviewee was so curious that she dashed off, leaving me and her cooked food to find out what had happened. She returned and told me that a Guadalcanal man chased by group of Malaitans was lucky to escape in a taxi.

It made me wonder whether it was act of bravery that these women could work in such unsafe environment or was it a matter of survival that they had to take the risk?

## **PART B : KEY INFORMANTS AND WHAT THEY SAY**

In the time available, I was able to interview representatives from Ministry of National Planning and Development, Ministry of Women, Youth and Sports, Small Project Fund (SPF), Vulnerable/Disadvantaged (Honiara) Project, SI Small Business Training Centre (SISBTC) and Fonu Credit Union. The person interviewed would normally be the secretary/director /manager of the department or organization.

### **Ministry of National Planning and Development(MNPD)**

According to the representative of the MNPD, the Ministry is the focal point where gender issues are incorporated into government policy and programme planning and it also acts in a co-ordinating role with other government ministries in women policies and programmes. Previously policy actions were mainly in population, health, and education. Women are now being recognized as an important economic resource that can be mobilized towards attainment of economic growth and distributional equity. As a result a National Women's Policy has recently been developed.

The ministry held the view that the informal sector plays an important role in national economy and it has given it much attention through ensuring that appropriate government ministries incorporate gender equity in their programme planning. However, there is a view that informal sector is only associated with economic activities in the rural areas in such activities as bee keeping, pig and chicken raising and market gardening.

Any informal activity in the urban centres is not recognized as support for it is seen only to encourage rural-urban migration to the only urban centre of note Honiara, which has population that increases at a rate double the national annual population increase of 3.5%. This has ruled out any planing and support for women in UIS.

This unsubstantiated view does not recognise the contribution UIS makes to the family, community and national development but also as a means through which women are empowering themselves.

### **Ministry of Youth, Women, Sports and Recreation (MYWSR)**

Like MND, the Ministry of Youth, Women, Sport and Recreation also recognized the significant role informal activities play in the national economic and social development of the nation especially when women were the dominant participants in this sector. Government's realization of the importance of women's informal activities in helping women increase their economic position that the MYWSR was set up to address the issues and constraints relating to women as a economic resource. The policy actions needed to mobilize this resource have been articulated clearly in the recently developed National Policy on Women approved by the Cabinet.

Women and Development Division (WDD) of MYWSR was set up to give advice on policies on gender issues in planning, implementation and management, monitoring and evaluation and reporting to government ministries and agencies, non-government agencies, church women's groups and tertiary education institutions.

However, according to the Quarterly Monitoring Report for January to April 1999, the WDD has not been effectively performing its role as mandated, due to inadequate institutional capacity. Thus there is no co-ordination among current activities that are aimed at improving women's economic conditions or between the government, women's organizations and other NGOs involved in women's activities. The impression obtained from interviewing the representative of the ministry was that although WDD had recognized the contribution women made to the national economy it only provided training programmes for church women's groups and rural and urban clubs that were affiliated to WDD. The training programmes were mainly in domestic skills such as home economics, health and childcare, appropriate technology and income generating activities for women. The two sections of WDD that were responsible for monitoring the success of female projects and a Information and Resource centre responsible for dissemination of information to women had not been successful in their functions.

The Women's Small Project Revolving Fund aided by UNDP was badly managed. Those ever benefit from the fund were WDD affiliates.

#### **New Zealand ODA: Solomon Islands Small Projects Fund**

The Small Project Fund (SPF) is closely linked with Provincial Development Unit of the Ministry of National Planning and Development. The SPF is funded under New Zealand Official Development Assistance (NZODA) programme.

The project is mainly, to mention three of the nine objectives, to contribute to the sustainable economic and social development of rural areas of Solomon Islands, to provide assistance to a wide range of economic activities which are financially viable and socially sustainable and to enhance the role and position of women and increase their equitable participation in and benefits from projects. SPF provided funds for different varieties of projects which either came under livestock, transport or industry eg. Piggery, poultry, honey bee, cattle, agriculture transport, fiberglass canoe repair, bakery and eco-tourism.

According to the informant, any man, woman, community or family could apply for funding from the Project Fund. There were selection criteria. Its link with Provincial Development Unit and political interference had made the Small Project Fund rural biased. For example, all nineteen projects approved during the first six months of the fiscal year 1999/00, to the total amount of \$428,989, were from the provinces. There were none granted for Honiara or the provincial centres.

One of the conditions of the SPF is that gender equity must be taken into consideration when selecting projects for funding. However, according to the informant, the Project Fund has failed in this regard. Take, for example, the nineteen projects approved in the first two quarters of the 1999/00 fiscal year, 74% were projects by men which had taken 72% of the total funds awarded. Women only

received 26% of the approved projects, amounting only to 28% of the total award. There were very good project proposals submitted by individual women and groups from Honiara but because of the conditions that came with these aid funds they were not considered. The coordinator of the Fund did not agree with the conditions when he said with a laugh:

*“I’ll try to convince the donors to relax the conditions so that our poor women in Honiara too can benefit from the Project Fund. One thing is certain, that projects run by urban women will have high successful rate than those in the bush.”*

#### **Vulnerable/Disadvantaged Groups (Honiara) Project**

This is a quasi government department established in early 1999 in the Department of Development Planning. Funded by the UNDP, the project was set up to assess the impact of ethnic tension on the displaced families and the hosting communities and the Governments implementation of its development programme and service delivery. An impact assessment survey was carried out and a report was produced in early January 2000 which provided information on many aspects of the disturbance on the livelihood of the displaced families. The report indicated the need for a systematic village approach to address the social and economic problems being faced by disadvantaged and/or vulnerable groups.

Asked whether the problems of the vulnerable groups in Honiara would ever be addressed, the Team Leader said that they would be the next group to be studied.

Honiara is not only a hosting community for displaced families but also for the women and their families who were affected by the government's structural adjustment programme. These families who lost income from employment had to feed and care for displaced relatives as the result of the ethnic tension.

### **Solomon Islands Small Business Training Centre (SISBTC)**

Established in 1998, the Solomon Island Small Business Training Centre was funded under New Zealand Official Development Assistance programme. The centre was set up to provide the training component which the NZODA Small Project Fund does not provide. It is hoped that soon SISBTC and SPF will come under same roof to be independent of government. When reaching that stage the centre will be an agent for small project funds from any source.

The centre offers courses in small business management, writing business proposals and simple bookkeeping. The courses are free but only limited number can be enrolled at one time. To be illegible for any of the courses offered, one must have a project funded by SPF and only those who apply will be selected for a course. The condition has already put UIS women out of the reckoning. Since the centre started offering these course, enrolment has been mainly male.

Whether this is an indication of the failure of the centre to encourage women to take up these courses or it is the women who do not see the value of improving and increase their skills and knowledge is an important question.

Besides training, the centre supports SPF in monitoring their funded projects. It is also networking with non government organizations particularly women's organizations.

### **Fonu Credit Union**

The founder of Fonu Credit Union was very moved by the women members of her community struggling to earn money to pay for their children's school fees and to help provide for their families living in Honiara. In January 1998 she started the credit union with 36 members. The aim was to create an opportunity for women to participate in economic activities by creating a source from which they can loan money to start an income generating project or for other purposes.

The membership was restricted to women from Walande community in South Malaita. According to the founder, having women from the same community meant that there was already a common bond that would guarantee the cooperation required for the success of the union.

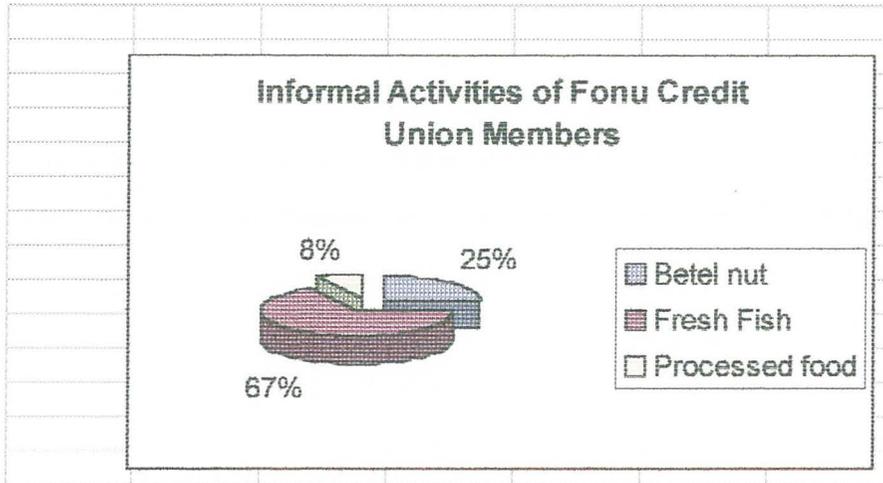
After only six and half months operation the union had already had \$12,000 in the members' savings and was able to give out its first loans.

At the time of the interview the union had 48 active members. Sixty-three percent of the members are married, 21% single, 10 % widow, 2% divorced and 4% are organization or club memberships, eg Supsup Garden and the Walande Mothers Union.

Thirty-two (63%)of the members were not in formal sector employment of whom 28 (88%) were engaged in various informal income generating activities(Fig 5.8)

The union members hold bi-monthly meetings when matters relating to union's activities are discussed. The meetings also give an opportunity for members to make deposits into their savings. For non-attendants there is a fine of \$2.00. This goes into the union's current account. The union is managed by a committee which comprises of a President, Vice President, Secretary, Treasurer and two other members.

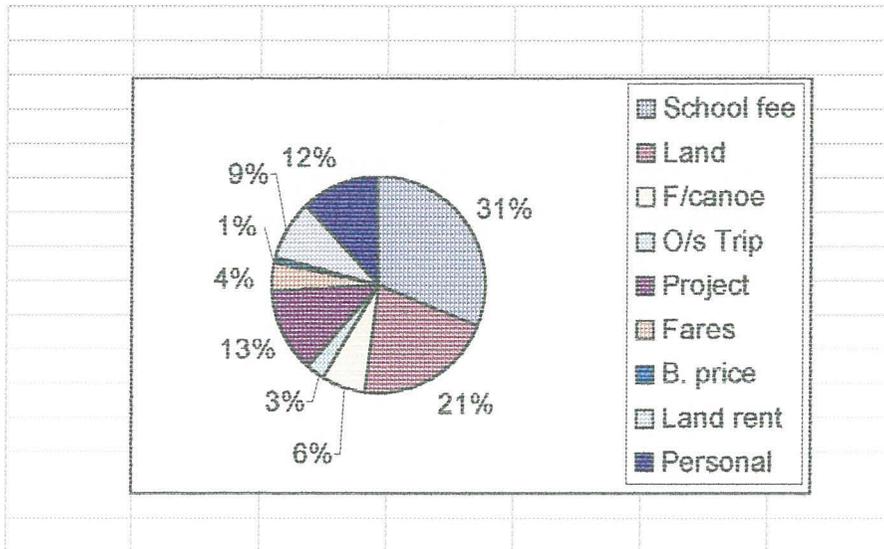
Fig 5.8



Up to the time of the interview there were 34 loans amounting to \$16,710 which had been approved and given to members. Thirty-one percent of the total amount of loan given to members was for school fees, 21% for land purchase and registration, 13% for income generating projects, 12% for family and personal needs, 9% for land rental, 6% for purchase of a fiber glass canoe, 3% for overseas trips, 4% boat fares and 1% being for bride price (Fig 5.9).

There had been a lot of interest shown by other women to join the union. However, according to the founder they would try to keep the membership at a manageable size as they are developing their management skills and build their confidence. "Never know, one day this will become a Solomon Islands women's bank," she said with a smile.

**Fig 5.10: Purpose of Loans Given to Fonu Credit Union Members**



### SUMMARY

The data from the fieldwork gave very interesting and important information about urban women and their informal activities. The data revealed that 47% of the women in the UIS interviewed had not received formal education. This confirmed the generally held view that those with little or no formal education were less likely to get formal employment. To these women informal economic activity was the only option for them to contribute to family economic security. The significance of informal activities of urban women for themselves, their immediate and extended families in the rural villages, the Honiara community and the nation, must not be overlooked by

policy makers and planners. The data has shown that 44% of the income earned was spent on the needs of the family, 26% on children's school fees and 24% as remittances to parents and relatives in the rural areas. The UIS may not be significant in numbers but considering the amount of the income generated by these activities it is significant in terms of its contribution to the urban economy.

Despite the important contribution of UIS to the family, community and the national economy, the UIS women found an almost total lack of support from the Honiara City Council, the national government, quasi government departments and various women and non government organizations. This confirmed the perception of the key informants that UIS activities were illegal activities because they were not formalized commercial activities by virtue of the law.

Informality is synonym of illegality. Yet informal activities in the rural setting are seen as legal in terms of receiving policy and programme support of the government, aid agencies, NGOs and Women's organizations.

The government's statement of its recognition of women as an important economic resource was contradictory to their attitude and policies to women in the UIS. To the urban women situation was that of helplessness when the aid agencies, non-government and women's organization hold the same view of UIS as the host government.

While there is uncertainty of a government change of attitude in the future, women in the UIS have to resort to helping themselves by seeking training opportunities and by forming credit unions or joining existing union like Fonu Credit Union to meet their activities' and personal financial needs.

## CHAPTER SIX

### WHERE TO FROM HERE?

#### INTRODUCTION

Women have been contributing a great deal to economic development. The United Nation's data had shown that women perform more than half the world's work but only earn one tenth of world's income and own only one hundredth of the world's property (UN, 1995). They had not received a fair reward for their contribution or the support needed to encourage and increase their various income generating activities. They realise their situation and have taken the initiative in finding ways to support themselves in their various economic activities. The SEWA, the Grameen Bank and Fonu Credit Union, are but some examples of these initiatives.

This research had clearly shown the lack of support from the Solomon Islands national and local government and formal institutions to urban women informal economic activities. The study revealed that to women in UIS their engagement in various income generation activities was a full time occupation. By doing so it enabled them to contribute significantly in providing income for their household, members of their extended families in rural villages and to the national economy in general. Unlike their fellow women in UIS, rural women spend more time on subsistence activities which their families' livelihood depends. The occasional trading activities only take place when there is surplus of root crops. It is impossible to depend on trading activity in the rural areas for livelihood because there is not enough cash around to make trading viable.

This study also showed that 47% of the women in UIS were women with no formal education. This generally confirms that people with no formal education are most likely to be involved in informal activities to earn a living as they are unable to get formal employment. In Solomon Islands, there would be at the time of the study, a great number of women at working age who would not have received formal education. It was not until in the last twenty years that parents saw the benefit of having educated girls. The demand for equal education opportunity for both boys and girls had resulted in the increase in the number of school age girls enrolled in the primary level. For example, the total primary enrollment in 1997, 46% were girls and in the secondary enrollment, 40% were girls.

The uneducated women moved into urban areas either because of husbands' formal employment or because they had been invited by their *wantoks*. In the rural communities, these women would play an important role in the subsistence economy. In the urban setting, when not helping in providing for the family, they feel useless as they have often lost the status they once enjoyed in the rural communities. These women see informal activities as the only way they can fulfil their economic and social obligations, and also through which they can raise their status and self esteem.

It was also revealed that 57% of the respondents had some form of formal education. This suggested that there would have been a large number of women, at the time of the study, with some formal education who could not manage to find formal employment or

who chose not to engage in formal employment because of low wages and time restrictions. The number would increase as enrollment of girls in formal education system continues to rise. Such situation will have caused frustration not only to the girls but also the parents who see formal education as passport to formal employment. When they can not find formal employment in Honiara, informal sector will only be the option left for them.

The research demonstrated that UIS provided opportunities for women to earn a substantial amount of income. As mentioned earlier, the least amount of gross income some women could earn in a week was \$100. A person in formal employment, who worked a 40-hour week at the minimum hourly rate of \$1.75, could only earn 70% of the least income some women earned in a week. The UIS women could earn more if there was less competition between them. There were too many women doing the same kind of activity. For example, the research had shown that 25% of the respondents were engaged in betel nut selling. This indicated the need for the women to be made aware of the numerous viable options that were available. Although UIS women earned good income, they had worked long hours and under poor, harsh and unsafe conditions.

Secondly, UIS women were wise in spending their hard-earned cash. As the research, data had shown that next to household expenses, UIS women spent good part of their income on their children's school fees. These women knew that when there was problem with school fees, it was the boys' education that took priority over girls.

They saw education of their children as an investment. By having better educated children, there was hope that the children would get better-paid jobs in the formal sector. It was the general feeling of the women that paying their children's school fees, was the best thing they could do for them. Being able to pay children school fees had also contributed towards improvement of enrolment of girls in different levels of formal education system.

Thirdly, sending remittances to parents and relatives in the rural villages was a major area of UIS women spending. These remittances play an important role in development in rural areas in improving the life style of the 87% of the country's population. The reciprocal gift of money and root crops maintains the link between UIS women and their fellow women in the subsistence economy that was required to maintain the social and the economic security for both rural and urban families.

### **Government Attitude and Policies to UIS**

Solomon Islands government had not at the time of the study fully recognised the contribution and the role of the UIS. This was because those who involved in the activities of this sector were seen as trying to avoid legal requirements of business licenses, taxation and standards. Yet the same activities, if carried out in rural areas would be regarded legal because the same requirements were not applicable in rural areas as they were for urban centres.

Until the government recognises the importance of developing this sector, there will remain a lack of critical support for UIS not only by the government but also the funding agencies.

However, in principle, the government has recently recognised the economic potential of women regardless of whether they were rural or urban women as shown in the Section 4.8 of the National Women's Policy in Box 6.0. Because of this policy, there was some optimism that there would be change of attitude to the UIS.

#### **Box 6.0**

**4.8.1 Acknowledging the contribution made to the national economy by subsistence and household income generation activities of women and recognising their potential for small business development:**

The government will support and encourage the participation of women in small business development and enterprises. This will include strategies for supporting transition from subsistence to cash economy.

The government will support household income generation through the provision of training programs, credit facilities, market outlets and appropriate incentives especially for women.

**4.8.2 Recognising that women with little training have the potentials to be successful businesswomen:**

The government will support the relevant training and the funding of specific women in business programs so that women can fully realise their potential. The required resources and services should be made accessible to women to ensure their full participation.

Source: Solomon Islands National Women's Policy, 1998.

The views of the key informants interviewed were reflection of the government's policies to women in general. The responses received from UIS women interviewed, confirmed government's negative attitude towards them. For example government's lack of support had made it difficult for them to get loans either from the country's Development Bank or the commercial banks. They felt the same attitude from funding agencies.

These women were aware that they were only paid lip service by the government, its agencies and foreign funding agencies. To these women, their situation was that of frustration and helplessness. To some, there was no time to sit around for government's change of attitude. As a result, and first step they have formed a credit union that helped meet their financial needs.

### **Is There a Future for UIS Women?**

The government must not ignore this growing sector and the important role it plays for the family and community development and the national economy. This sector also plays an important role in contributing to maintaining the important link with the subsistence sector and continues to be a safety net for those involved in the cash economy. The UIS will continue to grow as the rate of population growth keeps surpassing the rate of economic growth. The situation at the time of the study, indicated that in the next few years UIS would be growing substantially next to the formal sector in providing employment, particularly for women.

The government should now realise the important role UIS plays and give it its full support by: a) having positive attitude to recognise the activities of UIS as legitimate activities and by having right policies to promote them to improve their productivity and income, b) providing incentives such as credit, physical facilities and training and c) ensuring that any credit scheme initiated to support income generating activities must not be channeled through a formal sector agency such as the Development Bank of Solomon Islands which will impose its normal lending requirements.

There is need for more research into the role UIS plays in development in Solomon Islands and the role of women and the need for acceptance and support to help human and economic development in rapidly growing but financially poor Honiara.

## APPENDICES

Appendix 1            In-Dept Interview Questions.

Appendix 2            Fieldwork Control Plan.

**In-depth interviews of Women in Informal Economic Activities  
April, 2000**

Activity Group \_\_\_\_\_ No. of Interview \_\_\_\_\_

Where from? \_\_\_\_\_

**HOUSEHOLD**

Age of respondent \_\_\_\_\_

Level of education \_\_\_\_\_

Marital status \_\_\_\_\_

No. of people in the household \_\_\_\_\_

Male \_\_\_\_\_

Female \_\_\_\_\_

**FORMAL EMPLOYMENT**

1. How many people in your household are in wage employment? \_\_\_\_\_

2. What type of employment? \_\_\_\_\_

3. How much money does your family earn from wage employment per fortnight/month? \_\_\_\_\_

4. Have you in paid employment before? Yes/ No

a) What did you do \_\_\_\_\_

b) How much money did you earn? \_\_\_\_\_

c) Why did you leave? \_\_\_\_\_

**INFORMAL ECONOMIC ACTIVITIES**

5. What different activities do you do to earn cash?  
\_\_\_\_\_

6. Why are you involved in this activity?  
\_\_\_\_\_

**MAIN INFORMAL ACTIVITY**

7. How many people in your household are in informal employment and what type?  
\_\_\_\_\_

8. What is your main money-earning activity? \_\_\_\_\_

9. How long have you engaged in this activity? \_\_\_\_\_

10. How much time do you spend on this activity? \_\_\_\_\_

11. Where do you carry out your activity? \_\_\_\_\_

12. If away from home, how do you transport your goods? \_\_\_\_\_

13. Have you any problem selling your product? \_\_\_\_\_

14. How does the current political situation affect your activity?  
\_\_\_\_\_

**ACCESS TO CAPITAL**

15. Did you receive a loan or financial assistance to start up and continue this activity?  
\_\_\_\_\_

16. If you borrowed money, how much was it, and where did you get it?  
\_\_\_\_\_

17. You did not get a bank loan, why is this?

Bank declined loan [ ] No deposit [ ]

Do not need loan [ ] Frightened of loan [ ]

Don't know how to apply [ ] Other [ ]

**INCOME FROM INFORMAL ECONOMIC ACTIVITIES**

18. How much is your weekly income?

a) good weeks' income \_\_\_\_\_ b) bad weeks' income \_\_\_\_\_

19. What percentage of the total household weekly income is the Money you make?

5%	[ ]	10%	[ ]
25%	[ ]	50%	[ ]
75%	[ ]	100%	[ ]

20. What do you spend the money on?

- a) \_\_\_\_\_
- b) \_\_\_\_\_
- c) \_\_\_\_\_

21. What do you do with the money not spent?

- a) save it [ ]    b) put back in the business [ ]    other [ ]

### TRAINING

22. Have you been on a training course at all?

Yes/No      If not, go to question 24.

23. Who organised the course you attended?

NCW [ ]    NGO [ ]    Government [ ]    Other [ ]

b) What type of training did you receive?

Handicraft [ ]    Agriculture [ ]    Business awareness [ ]

Other [ ]

c) Does the training help your business?

Yes/No

24. What is your reason for not attending a course?

Too busy [ ]    Family [ ]    No money [ ]    Was not aware [ ]

Other [ ]

25. What service/training do you think will help with your income generating activities?

\_\_\_\_\_

26. Do you know of any government policies or agents that help you with your activity?

\_\_\_\_\_

27. In which way is it helpful?

\_\_\_\_\_

28. Do you think the help is sufficient?

\_\_\_\_\_

29. Are you happy keeping your activity at this scale?

\_\_\_\_\_

30. What other comments would you like to make?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Appendix 2

### FIELD WORK CONTROL PLAN

**Research Topic :** Informal activities of the women of Honiara, Solomon Islands.

Important Points to remember when out in the field:

- Be conscious of the volatile situation on Guadalcanal and in Honiara
- When interviewing women, do it with a group and not individual
- Respect their views and feelings
- Be polite at all times
- Have a basket of betel nut ready to share with participants
- Annotate notes before end of the day
- Before the interview explain what I am doing
- It must be made clear to the interviewees that I am a student learning about their activities and that their input is very valuable
- Invite further information and invite participants if they have any questions to ask me.

#### **Reason for the research**

It is very evident that informal economic activities in the Solomon Islands urban centres are increasing every year and the numbers of women involved are also increasing.

Solomon Islands is an agricultural country where over 80 percent of its population depends on the noncash economy in which women play an important role.

There has been no research on women's informal economic activities in the urban centres that highlights women's contribution to their families' livelihoods and the country's economy.

The reason for my enquiry therefore is to find out the reasons for the success or lack of success of the urban women's informal economic activities.

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