

Conflicts over Credit: Challenges to Women's Economic Empowerment in Solomon Islands

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The practice of giving to others is generally considered a central characteristic of Melanesian cultures, including Solomon Islands where giving is deemed to be a cultural and moral imperative. People are encouraged to be generous and to share with family and other relatives who may be in need, and this system of helping *wantoks* (literally those who speak the same language but meaning members of one's clan or subclan) is often considered to be a social safety net and social protection.¹ However, an aura of romanticism sometimes surrounds giving and such positive glosses tend to ignore the fact that people often give because they feel compelled to give.² This is demonstrated in the requests made by relatives who confidently expect that such requests will be acceded to. Failure to comply can have unpleasant consequences, for a person who does not yield to such requests may be subjected to social ostracism.

This In Brief looks at the challenges to women's economic empowerment posed by the cultural pressure to give.³ Though the pressure to give affects everyone who has an income, women are more likely to be intimidated by it and so particularly disadvantaged. Solomons men, having been raised to be very assertive, are more able to refuse such requests with confidence. Moreover, women's income-generation activities are more likely to expose them to requests, since their income often comes from marketing of garden produce and cooked food, and people can see that money is being gained. Men, on the other hand, more often gain income through paid employment or from cash crops, like copra or cocoa, sold in bulk. Certainly, a significant number of the women interviewed during research into women's economic empowerment in Solomon Islands bemoaned that requests for money or goods undermined their attempts to save, to meet the needs of their families and to improve their lives. A significant number of women said that requests for credit undermined their businesses, making them less viable, and a small number of women were even forced to abandon their business ventures entirely.

Coercive *Kaon*

Many of our respondents commented on the considerable pressure they come under to give money or goods on 'credit' (Solomon Islands Pijin: *kaon*) to relatives or others, credit that is rarely repaid. Sometimes the pressure borders on harassment, particularly when alcohol is involved. One woman from Makira gave up selling second-hand clothes because drunks would harass her for money when she was selling them. She surmised that these people believed she made a lot of money from this type of business, because she was not subject to such harassment when she sold food at the market. She said she generally complied with the requests for money because she was afraid: 'When they asked me I would give them the money. I was afraid of them because they were drunk and they might want to hurt me. My husband was like that too, he would get drunk and ask me for money.'

Women from Malaita reported that their husbands sometimes get beer on credit and then expect them to repay the debt, a practice which causes conflict in the marriage. Women from Malaita also complained that earning an income brings with it demands for credit. One woman from Honiara, whose husband is old and infirm and unable to earn any income, supports both of them by marketing garden produce, but mentioned receiving many demands for credit, including from drunks who accompany their demands with threats.

Women experience pressure to hand over money, not only from husbands but also from children, siblings, parents, in-laws, all manner of other relatives and others who are not related or are only distantly related. Some women in Honiara were pressured by their sons, particularly those who were dependent on drugs such as alcohol and cigarettes. One woman in formal employment recounted that on payday her son would demand money from her to buy alcohol and cigarettes and would throw rocks and destroy household effects if she refused. The only way she could stop the violence and intimidation was to accede to his requests,

though sometimes she sought to minimise the risk by sleeping in other places. This woman also found it difficult to say no to her brother's requests for cash because of cultural and kinship norms. She remarked that she was 'very tired' of the practice and finds it hard to save money for her children's school fees.

In addition to direct demands for 'credit', people who are in employment in urban centres report how difficult it is for them to save when they are overwhelmed by many visitors who come and stay and need to be fed. One married couple who lived in Auki, the Malaitan provincial capital, said they found it difficult to save in town because people were always coming to stay and had to be provided for. Another couple in Honiara, who were both in employment, said that in the evening they often have 14 people to feed.

The women interviewed during the Do No Harm research talked about the difficulty in responding to requests and some felt they had no choice but to respond by giving (see also Maebuta and Maebuta 2009:124). One woman from Makira, for example, said that she was taught to share things when she was growing up. 'You must share your things and not be selfish. If anyone asks you for something, you must give it them,' she remarked.

There is a contradiction between the customary obligation to respond to requests and people's desire to improve the living standards of their immediate families. One of the difficulties for women who are trying to bring in money to support their families is how to negotiate the tension inherent in this custom. While there remains a strong ethos of supporting *wantoks*, in contexts where life is precariously balanced this is not always possible and it can push women and their families back into poverty.

Author Notes

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Endnotes

1. Not only can *wantok* refer to those who share kinship ties, but, depending on the context, it extends to people who share the same language, or who are from the same area, the same island or the same region of the world (Brigg 2009:153). So, any person from Solomon Islands who comes across a compatriot in another country may refer to them as *wantok*.
2. Some of this reflects the tendency to see gift exchange in entirely positive terms as unquestionably good and moral and to see commodity exchange as bad and immoral. As

Jonathan Parry has noted, anthropologists 'often stress that gift exchange and commodity exchange are premised on fundamentally opposed principles' (1989:64). Such a radical contrast in the principles underlying the two types of exchange is associated with an equally radical contrast in their moral evaluation (*ibid.*). 'Gift exchange is safe and good; commodity exchange is threatening and bad' (Parry 1989:65).

3. Fieldwork, including 85 in-depth interviews with women, was undertaken in 2014 in two provinces, Makira (23 women) and Malaita (40 women), and the capital, Honiara (22 women), as part of the research project Do No Harm: Understanding the Relationship between Women's Economic Empowerment and Violence against Women in Melanesia (see Eves and Crawford 2014). The research team comprised Richard Eves, Stephanie Lusby, Thomson Araia, Rose Martin and Mary-Fay Maeni. The research is a collaboration between the State, Society and Governance in Melanesia Program and the International Women's Development Agency and funded by the Australian Government Department of Foreign Affairs and Trade's Pacific Women program.

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