



ENHANCING THE ECONOMIC PARTICIPATION OF VULNERABLE YOUNG WOMEN IN SOLOMON ISLANDS

COMMUNITY ACCESS AND URBAN SERVICES ENHANCEMENT PROJECT



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Acknowledgements



This report is an output of the Community Access & Urban Services Enhancement (CAUSE) project, a World Bank financed operation implemented by the Honiara City Council (HCC) in coordination with the Guadalcanal, Malaita and Western Provincial Governments, and the Ministry for Infrastructure Development. It was financed by the East Asia and Pacific Umbrella Facility for Gender Equality of the World Bank.

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Additional feedback was provided by a range of organizations and service providers listed in Annex 4.

Abbreviations & Terms

CAUSE	Community Access and Urban Services Enhancement Project
DFAT	Department for Foreign Affairs and Trade
EAP	East Asia and Pacific
GBV	Gender-based violence
HCC	Honiara City Council
ISDT	Infrastructure and Service Delivery Training
IRC	International Rescue Committee
LASI	Literacy Association of Solomon Islands
MID	Ministry for Infrastructure Development
NGO	Non-Government Organization
OJT	On-the-Job Training
QER	Quality Enhancement Review
RDP	Solomon Islands Second Rural Development Program
REP	Rapid Employment Project
SBD	Solomon Islands Dollar
SINPA	Solomon Islands Non-Government Partnership Arrangement
SPBD	South Pacific Business Development
UFGE	Umbrella Facility for Gender Equality
UYEP	(Papua New Guinea) Urban Youth Employment Project
WARA	West Are 'Are' Rokotanikeni Association
YEP	Youth Entrepreneurship Programme
YWCA	Young Women's Christian Association of Solomon Islands
Kaon	Solomon Islands Pijin term that refers to requests and pressure they receive relatives and others to give money or goods on "credit", that is often not repaid.
Marketing	In Solomon Islands this term is most commonly used to refer to sales in the informal sector (rather than formal). It refers to the selling of a variety of small goods and can take place at the home, on the side of a road, market stall or shop.
Wantok	The wantok system or wantokism is derived from the Solomons Pijin term for 'one talk,' which implies giving preference to your kin in the expectation of a series of reciprocal obligations being fulfilled.

Executive Summary

The aim of this study was to identify the constraints to, and effective measures for, increasing the economic participation of vulnerable young women in urban and peri-urban areas of Solomon Islands, in conjunction with the Community Access and Urban Services Enhancement (CAUSE) project. The study was funded by the East Asia and Pacific Umbrella Facility for Gender Equality of the World Bank. The findings serve three purposes: (i) inform ongoing policy discussions with the Honiara City Council (HCC) and the Ministry for Infrastructure Development (MID) on increasing young women's access to and participation in economic activities; (ii) inform the CAUSE project which is a World Bank financed project implemented by the HCC and MID, in coordination with the Guadalcanal, Malaita and Western Provincial Governments; and (iii) bring attention to and aid discussions with development partners supporting gender activities in Solomon Islands and the Pacific region, more generally. The report will also be publicly disseminated to foster a discussion about women's access to jobs.

The study was framed within three key barriers to young women's economic participation: Knowledge & Skills, Resources, and Gender Roles. These were consistent with the three main gender outcomes highlighted in *Towards Gender Equality and Prosperity: A Companion to the World Development Report (2012)*, i.e. endowments, economic opportunity, and agency. Decision-Making, although recognized as a participation barrier in the literature review, was not included, as influencing women's participation in policy, local governance, and planning processes would be beyond the scope of the CAUSE project and this study. Research areas which tackle barriers to both women's 'presence' (immediate engagement) and 'empowerment' (actions to effect social or behavioral change of women) in the economy were prioritized. The focus was also on research areas linked to interventions that could be enacted during the CAUSE project and lay the foundation for more sustainable and transformative change. Accordingly, the study was framed around three key questions: (i) What are the skills gaps among young women and how can these be addressed, including through training activities under the CAUSE project?; (ii) What challenges do young women face in accessing financial resources and what can be done to help build start-up capital?; and (iii) What gender related barriers do young women face in participating in training and work activities and what measures can be applied?

The study adopted a mix of participatory and standard social science methods, including original field work comprised of interviews, focus group discussions and a survey of young women and stakeholders. Three 'high vulnerability' communities – Titinge Ridge, Gwaimaoa-Antioch-Matavali Ridge and Valleys, and Mamanawater and Koa Hill – were selected as research sites. Three groups of women were targeted in these locations: (i) women least likely to participate in economic activities; (ii) women currently in irregular or no work; and (iii) women who have participated in CAUSE project activities (or its predecessor, Rapid Employment Project). Several NGOs and local service providers supporting women's access to paid work in and around Honiara were also consulted. Parallel to interviews and focus groups, a questionnaire focused on women's economic participation was conducted as part of the Baseline Survey of the CAUSE project and relevant findings incorporated into this report.



The field work resulted in seven key recommendations in the areas of skills and knowledge, access to financial resources, and gender related barriers.

Skills and knowledge

- 1. Incorporate training in business skills and financial literacy as part of livelihood interventions.** The lack of understanding of the true cost of producing goods, the market value and demand for such goods, how to plan for risks, and how to budget and save undermines women's ability to make good profits. Business skills training without financial literacy, and vice versa, may not be effective in changing livelihoods – providing training in both will be important to ensure effective support. Local NGOs are likely to be more effective in carrying out training programs given their understanding of the demands in the informal economy. Recent research on informal markets in Melanesia, conducted in conjunction with the United Nations Women's "Markets for Change" project, and innovative financial literacy programs, such as the "Good Return Program", offer options that go beyond conventional approaches.
- 2. Include training content on how to manage kaon and social expectations.** In Solomon Islands, obligations to extended family networks can be taxing on women's incomes as they often face a disproportionate level of pressure from their husbands, partners, and family members. Workshops on how to deal with kaon, and manage family expectations and needs, should be explored in training.
- 3. Promote and help to incubate start-up businesses that focus on producing goods of higher value.** Practical and demonstrative training sessions for young women interested in higher value products could help them consider entry to different sectors, including traditionally male-dominated sectors. Relatedly, facilitate market analysis and value chains research for sellers and producers will be important. Supporting efforts to increase women's understanding of markets and value chains could help livelihood projects be more effective and assist women to develop more profitable and sustainable businesses.

Access to financial resources

4. **Explore avenues for improving access to credit in the informal sector.** With commercial bank loans focused on formal sector enterprises and formal sector workers, the urban poor are generally precluded from access to credit. Savings clubs backed by credit institutions are common among the poor, particularly women, but also come with challenges and limitations. Options for improving access to credit, such as microfinance schemes, in urban areas need to be explored. Assessing alternate forms of credit assessments, such as using digital transaction to assess creditworthiness, could be beneficial.
5. **Promote awareness about banking and savings services available to young women.** Educating young women about options for banking and savings services, and how to use these, could help them make informed decisions on the services best suited to their needs. In addition, bank accounts can minimize security risks from cash transactions and provide more financial autonomy for women.

Gender related barriers

6. **Tailor skills training programs to the specific needs of women.** This includes: (i) face-to-face communications and snowball sampling techniques to increase young women's recruitment in livelihood projects and services; (ii) awareness and outreach programs with men in communities prior to women's recruitment for livelihood programs; and (iii) providing translation and other support for people with disabilities.
7. **Promote participation of people with disabilities in work and leadership.** Organizations and projects can help counter negative attitudes towards women with disabilities through targeted support. Youth@Work encourages the participation of young people who are hearing impaired in its business skills program by providing support to develop business plans and apply for start-up grants. Outreach and communications focused on the benefits of people with disabilities working; experience of organizations that have employed people with disabilities; and the right to a safe place to work can also have impact.

Additional recommendations were made, based on prevailing literature and discussions with stakeholders carried out as part of the study, and offered as general guidance. These are intended to help in the formulation of strategies, plans, and projects related to young women's livelihoods in Solomon Islands.

1. **Explore availability of early childhood education services.** The lack of options for early childhood education contributes to the shortage of time for young women to conduct livelihood activities. Moreover, women who do end up engaging in economic activities are more likely to choose occupations that give them the flexibility to conduct their domestic responsibilities. Ensuring access to early childhood education could have the twin benefits of literacy for the next generation and alleviating childcare as an obstacle for young women participating in the economy. There is a need to carry out exploratory work to identify ways and means of facilitating access to and use of early childhood education.
2. **Explore links to job opportunities outside of the informal sector.** Investigating opportunities for more productive and secure job opportunities for young women in the formal sector in Solomon Islands as well as overseas, such as in Australia and New Zealand, would constitute worthwhile follow-up work.

3. **Promote female recruitment and leadership in the private sector.** Initiatives such as the Waka Mere Commitment to Action, led by the International Finance Corporation (IFC) and the Solomon Islands Chamber of Commerce and Industry, with support from the Australian and New Zealand governments, can help break down the gender norm of men doing formal work and women doing informal work.
4. **Promote female leadership in livelihood projects.** Power dynamics could be subtly shifted in skills training programs by creating youth leadership positions for women in community projects and thereby avoiding the tendency for leadership positions to be dominated by men or adult women.
5. **Consider options for more satellite market spaces and facilities in peri-urban areas to increase women's access to and security at market.** Barriers of distance and lack of facilities to sell goods remain a challenge for women's economic participation, particularly for peri-urban residents who face higher transport costs to travel to major markets. Meanwhile, major markets are overcrowded and finding space in existing markets is an obstacle for young women.
6. **Develop mapping on Gender-Based Violence (GBV) service providers and raise awareness.** Awareness of current services such as the 132-referral helpline is low and needs to be raised. Similarly, awareness of counselling services is low and the majority of services providers are based in Honiara., so access to services needs to be improved. Investing in a pilot for GBV services mapping can help ensure referrals to appropriate services while providing survivors with adequate, reliable, and timely information. It will also be important to ensure NGOs and business training providers embed GBV awareness programs into their training programs.



HONIARA CITY COUNCIL
HEALTH DIVISION
NAHA CLINIC PH 39609

DAILY PROGRAMME

TIME	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	WEEK END
8:00 AM TO 12:00 NOON	ANTE NATAL CLINIC	OUT PATIENT NILA / SICK DRESSING	OUT PATIENT NILA / SICK DRESSING	CHILD WELFARE POST NATAL FAMILY PLANNING	OUT PATIENT NILA / SICK DRESSING	CLOSE
1:00 PM TO 4:30 PM	ANTE NATAL CLINIC	OUT PATIENT NILA / SICK DRESSING	OUT PATIENT NILA / SICK DRESSING	CHILD WELFARE POST NATAL FAMILY PLANNING	OUT PATIENT NILA / SICK DRESSING	CLOSE

KEEP HONIARA CLEAN & BEAUTIFUL



Chapter 1: Introduction

Labor Force Participation in Solomon Islands

Employment opportunities in the Solomon Islands' formal economy are limited. Most economic activity takes place in the informal sector,¹ while a smaller percentage of the population works in the formal sector as wage employees, employers or private business owners. The Household Income and Expenditure Survey 2012-2013 reported that 76 percent of Solomon Islands households generated income mainly from their involvement in subsistence-based, market-orientated activities for cash (ADB 2018: 219). Furthermore, although a total of 63 percent of Solomon Islands population aged 12 and older were considered economically active and participating in the labor force, the fact that only 24 percent were engaged in paid employment demonstrates the dominance of the informal economy (Solomon Islands National Statistics Office 2009: 204.)

While labor force participation rates are similar for both men and women,² gender differences in employment statistics become apparent when the ratio of paid versus unpaid work is analyzed. According to the 2009 Census, "paid work" includes employees, employers, self-employed and those producing goods for sale, while "unpaid work" includes those producing goods for their own consumption, unpaid family workers and volunteers. Of those employed, women are half as likely as men to be in paid work (26 percent of women compared to 51 percent of men). Even in urban areas where access to paid work is more common, women were less likely to be engaged in paid work than men (62 percent of women and 88 percent of men) (Solomon Islands National Statistics Office 2014: 74). Furthermore, 51 percent of employed women produce goods for their own consumption and 84 percent of full-time homemakers are women (ibid: 12).

Gender gaps are also prevalent in terms of the type of occupations. Women make up only 25 percent of nearly 27,000 private sector employees (ADB 2015: 48). While public service employment is one of the key sources of women's formal sector employment, only 36 percent of public employees are women (ADB 2018: 215). Formal employment in the main industry sectors, particularly mining, fishing, logging, building trades and security are still considered "men's work" (ADB 2015: 46).



¹ Despite differences in how informal work is categorized (see Henley et. al 2006), it is generally referred to as work that is not regulated or taxed, and often not 'counted' in analyses of national and subnational economies.

² The Census defines the "labor force" as all those aged 12 and above who are either employed or looking for work (unemployed). The national definition of "employed" includes all those who produce goods for own consumption (subsistence work) or for sale. In 2015, 64 percent of men and 62 percent of women aged 12 and older were in the labor force (ADB 2015: 44).

Informal Sector: Status and Trends

Most of the work in Solomon Islands is classified as vulnerable employment. Vulnerable employment can be defined as work that is unpaid, or with an irregular income, and lacks formal work arrangements with social protection benefits. When producing goods for own consumption, self-employment, and unpaid family work are categorized as vulnerable employment, 85 percent of women and 77 percent of men were engaged in vulnerable employment in 2018 (World Bank 2018e). As a result, most of the employment for Solomon Islanders is both vulnerable and takes place in the informal sector.

Informal sector activities include subsistence agriculture; small scale agricultural and fisheries production; reselling of commonly consumed goods such as rice, processed food, cigarettes, alcohol, betel nut, and toiletries; and informal paid labor in child care, domestic work, house construction, and transport. The informal sector often acts as a safety net, and the ability of the informal sector to provide incomes when usual trade and services are interrupted by conflict, disasters, commodity price fluctuations, and sectoral changes has earned its reference as a “natural shock absorber” (ADB 2014). Many of those who leave formal work to do informal market work, report making better income in the informal sector. In a survey of 208 households in informal settlements in 2009, it was found the average income from informal activities is two times more than the average fortnightly income from casual and full-time employment and 1.5 times more than the national minimum wage (Maebuta & Maebuta, 2009: 118).

There are more women than men not engaged in any economic activity and reliant on other family members for basic needs. Under a ‘relaxed’ definition of unemployment, women in Honiara have the highest unemployment rate at 11.7 percent, well above the national rate of 3.2 percent (ibid. 74).³ Furthermore, 91 percent of women working in the informal sector only have primary school education, or less (ILO 2018/4: 1).

Young Women in the Informal Economy

Youth represent a significant proportion of the Solomon Islands’ population and have low levels of economic participation, particularly in urban areas. An estimated 69 percent of the population are under the age of 29 years and most of them live in urban areas (World Bank 2012a: 6; Evans 2016: 2). Youth unemployment is the third highest among the Pacific countries (Sasaki 2016). For youth aged 15-29, 14 percent of males and 12 percent of females in urban areas are unemployed which is triple the national unemployment rate of 3.2 percent (SINSO 2014: 75).⁴ The least likely to work in either formal or informal sectors are teenage mothers; 72 percent of unmarried teenage mothers live with their parents, do not work, and rely on others for support (ibid. 2009: 54). Boys are more likely to find formal work and girls are more likely to be tied to the domestic sphere (World Bank 2012a).

³ A ‘relaxed’ definition of unemployment includes those who are unemployed because they are seeking jobs though jobs are not available, and those who are available to work but not looking because they assume there are no jobs; a ‘standard’ definition includes those who are unemployed, available, and actively looking for work. The former is seen as appropriate to Solomon Islands as formal job opportunities are very limited in number and scope, and many people assume there is no work or do not have tangible resources (e.g. transport) to seek work.

⁴ To provide some context, census figures show mostly equal labor force participation for men and women (Solomon Islands Population and Housing Census 2009) while comparison of Household Income and Expenditure Survey data across Pacific Island Countries indicates women’s participation rate in Solomon Islands hovers at 10 percent lower than men across all age groups (World Bank 2011a).

Few studies exist profiling the experience of vulnerable young women in the economy, the challenges they face, and the impact of current and potential development interventions.

According to the World Bank's Youth Scoping Study (2008), the three most prominent issues are limited employment opportunities, inadequate learning opportunities, and gender-based violence (GBV) in the workplace and at home, with findings supported by the Bank's Systematic Country Diagnostic (2017). Family breakdown, urban drift, education shortfalls, and lack of work have contributed to a reduced sense of agency and confidence among youth with resulting impacts on mental health (Jourdan 2008; UNICEF 2005: 36). The lack of involvement of young women in food markets, compared to older women, could be due to a lack of agency, start-up capital, worries about security or harassment, and gender roles and autonomy⁵ (Keen & Ride, 2018/12; Keen et. al 2017). It may also be the case that formal work itself is becoming less secure.⁶

The East Asia and Pacific Umbrella Facility for Gender Equality of the World Bank funded a study to identify challenges to, and measures for, increasing the economic participation of vulnerable young women in urban and peri-urban Solomon Islands.

The findings will inform ongoing policy discussions with the Honiara City Council (HCC) and the Ministry for Infrastructure Development on increasing young women's access to and participation in economic activities as well as infrastructure and service delivery financed through the Community Access and Urban Services Enhancement (CAUSE) project (World Bank 2018a: 13). It will be used to aid discussions with donors, such as the Australian Department of Foreign Affairs and Trade (DFAT) and NZAid, on leveraging funding for gender activities, including Technical and Vocational Education and Training. It will be disseminated to Non-Government Organizations (NGOs) and local service providers to help identify local action priorities. Study recommendations will also be shared with ongoing World Bank operations in Solomon Islands and the Pacific region.⁷

The CAUSE project is seeking a better understanding of young women's economic participation, to validate its design and reduce gender disparities in job-readiness and labor-based construction, service delivery and skills training.

The CAUSE project is a World Bank financed project implemented by the HCC, in coordination with the Guadalcanal, Malaita and Western Provincial Governments, and the Ministry for Infrastructure Development (MID). The project is to be implemented from 2018-2022 with the objective of improving basic infrastructure and services for targeted vulnerable groups, including women and youth, in the urban centers of Honiara (Guadalcanal Province), Auki (Malaita Province), and Gizo, Noro and Munda (Western Province) (see World Bank 2018a). Under Component 3: Infrastructure and Service Delivery Training (ISDT) of the project, skills training is provided to 5,300 individuals from targeted urban communities and contractors to strengthen their knowledge of basic life and job-readiness skills; and increase their capacity to access benefits linked to labor-based activities funded by the project. As a pre-requisite for work, ISDT builds upon the successful Pre-Employment Training of the project's predecessor, the Rapid Employment Project (REP).

⁵ Young women are often controlled, or their movements are restricted, by family members until marriage.

⁶ For instance, young people in focus groups mentioned that they resigned after finding formal employment due to 'stress', a desire to 'rest', or low wages (Evans 2016: 5).

⁷ E.g., (RDP II) is funded by Solomon Islands Government, the World Bank, the International Fund for Agricultural Development, European Union, and the Australian Government.

Objective of the Study

The aim of this study was to identify the constraints to, and effective measures for, increasing the economic participation of vulnerable young women in urban and peri-urban areas of Solomon Islands, in conjunction with the CAUSE project. This was done by examining three main questions:

1. What are the **skills gaps** among young women and how can these be addressed, including through training activities under the CAUSE project?;
2. What challenges do young women face in **accessing financial resources** and what can be done to help build start-up capital?; and
3. What **gender related barriers** do young women face in participating in training and work activities, and what measures can be applied?

Setting the Stage for Analysis

Barriers to women's participation in the informal economy

The above research questions were identified through a literature review on key constraints to, and effective measures for, increasing women's participation and productivity in the urban and peri-urban economy in Solomon Islands. The review drew on existing studies, academic resources, and grey literature as well as outputs of relevant organizations working in Solomon Islands and the Solomon Islands Government (see World Bank 2018c). Three key questions were examined:

1. What are the constraints and enabling factors affecting women's participation in the economy?;
2. What are the recommended measures for addressing the constraints and enabling factors (e.g. Are there any measures that have been proven effective locally or regionally)?; and
3. Do these measures work effectively in the context of urban and peri-urban Solomon Islands (e.g. Would any adjustments to the measures make them work more effectively)?

Participation barriers for women's economic engagement were identified under four realms: Knowledge & Skills, Resources, Gender Roles, and Decision-Making (Figure 1). These are consistent with the Companion to the World Development Report, which highlights endowments (human and productive capital), economic opportunity (participation and returns in the economy), and agency (women's voice and influence in all facets of society) as the three main domains in terms of gender outcomes (World Bank 2012d). Knowledge & Skills was defined as the lack of knowledge and suitable skills to actively engage in economic activity. Resources meant not having ownership, access to, or decision-making power over productive resources such as credit, basic infrastructure and services, and land. Gender Roles were the perceived roles of men and women, which limit women's decision-making power over finances and participation in traditional 'men's work.' Decision-Making was defined as limited participation in policy, local governance, and planning processes.

The lack of regulation or its inconsistent use, and poor implementation of laws and policies, was identified as an added obstruction to informal workers. HCC regulations, for example, are outdated and do not acknowledge informal markets. Considerable antipathy toward urban migrants is evident in political discourse with the provision of services equated with further encouragement of migration. The high degree of informal work and population growth in Solomon Islands are perceived as a threat to be controlled and managed by bureaucrats and politicians rather than signs of entrepreneurship and market demand leading to economic benefits (Keen and Ride 2018/9). This is despite annual turnover at the Honiara Central Market being USD 10–16 million, with women in the informal sector responsible for about 90 percent of market activity, both as bulk-buyers from farmers and as retailers (Pacific Community 2017: 1) Policy change in favor of upgrading the conditions in which informal sector workers live and work in Honiara is difficult, if not impossible (World Bank, 2017).⁸ Such conditions are not unique to Solomon Islands and reflect an overall neglected informal sector and women’s livelihoods across the Pacific.⁹

Figure 1. Participation barriers for women in the urban economy in Solomon Islands



Several NGOs and local service providers support women’s access to paid work in and around Honiara. Key interventions and opportunities in Honiara to improve young women’s economic participation are presented in Table 1. For the most part, these interventions have been isolated at the individual or nuclear family levels. The main interventions to date are on savings and finances, women’s knowledge and skills, and establishing women’s associations. Bundling interventions to tackle a range of barriers women face in the informal sector offers more chances for change.¹⁰ However, this has been slow to take hold in the Solomon Islands context (e.g. livelihood interventions are typically one-off trainings).

⁸ “Patterns of state authority for informal settlements are complex but are generally characterized by lack of interest and inadequate resources” (World Bank 2017: 79).

⁹ Papua New Guinea is the only country which provides some legitimacy to workers in the informal sector including avenues for improving their operations through the adoption of the Informal Sector Development and Control Act in 2004.

¹⁰ Globally, there is more recognition in the development sector, that tackling one barrier (e.g. savings) is not as effective as tackling a set of challenges at the one time (see Buvenic and O Donnell 2016).

Global youth livelihood programs showcased interesting results and innovative approaches, but sound evidence regarding their efficacy and impact was found to be lacking.

Areas of intervention for youth livelihood programs have included: (i) training and skills development; (ii) subsidized employment (wage subsidies, public works, and public service programs); (iii) employment services (job search assistance and placement support); (iv) youth enterprise and entrepreneurship; (v) youth inclusive financial services; (vi) non-traditional programs for excluded groups; and (vii) labor market regulation affecting young people (World Bank 2007 and 2010; DFID 1999). According to an evaluation of active labor market programs by the Organization for Economic Cooperation and Development, classroom and on-the-job training programs show better outcomes in the medium run than in the short-run (World Bank 2012b). In Latin America, job training programs which combine technical training with soft skills training and internships, have had positive effects on employment and the quality of jobs for trainees, especially young women (IDB 2009).¹¹ A program in the Middle East leveraged substantial connections to the business sector and young women entrepreneurs, and established a mentorship arrangement between business owners and new employees (World Bank 2012b). A recent review of 113 impact evaluations of youth employment programs worldwide finds that: (i) programs are more successful in middle- and low-income countries; (ii) the intervention type is less important than design and delivery; (iii) programs integrating multiple services are more successful; (iv) profiling of beneficiaries, individualized follow-up systems and incentives for services providers matter; and (v) impacts are of larger magnitude in the long-term (Kluve et al. 2019). Meanwhile, a global review of youth employment interventions finds that only one in ten programs have evaluations which measure both net impact¹² and cost (World Bank, 2007).¹³

The review highlighted GBV as a challenge during development programming in Solomon Islands.

According to the Solomon Islands Family Health and Safety Survey, 64 percent of women aged 15-29 years report experiencing physical and/or sexual abuse from an intimate partner in their lifetime (SPC 2009). This violence is generally unrelated to the age, education, employment, income, and marital status of women. Studies of a major private company (SolTuna) identified GBV as a major factor linked to women's high level of absenteeism and turnover (IFC 2016), and as a result the Waka Mere Commitment to Action has supported large corporate employers to develop and implement strategies on women in the workforce, including GBV (IFC 2019).

How to relate programs designed to increase women's livelihoods with programs to reduce violence against women, and whether there is a correlation between women's cash and men's violence, is not well understood.

On the one hand, there is evidence that domestic violence may decrease as men do not want to disrupt their wives' ability to earn an income (Smee and Martin 2016). Service providers have observed that one reason women stay in abusive relationships

¹¹ Impact evaluations of the publicly funded job-training initiatives, the Jóvenes programs, demonstrate measurable effects, such as an increase in employment rates and wages that reached more than 10 percent for younger and female cohorts in some countries (World Bank 2012b).

¹² For example, the impact of a skills training program on employment is measured not by the proportion of trainees who get jobs (the gross outcome) but by the difference the program makes to that proportion (the net impact). Thus, a comparison is made with a control group, i.e. a group of people with all the same characteristics as the trainees (age, sex, education, social class, etc.), but who did not participate in the program (World Bank 2007).

¹³ Comparison of cost and net impact (or outcome) can take several forms. A relatively simple measure would be in terms of cost effectiveness. For instance, in the case of training courses which are aimed at improving the chances of unemployed people finding jobs, a relevant cost-effectiveness measure would be extent of improvement in employability per unit of spending. More ambitious would be cost/benefit calculation (ibid.).

until the situation is life-threatening is the lack of resources – both social and financial – to act independently. Projects which seek to increase livelihood opportunities and incomes may result in an increase in women’s agency to leave violent relationships.¹⁴

On the other hand, case studies in several Pacific contexts find men being violent towards their wives during arguments about money (Eves et al. 2018). Male household members may perpetrate GBV to assert more control over women who are taking on more equal roles (Eves and Crawford 2014). Women may face intense pressure from their husbands or *wantok* (extended family) to use increased income to fulfil cultural obligations or other purposes (Hedditch and Manuel 2010).¹⁵



¹⁴ For example, a recent review of the effectiveness of communications on violence against women and girls in Solomon Islands recommends that agencies working on women’s issues promote awareness of the ‘132’ national referral telephone number for people experiencing violence (Ride/MWYCFA, forthcoming).

¹⁵ The *wantok* system or *wantokism* is derived from the Solomons Pijin term for ‘one talk,’ which means from the same language and implies giving preference to kin in the expectation of a series of reciprocal obligations.

Table 1. Snapshot interventions and opportunities to improve young women's economic participation in Solomon Islands

ORGANIZATION	LOCATION	DESCRIPTION	BARRIER TARGETED	COMMENTS	OPPORTUNITIES
LIVELIHOODS					
Youth@Work	Honiara, Auki, Gizo, Choiseul	<p>Youth@Work program targets people aged 17-28 who have not completed secondary school education. Participants are trained and can complete entrepreneurship or employment internship programs. There is a component for people with disabilities as well that offers start-up support for informal work. The program helps approximately 500 young people a year, and is now based in Ministry of Women, Youth, Children and Family Affairs.</p> <p>Most urban participants join the internship stream; they are trained in work related skills and key development issues and are assigned to work placements for up to six months.</p> <p>Provincial youth and some young people from Honiara participate in the Youth Entrepreneurship Program (YEP) component. Rather than taking on an internship, they receive additional training to help them start their own business and can apply for a small start-up grant (SBD \$2000 in non-cash support). Youth@Work is funded until 2020.</p>	<ul style="list-style-type: none"> Knowledge and Skills Gender Roles (among youth) Resources (start-up resources) 	<ul style="list-style-type: none"> Higher dropout rate for females Youth may have to wait to enter program Lack of data about the YEP component and sustainability of outcomes Has targeted programs for people with disabilities 	<ul style="list-style-type: none"> Facilitating better market analysis and value chain participation by participants Providing start-up capital to female entrepreneurs. Research on outcomes to facilitate sectoral learning Further research on needs and barriers of young women, including disadvantaged women e.g. young mothers Dialogue with local authorities for market space Ongoing mentorship
Young Women's Christian Association Solomon Islands (YWCA)	Honiara, Guadalcanal, Malaita and Western	Provides skills training in various livelihood activities as part of a range of programs to engage young women, including those with disabilities.	<ul style="list-style-type: none"> Knowledge and Skills (income-generation training, mentorship) Gender Roles (Rise Up, Sexual Reproductive Health and Rights) 		
Youth Peacebuilding Program (UNDP)	Honiara, Malaita, Western Province	UNDP is running occasional workshops and support in selected areas for youth innovation groups including training and resources to start-up youth-led businesses.	<ul style="list-style-type: none"> Knowledge and Skills (income-generation training, mentorship) Resources (small grants for youth entrepreneurs) 		
Iumi Waka (UNDP)	Honiara	Youth space provided by UNDP, Young Entrepreneurs Council and Solomon Islands Government to provide capacity building sessions and networking events on issues such as financial literacy, tax and loans.	<ul style="list-style-type: none"> Knowledge and Skills (income-generation training, mentorship) Resources (small grants for youth entrepreneurs) 		
Community Access and Urban Services Enhancement Project (CAUSE)	Honiara, Auki, Gizo, Noro, Munda	The CAUSE project (building on the former Rapid Employment Project) aims to improve basic infrastructure and services for vulnerable urban populations. As part of this, the CAUSE project targets disadvantaged groups for participation in training and paid labour activities in urban areas.	<ul style="list-style-type: none"> Knowledge and Skills Resources (short-term employment, community infrastructure) Gender Roles (gender training) 		

ORGANIZATION	LOCATION	DESCRIPTION	BARRIER TARGETED	COMMENTS	OPPORTUNITIES
LIVELIHOODS					
Markets for Change (UN Women)	Honiara, Auki, Gizo	<p>Project aimed at increasing voice of market vendors and improved security for market vendors. Activities include training of vendors, establishment of vendors associations, disaster management plans for markets and investment in infrastructure.</p> <p>Training of vendors, establishment of vendors associations, disaster management plans for markets, invests directly in infrastructure.</p>	<ul style="list-style-type: none"> Knowledge and Skills (of vendors) Resources (market spaces and services) 	<ul style="list-style-type: none"> Progress at HCC slow, better progress in provincial towns in terms of engagement of authorities Skills transfer to market women Investing in infrastructure in Western Province Market regulation and management still male dominated, vendors associations little impact on decision-making M&E report forthcoming 	<ul style="list-style-type: none"> Could be involved in fostering more forums between communities and councils, particularly in areas running informal markets well currently Could also help increase knowledge in value chains, markets, so far done financial literacy
FINANCIAL INCLUSION					
West Are 'Are' Rokotanikeni Association (WARA)	Malaita and Western Province	WARA is a voluntary organization that manages a network of savings clubs and trains members to manage their finances and save. Since the establishment of the WARA Savings Program in 2006 in Malaita, membership has grown to 3500.	<ul style="list-style-type: none"> Knowledge and Skills Resources (finance) Gender Roles (some clubs provide gender training) 	<ul style="list-style-type: none"> Better savings outcomes in rural than urban areas. Oldest and most experienced microfinance player. 	<ul style="list-style-type: none"> Does not yet address land and other resources Could be scaled up in some areas into community-based enterprises or value chains analysis/ participation.
World Vision (Savings Clubs)	World Vision Project Sites	<p>Small groups of 20 to 30 people (often women) in suburbs or villages form savings clubs, with the goal of incrementally saving small sums of money for the future. Members can also borrow money from the club, repaying their loan with interest.</p> <p>Largely follows the same model as WARA and seems to enjoy similar strong local support. More active in urban areas.</p>	<ul style="list-style-type: none"> Knowledge and Skills Resources (finance) 		<ul style="list-style-type: none"> Could have more targeting in urban areas (e.g. young women)
South Pacific Business Development (SPBD)	National, but predominantly Honiara	SPBD is a network of microfinance organizations working in Fiji, Samoa, Tonga and Solomon Islands. Provides microfinance to women's groups where the group co-guarantees loans of its members. Microfinance, less flexible than WARA	<ul style="list-style-type: none"> Knowledge and Skills Resources (finance) 		<ul style="list-style-type: none"> More research needed to determine impact
YouSave (National Provident Fund)	National	The National Providence Fund (NPF) of Solomon Islands has a saving/pension scheme called "YouSave." It is open to the informal sector to make voluntary pension contributions. Of these contributions, 50 percent is preserved and the other 50 percent can be withdrawn. All the money in the account receives the same interest payments as the normal NPF accounts. Recruitment is targeting those engaged in agriculture or informal work.	<ul style="list-style-type: none"> Knowledge and Skills Resources (finance) 		<ul style="list-style-type: none"> Could be linked to other organizations for more outreach
Central Bank of Solomon Islands	National	Financial literacy with basic information on savings	<ul style="list-style-type: none"> Knowledge and Skills 		<ul style="list-style-type: none"> As above

ORGANIZATION	LOCATION	DESCRIPTION	BARRIER TARGETED	COMMENTS	OPPORTUNITIES
DISABILITY SUPPORT					
Red Cross Special Development School	Honiara	The only school catering exclusively for children and youth with disabilities in the Solomon Islands. Students are provided with a basic education, therapy and life skills preparation to develop independence and go on to further training, mainstream schooling, and work.	<ul style="list-style-type: none"> Knowledge and Skills 		
People With Disabilities	Honiara-based but national focus	People With Disabilities Solomon Islands (PWDSI) is the National Disabled Peoples' Organization in Solomon Islands. Provides advocacy and periodic trainings and other activities to its members.	<ul style="list-style-type: none"> Knowledge and Skills 		
Bethesda Disability Training and Support Centre	Peri-urban Guadalcanal, but open to all	The center provides training and education opportunities for people with disabilities, as well as their carers. Various skill training provided such as in typing, woodwork, sewing and animal husbandry.	<ul style="list-style-type: none"> Knowledge and Skills 		
San Isidro Care Centre	Guadalcanal, but open to all	The centre provides community-based rehabilitation and skills training for youth with hearing and speech impediments. There is a focus on skills such as carpentry that can provide livelihoods for youth after they leave the center. Run by Catholic Church.	<ul style="list-style-type: none"> Knowledge and Skills 		
AGRICULTURE					
Ministry of Agriculture and Livestock	National	Education on increasing agricultural production	<ul style="list-style-type: none"> Knowledge and Skills 	<ul style="list-style-type: none"> Poor outreach to women compared to men 	<ul style="list-style-type: none"> Could benefit from analysis of why outreach is poor for women, resources and action to target and reach more women
Biosecurity Solomon Islands	National	Education on control of pests	<ul style="list-style-type: none"> Knowledge and Skills 	<ul style="list-style-type: none"> As above 	<ul style="list-style-type: none"> As above
OTHER					
City Planning	HCC, Provincial city councils, Ward Committees	Decision-making	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Processes could be clarified and made more inclusive – particularly to establish space and standards for informal markets, street vendors, canteens Community-run spaces could be recognized and thus made more secure, able to attract investment and services 	<ul style="list-style-type: none"> Community-council/ward dialogues, planning processes and technical assistance could be fostered Regulatory change to cater for informal work could be encouraged, or at least options considered and knowledge of decision-makers on options improved
Peri-urban planning	Guadalcanal Provincial Government	Decision-making	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Plans to establish Alligator Creek market could be made more inclusive and women-run Willingness to enter into partnerships and seek advice amongst current leadership 	<ul style="list-style-type: none"> Technical advice and resources could be provided for market and development planning that is inclusive of women in processes and leadership

ORGANIZATION	LOCATION	DESCRIPTION	BARRIER TARGETED	COMMENTS	OPPORTUNITIES
OTHER					
National policy and implementation	Ministry of Women, Youth, Children and Family Affairs	Decision-making and policy	<ul style="list-style-type: none"> All 	<ul style="list-style-type: none"> Considered and comprehensive policy exists, difficult to track implementation across ministries and stakeholders. 	<ul style="list-style-type: none"> Assistance could be provided to review implementation, resourcing needs and advocate for more consideration of informal work in national policy and relevant decision-making forums
Land tenure and land reform	Ministry of Lands and Housing Survey, City councils, Provincial governments	Decision-making and policy	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Women excluded from decision-making which fundamentally affects their income, standing in communities and other issues Review of options to increase participation would be useful, particularly in Guadalcanal where matrilineal traditions have been twisted through land pressure, lack of clarity over tenure and transparency and accountability of decisions 	<ul style="list-style-type: none"> Provincial-level reviews in provinces where this is politically feasible might help women advocate and decision-makers to provide clarity around land issues Can encourage inclusion of women in decision-making processes
Transport	City councils, Provincial governments	Decision-making and regulations	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Transport male dominated sector, women little control over security and price. 	<ul style="list-style-type: none"> Dialogue around women's needs and potential changes Analysis as part of value chain analysis and action Advocacy for greater accountability of providers, and enforcement of standards Young Women's Parliamentary Group previously provided leadership on transport

Appropriate research areas in conjunction with the CAUSE project

The study focused on three areas of research: skills and knowledge gaps, access to financial resources, and gender related barriers. Decision-Making although recognized as a participation barrier in the literature review was not included as influencing women's participation in policy, local governance, and planning processes would be beyond the scope of the CAUSE project and this study. The need for an analysis of the local labor market and the market for goods and services was identified under Knowledge & Skills,¹⁶ but not pursued given the lack of available data and time restrictions of this study. The third research question on gender related barriers to participation was closely tied to the other two research questions. Since this question was addressed in the Baseline Survey of the CAUSE project it did not entail a significantly expanded study scope.



Research areas which tackle barriers to both women’s ‘presence’ and ‘empowerment’ in the economy were prioritized. Evidently, there are actions to improve women’s immediate engagement (presence) as well as actions to effect social or behavioral change of women (empowerment). Improving women’s participation in the economy is not simply a matter of increasing their presence, but of increasing their empowerment. For example, if women participate in training to improve productivity but they do not have control over the income generated from the higher output, then they are not empowered and there is little incentive for them to engage.

The focus was on research areas linked to interventions that could be enacted during the CAUSE project and lay the foundation for more sustainable and transformative change. The CAUSE project has a four-year implementation period (2018-2022) and is focused on improving basic services and infrastructure for vulnerable urban populations, rather than any transformative change with respect to social and behavioral norms. The scope of research was also defined by budget and time limitations of this task.

The study focused on identifying relevant stakeholders, their work in relation to each of the research questions, and their potential role in taking forward the recommendations of this study. There are several NGOs and local service providers supporting women’s access to paid work in and around Honiara (see Table 1). There are projects exploring ways to improve the inclusion of women, such as RDP II which supports women’s engagement in agricultural value chains. The link between these stakeholders and the CAUSE project was also investigated (e.g. Are beneficiaries of the CAUSE project aware of or benefitting from these services? If not, what can be done to improve this?).

¹⁶ Market analysis, or the lack of it, has been a major flaw in most livelihood projects in Solomon Islands and regionally (Fleming 2016: 20; Lucas 2016). The lack of market analysis and the crowding out of youth trying to sell to each other or duplicating products has been particularly problematic in the youth sector (Evans 2016: 16). Successful youth businesses have tended to be group efforts to fill a niche that few others were participating in (e.g. providing chickens to hotels in an urban area under a project by Save the Children). At the local community level, few studies have explored the informal governance arena and to what extent it includes women and considers their needs (e.g. Georgeou et al 2015).

Given the heterogeneity of ‘young women’s participation in the economy’ the study focused on an adequately representative sample of this group. Youth was defined as those between the ages of 16 and 29 which is the recruiting age used for the CAUSE project and REP.¹⁷ However, the study sample included a handful of youth who were aged 15 and up to 35; the latter comprised former REP participants who were 29 years when they were REP participants. The barriers faced by self-employed women are likely to be different from the barriers of women in wage employment. The least likely to work in formal or informal sectors are teenage mothers. Women with disabilities are also commonly confined to the domestic sphere and unable to earn an income. Informal work for women is most likely to happen within their households, many of which will be in ‘informal settlement zones.’¹⁸ There are 36 such zones in Honiara, mainly on state land, and households can be removed if the land is later sold or taken back for another use. Space and services, such as water and electricity, needed to produce goods for sale cannot be assumed in informal settlements in Honiara. Only an estimated 40 percent of households in informal settlements in Honiara in 2009 had access to metered piped water, with communal standpipes serving most others (World Bank 2017: 36).

Attention was paid to the GBV and wantok context throughout the study. While both women and men are subject to traditional obligations of the *wantok* system, women often have less power than men to refuse the requests of *wantoks* who ask for favors, free goods, and financial handouts, and are more likely to be subjected to physical, sexual, or psychological intimidation by male relatives wanting goods/money. This was taken into consideration when preparing survey questionnaires, carrying out focus group discussions, and analyzing the data.



Structure of the Report

The remainder of the report describes the study method, results, and recommendations. Chapter 2 describes the study method and profiles of research participants. The three research questions are discussed across Chapters 3 to 5. Each chapter focuses on one research question by providing a background to the research area in the context of the CAUSE project and presenting the main results. Select ‘stories’ of young women who have succeeded in their economic activities are showcased alongside the main results. The report concludes with 13 key recommendations in Chapter 6.

¹⁷ The study acknowledges that “youth” is a social and functional construct that may not be definitively about age (see UNDP 2006).

¹⁸ One of the most critical barriers for women to participate in the economy is land, specifically the lack of formal rights over land, and inclusion in decision-making about land which give them control over productive resources. It is rare for people, and especially women, to have legal rights over their properties in Honiara; only 43 percent of urban households own their house (World Bank 2017: 21).

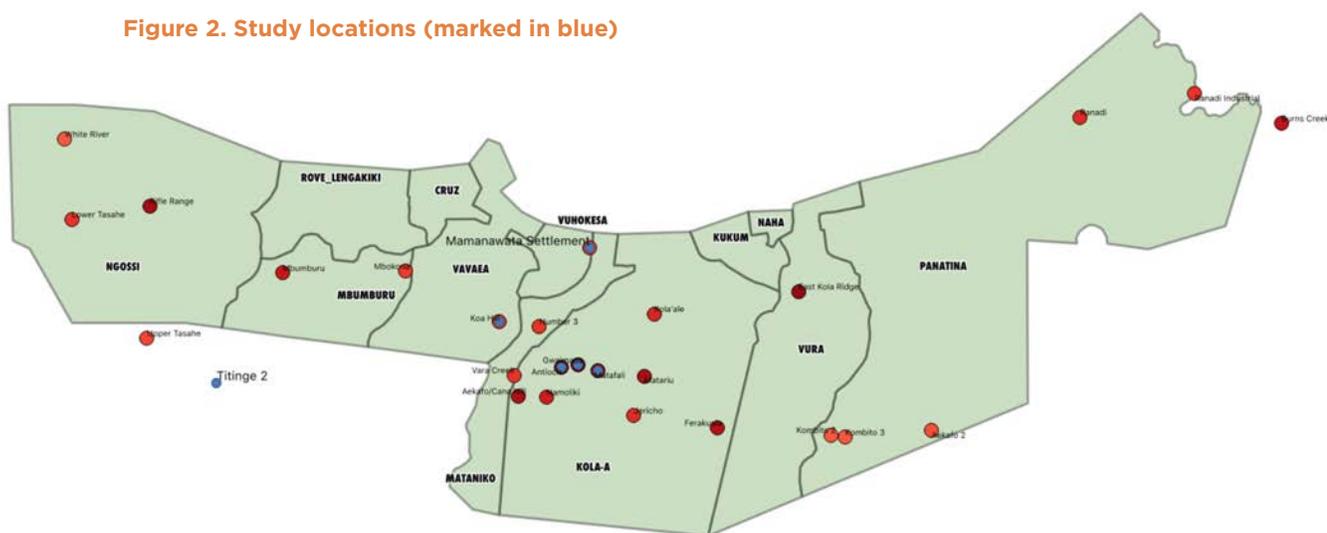
Chapter 2: Methodology

The study adopted a mix of participatory and standard social science methods, including interviews, focus groups, and a survey. The study objective required a methodology that could elicit the conditions and perspectives of individual and groups of young women. The geographic focus was limited to Honiara and adjacent peri-urban areas given the proliferation of informal settlements and diverse economy compared to other urban centers, with selection mapped against existing and upcoming CAUSE subproject locations. The study was carried out between November 2018 and March 2019.

Young Women in Vulnerable Communities

Three ‘high vulnerability’ communities were selected as research sites based on consultation with the CAUSE project staff and using the CAUSE project vulnerability maps (see Figure 2). At the start-up of the CAUSE project, Honiara did not have data to assess poverty levels of individuals or households, so a proxy indicator was developed. The most vulnerable communities were identified using a screening tool which considered factors from the DFAT funded Solomon Islands Land Administration Program (Larden & Sullivan 2007), and a poverty assessment in Honiara which looked at distance from the city center, access to public services,¹⁹ and the condition of housing, among others (see Annex 1). The highest vulnerability areas were identified

Figure 2. Study locations (marked in blue)



¹⁹ Schools, health centers water, power and sanitation, etc.

in Mbumburu, Mataniko, Kola'a, and Vura Wards and on the outskirts of Panatina Wards. Based on this analysis, the following communities were selected for the study:

1. **Titinge Ridge:** Located on border of Honiara city; a peri-urban area to the South-West; falling under the jurisdiction of Guadalcanal Provincial Government; adjacent to high ranking ward of Mbumburu in the CAUSE project vulnerability study.
2. **Gwaimaoa-Antioch-Matavali Ridge and Valleys:** Located in Kola'a Ward; one of the wards on the border of central and eastern parts of the Honiara City Council area; marked as highest on the vulnerability score.
3. **Mamanawater and Koa Hill:** Ranked 15th most vulnerable in Vuhokesa Ward and 17th most vulnerable in Vavea Ward, respectively; located within Honiara City Council bounds; has high rates of unregulated settlement and vulnerability to flooding.

Three groups of women were targeted in the above locations: (i) women least likely to participate in economic activities; (ii) women currently in irregular or no work; and (iii) women who have participated in REP/CAUSE activities. Women least likely to participate included young mothers²⁰ and young women with disabilities.²¹ Women currently in irregular or no work included young women doing odd jobs or unpaid labor but without a regular income, or young women who are not engaged in work or study.²² Women who have participated in REP/CAUSE activities included those who may have dropped out of the program, and those who completed the program.²³ Young women from a range of ethnic and family backgrounds were included. The study sites were expanded to include any young woman in the urban areas of Honiara with a disability, as there were not enough in the study locations to fulfil the required sample size.

Interviews and Focus Groups

'Storytelling' interviews with young women were used, supplemented by focus group discussions with young women and meetings with organizations working on livelihood related issues. Interviews with the young women allowed them to describe and reflect on their barriers to work and analyze what is unique or similar about their experience compared to their families and peers. To confirm trends, themes were identified by the lead researcher and cross checked in a second stage of analysis by a select group of interviewees in participatory workshops. During these workshops, the groups were asked to collectively analyze what would be useful to address common barriers to livelihoods. Interview questionnaires and focus group guides are provided in Annex 3.

The conditions of research were explained to participants, including the confidential and voluntary nature of the interviews, and that there was no direct financial reward for participation. Most individuals approached agreed to participate, and there was only one case where an interview

²⁰ Recruitment was based on consultations with CAUSE liaison staff in communities, relevant women, and youth leaders, and observation by researchers in research sites.

²¹ Recruitment was through consultations with local organizations, Red Cross Special Development School, and People With Disabilities, relevant women and youth leaders, and observations by researchers in research sites.

²² Recruitment was through a snowballing technique following consultations with relevant women and youth leaders and observation in research sites.

²³ Women were recruited through contact information provided by CAUSE staff.

was stopped as the individual was not comfortable. In some cases, literacy and learning difficulties posed challenges to participants analyzing their own experiences, but most participants were able to articulate the main barriers they faced and preferences for support. A referral sheet to services was provided for women seeking information about the CAUSE project, financial services, and GBV services at the end of the interview (see Annex 3). Interviews carried out in communities are captured in Figure 3.

Figure 3. Individual interviews at Mamanawater (left) and Koa Hill (right) (March 2019)



Trained female interviewers recorded consent on a form prior to starting interviews, which included demographic data, such as age, residency, ethnicity, and educational level. Participants were interviewed one-on-one in Pijin and audio conversations recorded on mobile phones. Interviews were conducted in sign language for deaf participants. Audio and visual files were transcribed into written texts, then translated and paired with their demographic data from the forms. The data was de-identified (i.e. without name and specific place) and during the coding process further details were removed (e.g. specific names of other people or titles that would only be held by a small group and could be identified).

Two focus groups with interview participants to feedback preliminary findings and gather more data were held in two of the research sites. Transcripts of these focus groups were added to the data set. A total of 129 hours of interview and focus group discussions transcribed into text files formed the data set for this study. Interview transcripts were coded according to set themes with new ones added as appropriate. Themes were measured by frequency (number of interviewees the themes and sub-themes are applicable to) and saliency (emphasis or repetition placed on the theme by the interviewee). Preliminary findings of all interviews were shared with representatives of the interviewees in focus groups and recommendations drafted thereafter.

Key stakeholder organizations concerned with women's economic empowerment, and youth employment and livelihoods were consulted in two rounds. First, key informant interviews with operational staff from service provider organizations were conducted to assess their understanding of barriers for young women, services provided, and measurement of effectiveness. The list of organizations consulted is provided in Annex 4. Second, the draft findings were shared with these key stakeholders and recommendations refined at a half-day workshop held on March 12, 2019. Figure 4 captures focus group discussions carried out with stakeholders.

Figure 4. Stakeholder focus groups discussion at DFAT Annex, Honiara (March 2019)



Participant Profiles

A total of 151 young women were interviewed representing a variety of backgrounds. As shown in Table 2, most participants were in their 20s. Some were aged between 15-29 years; many of them were in secondary and tertiary education and ineligible to be involved in the research. Most participants (102 or 67 percent) who were not engaged in regular work or study, and were either married or single mothers. On average, women had 2.7 children. Around 60 percent of women with children had between one and two children, and the rest had between three and seven children. Single mothers were more likely to just have one child (88 percent of single mothers). A total of 23 women (15 percent) had a disability. This included eleven with physical disabilities, seven with hearing impairments, two with visual impairments, one with an intellectual disability, one with a mental illness, and another with a speech impairment.

Table 2: Age, marital status and dependents of young women interviewed (n=151)

AGE	PERCENTAGE	MARITAL STATUS	PERCENTAGE	AVERAGE DEPENDENTS
15-19	15%	Single	32%	0
20-24	32%	Single Mother	11%	1
25-29	38%	Married	56%	2
30+	15%	Widowed	1%	NA

The ethnicity of women reflected their respective locations. Titinge being predominantly Guale in population, Mamanawata hosting two large communities from Malaita and Rennell/Bellona, Koa Hill hosting mostly Malaitans, and Matavali and Mataniko being ethnically mixed (see Table 3).

Table 3: Ethnicity and location of young women interviewed (n=151)

LOCATION	MAMANA WATER (URBAN)	MATANIKO (URBAN)	MATAVALI (URBAN)	KOA HILL (URBAN)	TITINGE (PERI-URBAN)	OTHER	TOTAL
Guadalcanal			1	8	17	4	30
Malaita	32	9	6	34	3		84
Rennell Bellona	13						13
Western	1		4			4	9
Temotu			3			3	6
Gilbert/ iKiribati			4				4
Choiseul			1			2	3
Central			1				1
Makira			1				1
Isabel						2	2

Most women had no training related to livelihoods (56 percent) and had not completed secondary school (54 percent). Meanwhile, 25 percent of women had not completed primary school. Of those with training experience, the largest source of training was the REP (provided to 25 percent of the total sample), World Vision (eight percent participating in savings trainings), and Youth@Work (five percent of young women interviewed). Marital status, ethnicity, and location did not have a significant impact on whether young women participated in training.

Sixty women (39 percent) had received some sort of assistance on earning and managing money, typically short trainings (1-5 days). 30 percent had participated in REP, nine percent in World Vision Savings Clubs and related training, three percent in training conducted by South Pacific Business Development (SPBD), and three percent in Youth@Work’s training programs. Two women reported they had assistance from Young Women’s Christian Association of Solomon Islands (YWCA), and one each had assistance from Union Aid Abroad/APHEDA, WARA, Seventh-Day Adventist Church, People With Disabilities, and UN Women Market Vendors Association.

Economically active young women

A total of 109 women (72 percent) were defined as “economically active” in that they were participating in an activity to make money, but not engaged in work full time and tended to be working sporadically. They were from a range of ethnic backgrounds and locations, and included 17 women with disabilities. They did various activities to make money – earnings ranged from breaking even, or making a loss, to above average income for a day’s or week’s effort (Table 4).

Table 4: Typical livelihoods for young women interviewed (n=109)

LIVELIHOOD	PERCENTAGE	EARNINGS (SBD)	MOST COMMON EARNING (AFTER EXPENSES)
Selling Betel Nut/ Cigarettes	43%	\$0-\$1000 a day	\$50-300 a day
Selling Fresh Food	15%	\$0-1000 a day	\$150-300 a day
Selling Cooked Food	10%	\$20-400 a day	\$70-200 a day
Selling Bricks	8%	\$10 a brick, made in batches of 100	\$400-700 a batch

Economically inactive young women

A total of 42 women (28 percent) were defined as “economically inactive” in that they reported not being involved in any money-making activities. They came from a range of ethnic backgrounds and were found with similar frequency in each location (see Table 5). Women were most likely to be dependent on their parents (43 percent) or husbands (31 percent), or other family members, notably aunts. Inactivity was spread across those who were married, single, and single mothers, and seemed to affect those with many children and those with one child equally. There was no noticeable difference between ethnic groups on levels of inactivity. Most inactive women had dropped out of education during secondary school with 64 percent having some secondary school, and only three women reporting not having any schooling. Six of the 42 inactive women were women with disabilities, including two with physical disabilities, two who were deaf, a visual impaired woman, and a woman who was mentally ill. Six of the women currently inactive were former REP participants.

Table 5: Ethnicity and location of economically inactive young women interviewed (n=42)

ETHNIC TIES	PERCENTAGE	LOCATION	PERCENTAGE
Guadalcanal	36%	Mamanawater (urban)	28%
Malaita	36%	Mataniko (urban)	7%
Rennell Bellona	17%	Matawali (urban)	24%
West	7%	Koa Hill (urban)	17%
Gilbert	7%	Titinge (peri-urban)	19%
Temotu	2%		
Isabel	2%		



Baseline Survey

As part of the CAUSE project, a Baseline Survey questionnaire to collect socio-demographic and economic information of participants was conducted prior to the commencement of the project's ISDT training. The questionnaire collected information related to education, formal and informal work experience, and welfare, among others. It was administered by the CAUSE project staff in all project locations on handheld tablets and took about 30 minutes to complete.

This report incorporates an analysis of survey results of 48 young women aged 16-29 representing a variety of backgrounds. Of the 48 women, 71 percent were from Honiara city or peri-urban areas, and the remainder were from provincial towns Auki (17 percent) and Noro (12 percent). Almost all participants (98 percent) were neither in school nor engaged in regular or waged employment. Half of the participants were married, and nearly that same amount had children (46 percent). Those with children had an average of one child. Most women (67 percent) had not completed secondary school, and among those 35 percent had only completed primary school and eight percent reported no schooling at all. 51 percent of young women reported that they did not complete school due to not having money for school fees, and another 15 percent said they left due to pregnancy.

Drawing similarities with participant profiles in the main study, just over two-thirds of the participants (32 women or 67 percent) were defined as “economically active” and one third as “economically inactive” (16 women or 33 percent). Of the “economically active” women, the majority produced goods or provided services in the informal sector (46 percent), others produced goods for own and family consumption (17 percent), one woman was employed by a registered business, and another woman was engaged in regular waged work as a house cleaner (domestic worker). Most of the “economically inactive” women were involved in home duties, domestic work, or taking care of their own children as their main activities (75 percent).



Chapter 3: Skills and Knowledge

Background

Given the difficulty in changing structural barriers to employment and livelihood creation, it is usually more realistic to focus on constraints which can be addressed in a shorter timeframe. Among these are supply-side constraints, i.e. the job skills relevant to the local market, such as numeracy, entrepreneurship and business, that youth may lack. For example, in Bosnia and Herzegovina young entrepreneurs exhibited improvements in sales and profits due to training programs on business skills and financial literacy (World Bank 2011b). In Solomon Islands, Youth@Work carries out a Youth Entrepreneurship Programme (YEP) which includes a 12-week course in business training covering areas such as business planning, basic accounting, and consideration of costs (training developed by the International Labor Organization). The Literacy Association of Solomon Islands (LASI) helps women develop literacy skills and provides mentoring and training for women. However, an evidence-based explanation of the effectiveness of such programs is lacking.

The lack of understanding of the true cost of producing goods, and the market value and demand for such goods, undermines women's ability to make good profits. Few market vendors account for the cost of their labor and other inputs in making decisions about the goods they sell (Keen and Ride 2018/10). Common challenges to livelihood activities in informal settlements include the lack of diversity in goods to sell which drives down prices; high transport costs; lack of basic services (notably water/sanitation and electricity) and geographical and environmental challenges, such as the lack of gardens and increased reliance on cash to survive (Lord Howe) and flood risk (Sun Valley) (Carpenter and Munro 2016).

Many communities engaged in informal work lack an understanding of how to plan for risks. Environmental risks were dramatically illustrated in the April 2014 floods when food gardens in East Guadalcanal were destroyed and many market women had no livelihood, while those from other areas were temporarily able to sell more goods at higher prices. With regards to agriculture, information on biosecurity and pest control information is lacking. For example, a study of women from Savo Island who sell produce in the Honiara Central Market found that a major concern for women was pests and the need to identify the cause of their spread and containment (Georgeou et al, 2015).

Mentorship can help young women gain confidence and the ability to navigate gender roles and related situations. In Solomon Islands, an evaluation of the YEP at Youth@Work finds that mentoring is needed post-training to encourage youth to develop their businesses (Mc Donald and Kyoh 2015). An evaluation of the Solomon Islands Non-Government Partnership Agreement (SINPA), notes examples of strong mentor type relationships between young women in communities and vibrant, female project officers (Lucas 2016). Lessons can also be drawn from a program in the Middle East which provided training to young women for jobs as executive assistants to women entrepreneurs (World Bank 2012b: 8).

The tendency for some groups to not want to see others succeed in business as it could threaten their own success, known as *blokim*, needs to be incorporated into the program design and implementation of mentoring programs within communities in Solomon Islands. In a study of women's participation in cocoa value chains, a mentoring component to the

intervention to improve livelihoods in the cocoa sector was dropped due to the difficulty in overcoming *blokim* (World Bank 2018b: 43). This is indeed a concern for mentoring within communities, where participants will naturally want to cement their own preferences about power and influence. Yet, mentoring appears to be valuable across communities, particularly from older to younger people or in exchanges between diverse groups (e.g. “look and learn” visits to successful businesses).

This chapter responds to the first research question: *What are the skills gaps among young women and how can these be addressed, including through training activities under the CAUSE project?* The study explored the skills needs among young women in terms of financial literacy and business acumen, to inform the design of a potential business advisory services module under the ISDT of the CAUSE project and feed into the programs of other relevant service providers. It also looked at young women’s perceptions of mentoring and feasible mentoring models, to improve the quality of coaching services currently being provided under the ISDT of the CAUSE project and inform the programs of relevant service providers and projects.

Key Results

Reliance on low-value and low-profit products

Of the young women who were “economically inactive,” only a few had ideas for higher value products, such as handicrafts and bricks. Most had ideas for livelihood activities and knowledge of how to carry these through (Table 6). Incomes expected from these activities, factoring in costs but not labor, were between SBD \$100-500 a day for selling their own goods or labor, or SBD \$50-80 a day from formal employment. However, these livelihood ideas were mostly for low-value low-profit goods that were readily available, such as betel nut, cigarettes and cooked food.

Table 6. Livelihood ideas and expectations of economically inactive young women interviewed (n=42)

LIVELIHOOD IDEA	PERCENTAGE	EXPECTED INCOME (SBD)	CONDUCTED WITH
Market betel nut/ cigarettes	26%	\$100-500 a day	Family
Market cooked food	24%	\$100-500 a day	Family
Formal employment	24%	\$500-800 a fortnight (\$50-80 a day)	Sole
No idea	14%	-	-
Domestic work	5%	\$200-800 a fortnight	Sole
Handicrafts	5%	\$500-600 a batch (equivalent to 3-5-days work)	Family
Selling clothes	1%	\$500 a day	Sole
Brick making	1%	\$1500-2000 a batch (equivalent to 5 days work)	Family



Similar trends were evident among young women who were “economically active.” These women largely relied on selling betel nut, which tends to have small profits (Table 5). This was because it required minimal capital to start-up in comparison with higher income activities, such as brick-making, livestock and handicrafts. Betel nut was also perceived as an in-demand product, so sales could be made daily. Only a few women were engaged in selling higher value products; two women produced livestock (chickens selling for SBD \$60 or more per item and pigs at SBD \$2000 or more per item) and a few women made mats and shell money (used in traditional ceremonies, such as marriage), which could fetch prices of SBD \$1000 or more per item.

Most women with successful economic activities participated in sectors dominated by men and/or sold high-value products which also had less competition in their local areas of sale (Box 1). Marketing is generally female-dominated, although men who do market usually focus on higher value products, such as fish.

Women rarely account for risks in livelihood decisions

Most women engaged in economic activities did not account for risks in their livelihood decisions, undermining their ability to make profits. When asked to explain costs and profits, most women were able to articulate profits. Yet, their margins were often so small and there was no saving for periods of low sales, environmental risks, and other interruptions to business; small profit of SBD \$50 a day could easily drop to SBD \$0. In Titinge, it was reported that women often do not sell their fresh produce in a day which can result in losses. Those selling food in this area also suffered from a lack of access to fresh water and invasive pests, particularly Giant African Snail which consume leafy vegetables and plants.

Box 1: Change through high value products

Mrs. W was married in her early teens, did not attend secondary school, and now, in her mid-20s, has four children. Her family is engaged in informal work, running taxis or selling food. Mrs. W says she is satisfied with her income and has learnt everything she needs to know by herself:

“Two years ago I saw big money in pigs, it’s more than men working get or women marketing get, so that’s why I do my piggery.”

Mrs. W runs the piggery with the support of her husband and makes \$1500 profit per pig and has plenty of space to run her business as she lives in a peri-urban area of Guadalcanal. She says her situation is different from most women in her community:

“It’s different because they do marketing [of food] I have my piggery, and market people always kaon (give loans) then their money is small, so market people face lots of challenges yeah.”

Business and financial skills training have significant impact

Box 2: Change through training in savings

Mrs. V is a young married woman with one child and says her biggest challenge is just meeting daily needs for her family. She runs a small market stand at her home selling mobile phone credit, betel nut and cigarettes. Her parents worked in the informal sector, selling clothes and food at a small canteen. Mrs. V has been running her own market stand for three years making profits of \$300 a day, with her family providing as-needed support. World Vision conducted training on savings and started a savings club in her community, which she joined three years ago, about the same time she started marketing:

“It helped us, they taught us how to save and look after our own money. The biggest change for me was that unlike I can save now and I don’t spend all over the place like before. At the end of the year we take out money [from the savings club] and we look forward to that. It helps us younger women because it means we have money and don’t spend all over the place and we can pay the school fees with it. Even if we don’t work at the end of the year we have some money for shopping, so it’s helped us a lot.”

Understanding how to save and budget was the second most significant change from participating in livelihood programs, with the first most significant change being the chance to earn money.²⁴ Many women (28 percent of all women) who had received assistance spoke about this positive change enabled through their involvement with livelihood programs. This is captured through the voices of three women:

“The biggest change that happened to me after I went through training was I knew how to save my money, before if anyone asked me for kaon²⁵ I would just give it, then when I asked for it back they wouldn’t pay it, but now I have money, I go and save it now.” (Single woman with disability, 30-35 years, currently selling betel nut for SBD \$200 per day profit, former World Vision project participant)

“Most useful is how to do a budget [REP course]. Kind where you save a bit to help for marriages and funerals. I budget for my market and to make bricks.” (Single woman, 15-19 years, doing market and brickmaking for SBD \$300 a day, former REP participant)

“For people like us to know how to budget and make profit we need somebody who is experienced and knows how to keep money. Because we, most of us, do not know well how to keep money or find a way to take income so we need someone experienced to come and give us an idea ‘oh you should do it like this, to be like this,’ kind of like that.” (Focus group participant, Titinge)

²⁴ Of the 39 percent of women who reported receiving some sort of livelihood training or assistance, the most commonly reported benefits were: (i) opportunity to earn money (54 percent); (ii) understanding how to save and budget (28 percent); and (iii) startup capital for marketing (27 percent).

²⁵ Kaon is a Solomon Islands Pijin term that refers to requests and pressure they receive from relatives and others to give money or goods on “credit”, that is often not repaid (Eves 2017).

Several women (20) who had participated in both REP and another financial training program, such as World Vision Savings Clubs, WARA, SPBD, Young Women’s Christian Association (YWCA), or Youth@Work, reported higher incomes. These women had incomes ranging between SBD \$200-\$1000 a day and averaging at SBD \$400. They were also better able to articulate their costs and profits.

Various assistance for twelve people with disabilities, notably Youth@Work, People with Disabilities and YWCA, had helped these young women make better incomes. Half of those women with disabilities who had participated in these programs were “economically inactive,” but the women who did manage to find work or sell goods all made SBD \$80 or above profit per day.

In the CAUSE Baseline Survey, the opportunity to improve skills was reported by many participants as the reason for joining the CAUSE project (Table 7). When asked what further training the CAUSE project could provide to help improve opportunities for income generation, 35 percent of respondents requested training in business and financial management; an additional 21 percent requested life skills training.

Table 7. Reasons for enrolling in the CAUSE project (n=48)

REASONS	PERCENTAGE *	NO.
Income	50%	24
Improve Skills	38%	18
Potential for future employment	35%	17
Create new infrastructure for community	31%	15

*The total percentage is higher than 100 as respondents could select more than one response option

Educational talks and visits more suitable than formal mentorship schemes

Mentorship programs appeared to be facing various challenges. None of the participants in the interviews and focus groups had experienced formal mentoring schemes. Honiara City Council Youth Division, which facilitates the longest running mentorship scheme for young people, and had some good outcomes, particularly for youth who were later employed by mentors and experienced knowledge transfer. However, it was reliant on volunteer mentors, had time allocations to mentorship, and provided mentoring opportunities for youth who were predominantly in formal work. Discussions with key informants from other organizations working with youth and women revealed that mentoring schemes had often failed due to the lack of time and commitment by mentors, who were usually volunteers, and the lack of motivation from in-community mentors to help others (*blokim*).

There was an interest to learn from successful businesses or market women. Women suggested one-off sessions to learn, for example, how a woman became a livestock seller, or how to participate in trading of marine products. Educational “look and learn” visits and talks by women with sustainable livelihoods in high value products were seen as an appropriate intervention for the target group.



Chapter 4: Access to Financial Resources

Background

Formal financial inclusion is currently the domain of salaried employees (CBS 2015: 1). Given low levels of branch penetration (Solomon Islands has 14 bank branches in five locations) and a population dispersed over approximately 300 islands, financial inclusion in the Solomon Islands is low. Only 25.6 percent of adults have accounts with commercial banks, and another 8.2 percent use other formal financial services, such as credit unions or cooperatives, superannuation funds or other long-term investments, insurance, or microfinance. These adults are overwhelmingly salaried employees (71 percent) (ibid.).

The distance and cost of accessing formal services appears to be prohibitive (CBS 2015: 1). Unbanked respondents live an average of 6.2 hours from the closest bank branch, although the median distance to a branch is only an hour. Banked respondents, on the other hand, live an average of two hours from a branch or a median of 40 minutes. The median cost of reaching a branch is USD \$13 (SBD \$101) among unbanked adults and only USD \$2 (SBD \$15.46) among banked adults. In a country with an average Gross National Income per capita of USD \$4.40 per day, formal inclusion comes at a steep price (ibid.).

Access to finance has improved considerably in recent years, with the rapid spread of mobile banking services and establishment of rural banking schemes providing micro-loans and savings in some provinces (World Bank 2017a: 64). There are 170,000 mobile banking customers, an expansion that has been particularly important for women, who previously represented only about 40 percent of the banked population (roughly in line with their representation in formal employment). However, with commercial bank loans focused on formal sector enterprises and formal sector workers, the urban poor—and sometimes even middle-income earners—are generally precluded from access to credit (ibid.).

While informal work is often preferred because it is easily accessible and provides daily cash, not all people have the resources to start, to sustain, and to grow informal businesses. A study in 2009 of informal workers found that people typically had no savings to start their activities, 15 percent started their informal businesses with SBD \$200-400, 9 percent with SBD \$100-200, and 9 percent with SBD \$50-100. Only 2.4 percent had savings of more than SBD \$1000 and typically they ran canteens (Maebuta and Maebuta 2009: 125-127). Interventions with start-up capital is particularly important for youth since they may be prioritized lower than paying school fees for younger children or other needs in household expenses.

The lack of awareness of financial services, onerous identification requirements to set up bank accounts, and bank fees are prohibitive for women. Outreach to provide information on financial services and explain options is limited. When financial information was provided by Solomon Islands National Provident Fund (NPF), Bank of South Pacific, and Central Bank of Solomon Islands to informal market vendors, there was reportedly great interest, particularly in Henderson where two thirds of vendors voluntarily attended information sessions (Keen and Ride 2018/10). A gender analysis of value chains in cocoa finds that the types of financial services have diversified, with more mobile and online options available, but that the variability of informal workers' incomes is ill-suited to monthly bank fees and other costs of regular bank accounts (World Bank 2018b: 32).

The ability to save money appears to be lower amongst women, with women's savings clubs by local stakeholders and international NGOs emerging to try and address the imbalance. According to the REP Semi-Annual Survey (June 2017), 16 percent of 102 respondents reported saving REP income, with 20 percent of men reporting saving compared with 12 percent of women. Households that do save prefer savings clubs and storing money in the house (World Bank 2018b). In the CAUSE Baseline Survey, 60 percent of young women reported no savings in the past month, and only eight percent of young women reported being part of a savings club (compared to 18 percent of women aged 30 and above). Savings clubs are nominated by women as having several advantages: (i) managers are known to them and accessible; (ii) savings are very disciplined with strict conditions on withdrawal; (iii) recognized by the community; (iv) simpler to use than commercial banks; and (v) usually come with training in financial literacy which helps participants make better decisions about money (World Bank 2018b; Keen and Ride 2018/10). The most successful intervention to date, particularly for rural women, is arguably WARA with 13 savings clubs by mid-2017 and over 3000 members (Fleming 2016). Over SBD \$2 million SBD has been saved by rural women since 2007 under WARA.

A useful initiative to fill the wide gap between banks and small savings clubs is the NPF's new "You Save" program, which is a pension scheme for the informal sector. Voluntary contributions are made (50 percent is preserved while 50 percent can be withdrawn); the money in the account receives the same interest payments as usual NPF accounts; requirements to open an account are simple; and conditions for the scheme are easily understood. When presented to market women in White River, Fishing Village and Henderson, several presented interests in the scheme and started to open accounts (Keen and Ride 2018/10).

The *wantok* system in Solomon Islands provides a 'safety net' in the form of resource transfers during times of hardship – helping to mitigate large disparities in well-being and serving as a form of insurance against volatility and shocks (World Bank 2017a). Traditionally, dense webs of social relations have been sustained through gift exchange, underpinned by Melanesian norms of reciprocity and obligation (ibid.). *Kaon* or requests for credit from family members, however, can be a strain on finances and a source of stress. Such requests are likely to increase when women or men are observed to have earned money or an increase in status. It can in turn be a disincentive to individual enterprise and savings (World Bank 2008b: 2).

This chapter responds to the third research question: *What challenges do young women face in accessing financial resources and what can be done to help build start-up capital?* The

study explored the level of awareness, and use, of the different types of financial services available to young women, to inform pre- and post-training support services provided under the ISDT of the CAUSE project and feed into programs of relevant service providers.

Key Results

Requests for credit impede women's ability to earn or save

Young women seen to earn money, such as at roadside markets, were subject to many requests for kaon from family and friends. *Kaon* literally means credit, but the time is unspecified, and much kaon does not get paid back. Most women sold betel nuts and their ability to make sales was reduced because of family and friends asking for a free nut. As captured through the voices of various women:

"Yeah I face a problem, the problem is like this: I market then kaon gives me a headache, people come eat up betel nut and cigarettes and kaon, I talk and talk until I stop trying 'Oh you guys just go ahead'... Us where we sit down market, people come ask, no matter we talk it's hard to stop them, so we have to give them now." (Married woman, 25-29 years, market seller, Koa Hill)

"The kind of problem with us, everyone staying in one community, is kaon for customers is big, I have a soft heart like, it's hard for me, after kaon I will stay like that and not get it back, that's what stopped me from selling goods." (Married woman, 35+ years, market seller, Mataniko/Lord Howe settlement)

"A big challenge which I face here, because on the culture side, for us, or our custom, if anyone works, I mean if you have money, it's hard for you to hold it and use it for yourself. You must share with all your relatives and whoever comes, see this? The house is close to that one, it's hard for me to go

Box 3: Change through inter-province trade and the persisting challenge related to kaon

Miss. H is a single mother with one child in her early 20s. Her family is engaged in farming and handicrafts, and she decided to market betel nut and cigarettes. Miss. H trades in significant volumes in her province taking these goods from one area to another. She makes \$1168 in profit per transaction from betel nut and cigarettes. However, she still faces problems of people asking kaon.

"Kaon makes me face a hard time when I market, because relatives will come and ask for kaon and then if I stop them they will be cross with me... It is different for others because they have someone to ask first, their husbands, if husbands stop them giving kaon then it will stop, not like me, because I am single, there is nothing, and it's easy for everyone to ask me."

Miss. H is currently in Honiara and says help is not available to most women:

"If there are organizations to help young women why do they help other young women in the provinces but nothing for Rennell-Bellona? We in Renbel need you to come to the province and help us."

take chicken only for this house, no, I must pay two or three bags [of chicken], or if not give money to anyone in another house. But most here are family. To make money, I mean, for me it's easy but to save it's like that... My aunty and uncle, those two save their money for their kids, but for me as a young woman here, my money, some I will take for family, some I will share, like that." (Single woman 20-24 years, market seller, Mamanawata)

"Their boyfriends will disturb their work by asking for money for themselves to drink, like that. That spoils it [work] or sometimes together they will go drink. I think that is the main issue for many girls." (Single woman, 15-19 years, informal savings officer, Mataniko)

"Yes, the problem is when I market to pay for another packet of cigarettes is hard because they ask for kaon too much, so I have a problem with it... I face it because family members ask kaon for top up [mobile phone credit], money for top up, sometimes they ask so much I do not know how to market well and save any money to pay cash power, so even with my small market the demands are too much." (Single woman with disability, 20-24 years, market seller)

"My expenses are SBD \$200 then my income is SBD \$150 so my profit is nothing because other relatives come and take my market goods, so my market runs loose and is nothing." (Married woman, aged 25-29 years, selling betel nut and food at market)

The need to address issues related to kaon through livelihood interventions was highlighted by women. During a focus group in Mamanawata, women suggested putting out a sign banning kaon; telling the person their husband discouraged kaon; carrying minimal cash on their person; raising the price of goods if they were subject to kaon; selling goods in an area where they knew few people; or not selling betel nut and cigarettes which were often subject to kaon.

Significant lack of awareness of available financial services

Women not engaged in any economic activity were characterized by little knowledge of organizations or services that could support them to earn and save money. Around 62 percent of these women reported not knowing of any financial services. The remaining 38 percent of women mostly mentioned the REP and "You Save," an NPF account service for people without formal employment (10 percent each), World Vision Savings Clubs (7 percent), and Youth@Work (7 percent).

Of women who were engaged in the informal economy, 44 percent were not aware of organizations that help women make or save money. The types of assistance young women had the most awareness of was microfinance and savings clubs, i.e. 22 percent of women active in the informal economy (15 percent knew of World Vision Savings Clubs, 6 percent of SPBD, and one of WARA). A few women mentioned Youth@Work (5 women), REP/CAUSE (6) and YWCA (2), usually because of their own participation in these programs. Of the banks, the most commonly mentioned was Bank of South Pacific (11 percent) and ANZ (5 percent), while Pan Oceanic Bank, Bred Bank Solomon, and NPF's "You Save" program were mentioned less frequently.

Assistance for business start-up brings change

Assistance provided for business start-up was cited as the third most significant change due to participating in livelihood programs. Around 27 percent of all women who had received this assistance mentioned this change. Around 30 percent of all former participants in REP/CAUSE used their earnings to start selling goods; a woman with a disability reported selling petrol with start-up money from Youth@Work, and a woman who participated in REP and World Vision reported starting a brick making business using start-up money.

Positive experiences with savings clubs

Women preferred savings clubs due to the convenience factor of clubs being located in the community, less identification and documents needed than formal banks, lower fees, and personal connection to those making decisions about the savings. Most women saw benefits from World Vision Savings Clubs in terms of their own finances, while some reported it had cut down theft in the community, due to other World Vision activities in the area. Savings clubs also provided training on how to manage and save money (see Box 2). A report on the effectiveness of savings clubs is to be released by Strongim Bisnis, an Australian Government initiative working in partnership with the private sector and Solomon Islands Government. NPF's "You Save," which is orientated to the informal sector, is also gaining interest with an increasing number of accounts from women engaged in the informal economy.

Formal bank access remains limited

While few women accessed bank accounts, those who did not were not aware of how to obtain identification documents required by banks and were unable to meet bank fees. The few young women in this study with formal bank accounts tended to be those with higher value products, larger amounts of money to manage, or conducting inter-province trade. Two women mentioned the biggest change from their participation in livelihood programs was opening bank accounts at Bank of South Pacific, which enabled them to send money to the provinces more easily. One woman had a positive experience of SPBD saying the loan enabled her to build her house, but in general respondents reported that weekly payments and interest rates of SPBD loans were too onerous. In the CAUSE Baseline Survey, only 17 percent of young women (8 of 48) reported having a bank account.

Box 4: Change through start-up capital

Mrs. F has been marketing fresh and cooked food for seven years making \$400-500 a day. She comes from a family where men fish and women market food for money. Mrs. F has participated in REP when she was inactive at market and had no money:

"When I did not have any money in my life, I went down to the [REP] office and applied for work, worked a bit to earn money, after 14 days, well, my money was there to go pay for things, it's nice."

The earnings helped her go back to marketing, and she found she it more successfully than before:

"When I started again, marketing was good, it helped me because I could build my house."

Mrs. F thinks her change should be shared with others:

"My thoughts about REP are, there should be more work because there are many of us here, just staying at home doing nothing. If REP or the work continues it would help us, I don't want it to stop, we should continue it."



Chapter 5: Gender Related Barriers

Background

Barriers unrelated to skills and finance can affect a young woman's ability to accept or look for work and participate in skills training. This can include transportation costs, child care responsibilities, and health conditions including depression. Improved access to training opportunities helps increase the employability of young women and improve their future earnings and socio-economic conditions (ILO 2018). Efforts should be supplemented by vocational guidance better suited to their capabilities and needs, as well as by gender-sensitive counseling and placement services to enable young women to fulfill their potential (ibid.).

The SINPA reflection notes that in several communities, men originally resisted their wives' involvement in an activity, but later relented when it was clear that others were benefiting from the activity. For example, where training provided women with skills that they could use to earn money, they were able to demonstrate the benefit of their participation by increasing the income available to their families. In these situations, the men in the community were supportive and more likely to encourage their wives to join project activities (Lucas 2016).

The provision of training for women can be made more gender-sensitive by customizing the curriculum and delivery method to be more responsive to women's needs. Of relevance are the approaches used by WARA (Fleming 2016) and the World Bank in its gender analysis of value chains (2018b). Both have profiled the value and importance of women's participation in decision-making at the household level, although reviews on the effectiveness of household level trainings are difficult to source. Men and women participated, sometimes in separate groups and sometimes together, to discuss, present information, join role plays and brainstorm ideas. Female youth and people with disabilities are often confined to the house, suffer from isolation and 'invisibility,' and met with discrimination in employment and participation in community activities. Youth@Work has had some success in advancing life skills and confidence among people with disabilities through its YEP. The program involves working with families and with employers to create supportive environments for people with disabilities to work (Mc Donald and Kyoh 2015).

With respect to the CAUSE project, there is a need to investigate approaches to expanding women's participation in training for, and participation in, "men's work." Self-selection for OJT in skills such as mixing and laying of concrete, laying of bricks and pavers, drainage, simple road maintenance and landscaping are often impeded by perceptions around stereotyped gender roles. Encouraging or rewarding participation of women in building and maintenance teams, for example, could have a transformative effect on gender relations in communities. Findings in this area can provide an opportunity to address this barrier to participation in the construction industry, and the urban infrastructure space more broadly.

This chapter responds to the third research question: *What gender related barriers do young women face in participating in training and work activities, and what measures can be applied?*

The focus was on exploring the gender related challenges faced by young women in participating in training and informal work, with recommendations for the ISDT under the CAUSE project, the programs of relevant service providers, and future proposals for investment in the construction and urban infrastructure sectors more broadly.

Key Results

Women's role as caretakers affect their economic engagement

Box 5: Change through business training, including household management

Mrs. T was married at the age of 16 and has five children. She is a former REP participant and has had business training from World Vision. Thereafter she started molding and selling bricks and has been making regular income for a year. Producing bricks is an activity that involves all her able-bodied family members.

Mrs. T explains that costs of labor and materials are low (SBD \$280 per batch of bricks) and for the price of \$1000 for 100 bricks she can make a profit of SBD \$720 per batch. She reports no issues in making money nowadays although she could expand if she had additional capital to pay for more laborers. She highlights "household management" under REP as one of the most useful training she had as it has helped her to better manage her responsibilities and time. Her advice to agencies wanting to help other young women is to provide practical experience in how to make money:

"They should give us any project to work on, rather than just talking to us and giving awareness."

Of the "economically inactive" women, 40 percent were mothers and married, and 21 percent were unmarried mothers. Most mothers in this cohort had 1-3 children, with a few having four children. Single mothers were most likely to have one child out of wedlock and to not have support from fathers of the children. Young women without children were also often preoccupied with domestic duties, such as caring for children of siblings or aunts who were working. Being busy with their own infants and young children or pregnancy was cited as a reason for not being active by 19 percent of "economically inactive" women, and domestic duties, particularly caring for sisters' or other relatives' children was a reason cited by another 19 percent of young women. Similarly, in the CAUSE Baseline Survey, 75 percent of "economically inactive" women reported this was due to being involved in home duties, domestic work or taking care of own children as their main activities.

Disability met with discrimination and lacking social support

Young women with disabilities reported the lack of social support as a disincentive to market.

Five women with disabilities mentioned discrimination (teasing and harassment) as being a barrier to moving about in public spaces for their work or use of transport. As a disabled woman explains:

"Yes others, especially outside people, they look at my market like that and will tell me not to market and ridicule me, my leg and my hand, and then I will not market." (Single woman with disability, 20-24 years, Honiara)

Attitudes of men impact women's livelihoods

Of the “economically inactive” women, 17 percent had husbands who told them not to work and stay home. This was due to expectations of women doing all domestic duties, or because of jealousy that would arise from their wives socializing through work activities. However, 17 percent of “economically active” women, when asked who had encouraged them to market or work, nominated male relatives or husbands as being supportive.

For young women with disabilities, the idea they should not be out working in public and should be protected by male relatives limit their economic activities. A young woman with a hearing and speech disability said both her father and husband dissuaded her from selling goods because of her disability. Another young woman explained:

““Yes, my dad, he says it makes him ashamed if I work, because he is working, he says why do I want to market?” (Married woman with disability, 20-24 years, Honiara)



Box 6: Change through vocational training for a woman with disabilities

Miss K is a single woman in her early thirties. She has a disability and did not finish secondary school. After completing some short courses on how to use computers with Youth@Work and being involved with community-based rehabilitation work, she managed to get a job at an office in Honiara, which pays \$2000 a fortnight. She can save and is thinking about going back to education to complete a degree. She says the greatest source of encouragement came from her former bosses in rehabilitation and at work. She was pleased to get an office job because her disability made other types of work difficult:

“I find sometimes if I walk around too much parts of my body will be in pain, so my current job fits me because work is a bit light.”

The most significant help she received to change her situation was vocational training:

“Some trainings really built me up, my capacity and it motivated me on some things I had learnt...especially when it comes to customer service it really helped me a lot because now I work here, it helps me know how to act with people who come into the office... other trainings that helped were on public speaking and confidence so I can go to meetings and not be frightened to sit down and talk.”

She mentions that while she has the disadvantage of physical disability, lots of able-bodied young women were inactive in her community and employers could help:

“If any business house, or organization wants to help women they have to branch out opportunities for everyone so whatever advertisement comes out it must be for everyone to access and open for women with disabilities or single mothers or young girls. Organizations’ doors must be open, equal for everyone.”



Sense of safety in engaging in livelihoods

The clear majority – 90 percent of the 151 women – mentioned they felt safe because they conducted their income generating activities at home or in locations where they knew many people, i.e. their own community, or with friends and families at local markets. Similarly, in the CAUSE Baseline Survey, young women who did work reported doing so in familiar locations: 56 percent of young women worked from home, 20 percent at informal markets in their community, and 16 percent at the side of the road. Five of the 151 women mentioned violence in the family as a reason income generating activities were either not started or stopped. These women were referred to the “132” national helpline for family violence and Empower Pacific which provides free counselling at their office in the National Referral Hospital complex. Theft was mentioned as a problem by three of the 151 women; they ran canteens or held money from market sales. Other safety concerns were people drinking and fighting, and sexual harassment.

Reliance on word-of-mouth for livelihood information

Most women in the informal economy had learnt about financial services through personal experience and word-of-mouth. Only three women mentioned access to information through the media, including social media. Media devices such as radios and mobile phones are often shared among the family, with senior men in the family more likely to own and use such devices. In the CAUSE Baseline Survey, when “economically active” women were asked how they first found or started work, 40 percent reported that they were influenced by family members or relatives and 28 percent reported it was through their own initiative. Furthermore, of women actively looking for work, 80 percent reported looking for work by asking family members or relatives and another 20 percent said they did so by physically going to workplaces and handing in resumes. None of the women reported looking in newspapers or using social media to find work. Mobile phones and social media are expanding particularly in urban areas, but access should not be assumed, and face-to-face communication still takes precedence over new media for the young women interviewed.

Chapter 6: Recommendations

Based on the above findings and lessons learned, this report makes seven key recommendations in the areas of skills and knowledge, access to financial resources, and gender related barriers.

These recommendations were discussed with stakeholders at a workshop held on March 12, 2019 at the Australian High Commission Conference Room; 28 representatives from 10 organizations contributed including the CAUSE project, Honiara City Council (Youth Division and Women's Division), UNDP, UN Women, YWCA, Youth@Work, Oxfam, Australian High Commission, and Waka Mere/IFC. Other recommendations, drawing on existing literature and discussions at the stakeholder workshop, are offered as general guidance for the development sector in formulating strategies, plans, and projects related to young women's livelihoods in Solomon Islands. Drawing on these, a set of recommendations specific to the CAUSE project were presented to the HCC and the MID on April 29, 2019 during a World Bank implementation support mission. These are listed in Annex 5 and will be actioned and used as a basis for monitoring gender and disability inclusion in the project.

Skills and Knowledge

1. Incorporate training in business skills and financial literacy as part of livelihood interventions

The lack of understanding of the true cost of producing goods, the market value and demand for such goods, how to plan for risks, and how to budget and save undermines women's ability to make good profits. Few women in economic activities account for the cost of their labor and other inputs in making decisions about the goods they sell. They face challenges such as the lack of diversity in goods driving down prices and high transport costs. They also lack an understanding of how to plan for risks, such as unexpected environmental challenges. An impact assessment of a women's entrepreneurship training program in Aceh, Indonesia, found that business planning and management training helped promote greater confidence among women trainees, create or strengthen social networks, and identify ways to improve the business environment for female entrepreneurs (ILO 2008).

Business skills training without financial literacy, and vice versa, may not be effective in impacting livelihoods. Young women who had assistance from more than one organization, particularly REP plus savings training, or skills training and start-up support from two disability organizations were more likely to be earning above average incomes. Skills training without financial literacy is not likely to be effective in changing livelihoods. Similarly, financial literacy without support to find formal work or start a small business may not lead to the desired outcomes. Reviews of microcredit programs have found that supplementary services, to address a range of barriers, increase women's direct control over resources, which create more transformative outcomes (DAC Network on Gender Equality 2011). Given their time constraints, women are also more likely to prefer bundled services (World Bank 2018d).

Local NGOs are likely to be more effective in carrying out training programs that meet the needs of the informal economy. Players outside government and formal training institutions play a growing role in skills development in the informal sector. In South Asia, for example, the mandate of formal training institutions includes training workers for the informal sector, but evidence shows that they are rarely successful in doing so (World Bank 2012c). It will be important to learn about the experiences of financial literacy programs, such as Good Return Program in Solomon Islands which provides financial literacy training using curricula and tools focused on behavioral change. The Consumer Awareness and Financial Empowerment initiative uses eLearning courses, activities, interactive exercises, and take-home challenges to support trainers in delivering the face-to-face training and develop learner capability and confidence (Good Return Program 2019).

2. Include training content on how to manage kaon and social expectations

Workshops on how to deal with kaon, and manage family expectations and needs, should be explored in training. In Solomon Islands, obligations to extended family networks can be taxing on women's incomes. As part of efforts to increase financial literacy and savings by women, consideration should be given to women's social context and expectations which may limit the ability of women to make autonomous decisions (ADB 2018).

3. Promote, and help to incubate, start-up businesses that focus on producing goods of higher value

Practical and demonstrative training sessions for young women interested in higher value products could help them consider entry to different sectors, including traditionally male-dominated sectors (e.g. trade of marine species and construction). The relegation of young women to selling low value products is a major impediment to their efforts to make profits, save, and be more autonomous. Young women who can sell higher value products, such as construction materials, handicrafts, livestock, upcycled goods and inter-province trade have higher value, more sustainable, livelihoods. In Uganda, for example, access to information about potential returns for women in male-dominated fields has helped female entrepreneurs cross over and shift sectors (World Bank 2015).

Facilitating market analysis and value chains research for sellers and producers will be important. Supporting efforts to increase women's understanding of markets and value chains could help livelihood projects be more effective and assist women to develop more profitable and sustainable businesses. Analysis of markets for informal products is rare, and often a weakness in livelihood projects that may encourage women into production of certain goods without understanding levels and locations of market demand. In Honiara, livelihood projects where local people have conducted their own market analysis prior to starting up have resulted in more sustainable livelihoods. Analysis of gender in value chains can identify inequities in markets, support services, assets, technology, income generation, agricultural productivity, and the impacts of new technologies (Garcia & Wanner, 2016). Supporting efforts to increase women's understanding of markets and value chains through all forms of training, and updating information provided by Rural Training Centres for example, could help workers to develop more profitable and sustainable businesses.

Access to Financial Resources

4. Explore avenues for improving access to credit in the informal sector

Options for improving access to credit, such as microfinance schemes, in urban areas needs to be explored. Access to finance has improved considerably in recent years in Solomon Islands, with the rapid spread of mobile banking services and establishment of rural banking schemes providing micro-loans and savings in some provinces (World Bank 2017a). Yet, with commercial bank loans focused on formal sector enterprises and formal sector workers, the urban poor are generally precluded from access to credit (ibid.). Savings clubs backed by credit institutions are common among the poor, particularly women, but have their challenges and limitations—with members becoming de facto debt collectors in the event of unpaid debts and debtors vulnerable to having their property raided by the group to avoid penalties falling on the group (Evans 2017). A study on the effectiveness of microfinance in growing sustainable businesses in the Pacific is yet to be carried out (ADB 2018: 39).

Using alternate forms of credit assessment may help ensure women's access to credit. Despite the wide acceptance that women have a lower default rate and are risk-averse in their business ventures, financial institutions remain reluctant to provide loans to women (ADB 2018: 40). This is partly because their methods of credit assessment emphasize business histories and asset ownership. Using digital transactions to assess creditworthiness (e.g. assessing credit risk based on timeliness of bill payments, the extent of the contact list or social circle, and the range of activities engaged in) is becoming commonplace in other parts of the world and can have application in the Pacific (ibid.). Investing in a pilot program to assess alternate forms of credit assessments could be beneficial.

5. Promote awareness about banking and savings services available to young women

Educating young women about options for banking and savings services, and how to use these, could help them make informed decisions on the services best suited to their needs. The very few young women who maintain bank or savings accounts tend to be those more capable of saving. Such accounts can also minimize security risks from cash transactions and provide more financial autonomy for women (ADB 2018).



Gender Related Barriers

6. Tailor skills training programs to the specific needs of women

To be effective, due consideration must be given to the design and delivery aspects of training programs. Recommended features of skills and business training programs include:

- i. **Face-to-face communications and snowball sampling techniques to increase young women's recruitment to livelihood projects and services.** Most young women do not use media and rely on word of mouth for information, necessitating in-community communications and use of social networks for recruitment.
- ii. **Awareness and outreach programs for men in communities prior to women's recruitment for livelihood programs.** A barrier to a minority of young women is the attitude of fathers and husbands towards their engagement in work or livelihood activities that takes them outside the domestic sphere. These are more often a constraint on women with disabilities seeking work and training opportunities. Women's engagement with business support services is fundamentally contingent upon men's involvement and understanding (Strongim Bisnis and Oxfam 2018).

Translation and other support for people with disabilities. Translators should be offered for women with speech and hearing impediments, and transport support should be made available to women with physical disabilities at no extra cost.

7. Promote participation of people with disabilities in work and leadership

Organizations and projects can help counter negative attitudes towards women with disabilities through targeted support. An evaluation of young people with disabilities participating in Youth@Work's YEP found that those who were hearing impaired were supported to undertake additional agricultural training at an organic farm, develop a business plan to set up a joint farm, and apply to Youth@Work for a small grant to help kick start their respective projects (Mc Donald & Kyoh 2015). This resulted in youth with disabilities having access to new information, being accepted and treated "like a human being," improved self-confidence, and the chance to mix with other youth (ibid). Outreach and communications focused on the benefits of people with disabilities working; experience of organizations that have employed people with disabilities; and the right to a safe place to work can also have impact (Kennedy 2018).

Other Recommendations

1. Explore availability of early childhood education services

Ensuring access to early childhood education could have twin benefits of literacy for the next generation and alleviate childcare as an obstacle for some young women participating in the economy. The lack of options for early childhood education, especially in peri-urban and settlement communities contributes to the lack of time for young women to conduct livelihood activities. Moreover, women who do end up engaging in economic activities are more likely to choose occupations that give them the flexibility to conduct their domestic responsibilities (World Bank 2012d: 128). Policies that support women in balancing their caregiving and market roles are important in strengthening their access to economic opportunity (ibid.). In Latin America, community childcare centers, particularly those targeted at low income neighborhoods, have been found to increase maternal employment (ibid.: 131). The provision of childcare and early education services also increased female employment from 10 percent to 30 percent in this region (World Bank 2017b). There is a need to carry out exploratory work to identify ways and means of facilitating access to and use of early childhood education.

2. Explore links to job opportunities outside of the informal sector

Linkages to job opportunities beyond the informal sector, even if short-term, would be worthwhile exploring. While the Solomon Islands economy is dominated by the informal sector, which has advantages such as being a shock absorber in the face of natural disaster, an important question is whether jobs in the informal sector are stepping stones or dead ends in women's journey to accessing economic opportunities. Investigating opportunities for more productive and secure job opportunities for young women in the formal sector in Solomon Islands as well as overseas, such as in Australia and New Zealand, would also constitute worthwhile follow-up work.

3. Promote female recruitment and leadership in the private sector

A key element of breaking down gender silos in the labor market involves supporting young women and men to invest in skills based on their productivity rather than based on gender norms and perceptions regarding “appropriate” occupations (World Bank 2012d: 21). Initiatives such as the Waka Mere Commitment to Action – led by the IFC and Solomon Islands Chamber of Commerce and Industry, with support from the Australian and New Zealand governments – can help break down the gender norm of men doing formal work and women doing informal work. Through Waka Mere, which means “she works” in pidgin, 15 of the largest companies in Solomon Islands have committed to one or more of the following three focus areas: (i) promote women in leadership; (ii) build respectful and supportive workplaces; and (iii) increase opportunities for women in jobs traditionally held by men (IFC 2019). Initiatives such as these can over time promote more gender parity in both public and private sectors.



4. Encourage female leadership in livelihood projects

Power dynamics could be subtly shifted in skills training programs by creating youth leadership positions for women in community projects and thereby avoiding the tendency for leadership positions to be dominated by men or adult women.

5. Consider options for more satellite market spaces and facilities in peri-urban areas

Considering options for more satellite market spaces and facilities in peri-urban areas can help to increase women's access to and security at market. Major markets are overcrowded and finding space in existing markets is a barrier for young women. Challenges of distance and lack of facilities to sell goods remain an obstacle for women's economic participation, particularly for peri-urban residents who face higher transport costs to travel to major markets.

6. Develop mapping on GBV service providers and raise awareness

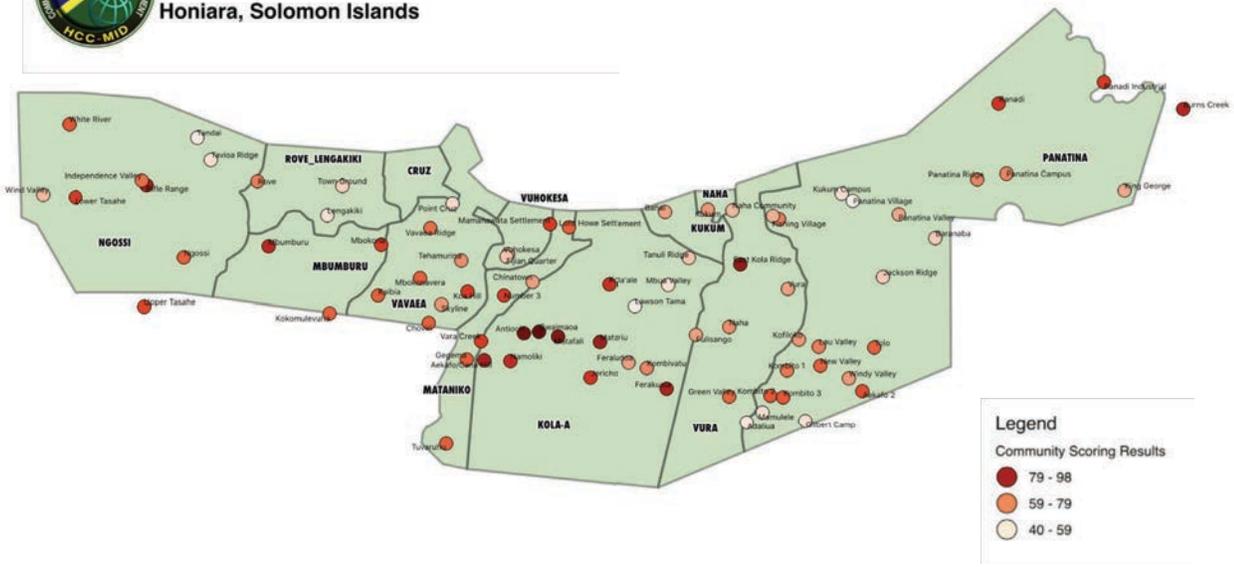
Ensuring adequate support services for victims of violence is one of the many actions required to reduce GBV.²⁶ Women who experience violence in the home face added barriers to work, such as men restricting their movement, trauma, and low self-esteem. Awareness of current services such as the 132-referral helpline is low and needs to be increased. Similarly, awareness of counselling services is low and service providers are based in Honiara, so access to services needs to be improved. Investing in a pilot for GBV services mapping, to collect data on service provision and determine response system functionality, is an essential step for risk mitigation (World Bank 2018f). It can help ensure referrals to appropriate services and can provide survivors with adequate, reliable, and timely information about what to expect to receive at each of the services that may be available to them. It will also be important to ensure NGOs and business training providers embed GBV awareness programs into their training programs (ADB 2018: 29).

²⁶ Other actions needed to reduce GBV include: (i) efforts to increase women's voice within the household; (ii) enactment and enforcement of appropriate legislation and strengthening of women's access to justice; and (iii) use of the media to provide information on women's rights, to increase social awareness, and to shift social norms with respect to violence (World Bank 2012d: 25).

Annex 1: CAUSE Project Vulnerability MAP



Vulnerability Assessment Tool & Community Prioritization Scoring Result
Honiara, Solomon Islands



Community Prioritization Scoring

Key Informations:

Name of Community: _____

Ward: _____

Surveyed By: _____

Date: _____

CRITERION NO.	CRITERIA	MAX SCORE	SUB-CRITERION MAX SCORE	DETAILED SCORE (ENCIRCLE ONE)
I	BASIC SERVICES	40		
A	Access to Water Supply		max 15	
1	Collect from rain water			15
2	Collect from spring			12
3	Collect from shallow well			9
4	Collect from communal faucets			6
5	Collect from SIWA water in-house connection			3
B	Access to Education		max 15	
1	No primary and secondary schools			15
2	With primary school; no secondary school			10
3	With primary and secondary schools			5
4	With primary, secondary and tertiary schools			3
C	Primary Source of Energy		max 10	
1	Wood fire or no lighting regularly available			10
2	Kerosene, coconut or spirit lamp or solar lamp			5
3	SIEA electric supply or own generator			0
II	LIVELIHOOD	20		
A	Opportunities for livelihood		max 10	
1	No available land/ space for backyard garden			10
2	Some available land/ space for backyard garden			5

CRITERION NO.	CRITERIA	MAX SCORE	SUB-CRITERION MAX SCORE	DETAILED SCORE (ENCIRCLE ONE)
B	Marketing outlet		max 10	
1	No market outlet in the area			10
2	Has existing market in the adjacent community (nearby)			5
3	Has existing market in the area			0
III	POPULATION	20		
A	Total Population		max 10	
1	300 population and above			10
2	100 to 299 population			5
3	less than 100			0
B	House materials standard (majority)		max 5	
1	Leaf house/non-permanent			5
2	Semi-permanent			3
3	Permanent			1
C	Percentage of households without TOL		max 5	
1	50% and above			5
2	30% to 49%			3
3	30% below			1
IV	DISTANCE and Means of Accessibility	20		
A	Distance from CBD		max 5	
1	5 kilometers and above			5
2	Less than 5 kilometers			1
B	Means of Accessibility		max 10	
1	Foot path			10
2	Rough road			5
3	All weather road			0
C	Public Transportation		max 5	
1	No public transport plying in the area			5
2	Has public transports plying in the area			0

CRITERION NO.	CRITERIA	MAX SCORE	SUB-CRITERION MAX SCORE	DETAILED SCORE (ENCIRCLE ONE)
V	SAFETY SUPPLEMENTARY SCORE			
1	Severe safety concern (danger to life or serious injury)			20
2	Major safety concern (incidence of injury documented; possible evacuation route/facility)			15
3	Safety concerns raised as priority in community consultation			10
4	Addresses potential safety hazard			5
	TOTAL SCORE WITH SAFETY WEIGHTING			

Key Informations:

1. _____
2. _____
3. _____
4. _____

Proposed priority score

- High (80 or more) =
- Medium (50-79) =
- Low (49 or less) =

Priority Vulnerable Communities in Honiara Ranking for CAUSE Project Targeting

WARD	NAME OF COMMUNITY	SCORING	PRIORITY #
Kola'a	Gwaimaoa	98	1
Kola'a	Antioch	94	2
Kola'a	Matafali	89	3
Vura	East Kola Ridge	85	4
Kola'a	Matariu	84	5
Ngossi	Rifle Range	84	6
Kola'a	Aekafo/Cana Hill	82	7
Kola'a	Ferakusia	81	8
Panatina	(Burns Creek)	79	9
Mbumburu	Mbumburu	78	10
Kola'a	Namoliki	77	11
Kola'a	Kola'ale	73	12
Kola's	Jericho	72	13
Panatina	Ranadi	72	14
Vavaea	Koa Hill	70	15
Ngossi	Lower Tasahe	70	16
Vuhokesa	Mamanawata Settlement	70	17
Mataniko	Number 3	70	18
Panatina	Ranadi Industrial	70	19
Mataniko	Vara Creek	70	20
Mbumburu	Mbokona	69	21
Ngossi	Upper Tasahe	68	22
Panatina	Aekafo 2	67	23
Panatina	Kombito 2	66	24
Panatina	Kombito 3	66	25
Ngossi	White River	66	26
Vavaea	Choviri	65	27
Mataniko	Gegema	65	28
Vavaea	Kaibia	65	29
Mbumburu	Kokomulevula	65	30
Mataniko	Lord Howe Settlement	65	31
Vavaea	Mbokonavera	65	32
Panatina	New Valley	65	33
Ngossi	Ngossi	65	34
Panatina	Tolo	65	35
Mataniko	Tuvaruhu	65	36
Vura	Green Valley	63	37
Ngossi	Independence Valley	62	38

WARD	NAME OF COMMUNITY	SCORING	PRIORITY #
Vavaea	Vavaea Ridge	62	39
Panatina	Kombito 1	61	40
Naha	(Fishing Village)	60	41
Panatina	Lau Valley	60	42
Rove/Lengakiki	Rove	60	43
Kola'a	Kombivatu	59	44
Panatina	Panatina Campus	59	45
Panatina	Panatina Ridge	59	46
Naha	Naha	58	47
Vavaea	Tehamurina	58	48
Panatina	Kofiloko	57	49
Kukum	Kukum	57	50
Vavaea	Skyline	57	51
Panatina	Windy Valley	57	52
Kukum	Bahai	55	53
Mataniko	Chinatown	55	54
Kola'a	Feraladoa	55	55
Kola'a	Fulisango	55	56
Vura	Vura	55	57
Panatina	King George	54	58
Panatina	Panatina Valley	54	59
Vura	Kukum Community	53	60
Vura	Naha Community	52	61
Vuhokesa	Vuhokesa	52	62
Ngossi	Wind Valley	52	63
Vuhokesa	Fijian Quarter	50	64
Kola'a	Tanuli Ridge	50	65
Panatina	Baranaba	49	66
Panatina	Jackson Ridge	49	67
Rove/Lengakiki	Town Ground	48	68
Cruz	Point Cruz	46	69
Panatina	Gilbert Camp	45	70
Panatina	Kukum Campus	45	71
Rove/Lengakiki	Lengakiki	45	72
Panatina	Mamulele	45	73
Kola'a	Mbua Valley	45	74
Ngossi	Tavioa Ridge	45	75
Vura	Adaliua	43	76
Ngossi	Tandai	41	77
Kola'a	Lawson Tama	40	78
Panatina	Panatina Village	40	79

Annex 2: Policies on Young Women's Economic Participation

POLICY / STRATEGY	DESCRIPTION	TIME-FRAME
National Development Strategy	Aims of the strategy include: (i) investment for young entrepreneurs to venture into potential identified industries, increase employment and labor mobility opportunities in rural areas; (ii) programs targeting young people, including young newly married couples, with formal employment and non-formal employment opportunities; (iii) community engagement programs that address the needs of women, youth and children; (iv) secondary education that delivers both work-related skills and transferable skills; (v) changes in education to address the situation of excluded children, youth and adults including girls, children with disability and language minorities	2016-2035
National Gender Equality & Women's Development Policy	Aims of the strategy include improved economic status of women through resources, financial inclusion, enterprise development and business training and creating an enabling environment (particularly for informal sector)	2016-2020
National Youth Policy	Ten priority policy outcomes and thematic areas, including employment and entrepreneurship as a priority and an associated policy document on entrepreneurship; also includes youth living with disabilities and gender equity.	2017-2030
Small and Medium Enterprises Policy & Strategy	Aims to promote entrepreneurship with a focus on women and youth with activities such as: (i) conducting a performance review of technical and vocational education policy; (ii) identifying successful entrepreneurs who would act as ambassadors to young people; (iii) introducing a component of entrepreneurship training into school and vocational training curriculums; and (iv) introducing a component of entrepreneurship training in school	2016-2020
Ministry of Fisheries and Marine Resources Act & Management Plans	Ministry of Fisheries and Marine Resources, in partnership with others, notably WorldFish (Malaita) and World-Wide Fund for Nature (Western Province), are supporting community-based fisheries management inclusive of youth and women; community-based fisheries management involves youth in management, monitoring and sustainable livelihoods.	Ongoing
Ministry of Agriculture & Livestock Policy	Includes goals to assist women's and youth participation in agriculture, for food security and livelihood development and develop gender and youth-related programs	2015-2019

Annex 3: Interview Guides and Questionnaires

Consent form and data sheet

Conditions to explain to participants

“This interview and other meetings you may choose to attend is part of research to understand what are some of the difficulties young women face to work or earn money and what can help them if they want to make money. We’ll be interviewing young women, young mothers, young people with disabilities and young businesswomen.

The research is conducted for the World Bank which has a project called CAUSE to help people with training and jobs regarding facilities and services we all use in Honiara (such as Jacobs Ladders and roadside rubbish clearance). The interviews we do will help World Bank, government and NGOs understand what is the situation of young women. As part of your participation in this interview, you will be asked to talk about how or how not you have earned money, done training and got ideas or skills that could help you make money

We will not print your name or the name anyone else you mention in the report – these will be kept confidential.

If you feel any this talk today raises any sensitive issues and you feel uncomfortable here are some things you can do: 1) stop and take a break or leave the interview anytime 2) ask us to change the interview so you feel more comfortable. At the end of the interview we’ll also give you some information about organizations that help young women in case that is useful for you. Do you agree to do this interview today? (please circle)”

YES

TIME: DATE:

LOCATION:

PROVINCE/S FROM:LANGUAGE:

AGE: 15-19 years 20-24 years 25-29 years 30-34 years

MARITAL STATUS: AGE WHEN MARRIED:

NUMBER OF CHILDREN:

LIVES WITH: Parents / Husband / Siblings / Friends / Other:

EDUCATION: No school / Primary School Some / Primary School Complete Secondary School Some Secondary School Complete Technical Training (If relevant tick more than one)

PREVIOUS CAUSE/REP PARTICIPANTS ONLY:

YEAR INVOLVED WITH CAUSE.....

ACTIVITIES DONE UNDER CAUSE.....

ASK AT END OF INTERVIEW ONLY

IF INTERESTED IN ANOTHER MEETING...

NAME:

PHONE NUMBER:

Interviewer questions and instructions

Checklist prior to starting interview

“Are you alone or only in the company of young women?”

Explain to any elders and men present that you are doing a study on the situation of young women, to understand any thinking they have about making money and training and that this research for the CAUSE project which provides training and work experience for men and women. Make sure any men or elders present agree the young women can do the interview. Give out project information sheet to any interested elders or men present.

Complete consent form + ask for consent to record audio. Explain it is not a camera and cannot see interviewee..

Introduction

“I’m going to ask you some questions about what people do to make money or livelihoods here first to find out what is life like for you and the people around you when it comes to work, money and livelihoods.”

1. What does your mother, sisters and aunties do to make money?
2. What does your father, brothers and uncles do to make money?
3. So, most of your female relatives do.....(summarize) and your male relatives do.....(summarize), why do they do same/different activities do you think?
4. What about you, have you ever earned money for chores around the house, a job, or selling goods at market?

YES	NO
a) What activity did you do for money?	a) Have you ever thought about doing an activity for money?
b) How long did you do it for? FEW DAYS / FEW WEEKS / MONTH LESS THAN 6 MONTHS / 1 YEAR 2-3 YEARS / 3-5 YEARS / 5+YEARS	b) NO - Why not?
c) Why did you start to do that sort of work?	c) YES - What was your idea?
d) Did anyone encourage you to do that sort of work? If yes, who?	d) How much money did you think you would make a day from it?
e) Was there anyone who said you should not do that sort of work? Who?	e) Did you have encouragement from anyone to do it? Who?
f) Did you face any problems to have the things you needed to do that sort of work? (e.g. food to cook, phone to call etc) Explain	f) Were there people saying you should not do that sort of work? Who?
g) Did you face any problems to have the knowledge to do that sort of activity?	g) Did you face any problems to have the things you needed to do that sort of work? (e.g. food to cook, phone to call etc) Explain
h) Did you face any problems to have enough time to do that sort of activity?	h) Did you face any problems to have the knowledge or training needed to do that sort of activity?
i) Did you face any problems with feeling safe doing that sort of activity?	i) Did you face any problems to have enough time to do that sort of activity?
j) Did you do the activity by yourself, with friends or family?	j) Did you think you might face any problems with feeling safe doing that sort of activity?
k) How much money did you make a day doing it?	k) Did you think you would do the activity by yourself, with friends or family?
l) How much of that did you spend on costs doing that activity (e.g. if selling goods, what were costs of materials, if working prompt for transport and other)?	l) So, why did you not do that activity you thought of?
m) Why did you stop doing that activity?	

5. Do you know about any organisations that help young women to make money or work? (If yes:)
 - a) what are they?
 - b) what do they do?
 - c) how did you hear about them? (who told you or where did you see information about it?)
6. Do you know any banks and organisations to help young women to save money? (If yes:)
 - a) what are they?
 - b) what do they do?
 - c) how did you hear about them? (who told you or where did you see information about it?)
7. Have you ever had help from any organisations to make money or save money? (If yes:)
 - a) what organisation?
 - b) what kind of help?
 - c) what was the biggest change for you that happened because of the help?
8. Have you ever had training from any organisation? (Make a list)

ORGANIZATION	LOCATION	SUBJECT	HOW MANY DAYS/WEEKS/YEARS?	WHAT YEAR WAS IT DONE?

9. For the training you had already, did you face any problems to attend and complete it? (Check for any comments on time of day, subject, location and trainer + go through list in Q8. If people say they were “busy” please ask: Busy with what?)
10. What kind of trainers did you like the best? (Check for male-female, older, same age)
11. Was there any times you felt uncomfortable in the training and why?
12. What do you think was the biggest change for you as a result of the training? (Check for any impact on knowledge, making money, tangible resources, knowledge/awareness of others)
13. Do you have any suggestions for how training can be more useful for young women?
14. CAUSE PARTICIPANTS ONLY – Ask questions 9 to 12 about CAUSE training then
 - Q14A. Do you have any suggestions about how CAUSE activities could be made better?
 - Q14B. What kind of work did you do after CAUSE?
 - Q14C. What did you do with the money you earned through CAUSE?
 - Q14D. What was the biggest impact of CAUSE on your life do you think?
15. So, after we talked about your situation here, what is your thinking about what your main challenges to making money are?

16. Do you think your challenges are the same or different from other young women in your family? Why?
17. Do you think your challenges are the same or different from other young women in this community?
18. What kind of help do you think would be most useful for you if you wanted to make money doing an activity again? Why?
19. Is there anything else you want to say about how organisations can help young women to make money?

Conclusion

“Thank you for your time today.

If you want to talk about these issues at a meeting about this research with other young women please give me your phone number (add to consent form).

I have here an information sheet which gives some organisations that help young women to find work or with other issues they may face. I'll leave it with you in case you need it in future.”

INFORMATION SHEET FOR SERVICES FOR YOUNG WOMEN

FOR FINDING WORK

CAUSE

Where to find CAUSE: Beside Melanesia Pacific Haus and IBS Monarch Hotel

Telephone: 21173

Types of help CAUSE gives: CAUSE (Community Access and Urban Services Enhancement project) provides pre-employment training and short-term work experience for targeted communities in Honiara: women's groups can organize themselves, receive 7-day training (ISDT) and then are scheduled for work such as street cleaning, roadside brush-cutting, or even construct small community access infrastructure such as Jacob's ladders, footpaths, pedestrian footbridges, and landscaping. CAUSE also assists women with career coaching and referral services, including help in writing application letters and CVs.

FOR SAVING MONEY

YOU SAVE

Where to find You Save: NPF Building in Point Cruz

Telephone: 21659

Types of help You Save gives: Anyone between the ages 16 to 51 years old can open a You Save Account which is a special scheme for people without employers. You need to be self-employed – this means you do not have an employer making contributions for you. As you save your money, it will grow in value and you will receive interest. Your money also grows with the annual NPF dividend which comes from NPF investments interest. 50 percent of your deposits are put in a long-term account to help you save and 50 percent can be withdrawn at any time.

FOR KEEPING SAFE

SEIF PLES

Where to find Seif Ples: Next to Rove Police Club

Telephone: 132 (free call any time of day)

Types of help Seif Ples gives: Anyone unsafe or facing violence can get help to go to the Police, Counselling, Refuges, Health Services and other help at Seif Ples. Services are free and open to women, children and men.

Questions for key informant interviews

1. What do you think are the barriers for young women to livelihoods and informal work?
2. What makes you think this?
3. What kinds of services or assistance have you seen young women using? Why do they use it?
4. What data do you collect on young women using your services/project? Are there any documents we can read to get a sense of the situation of young women involved and barriers they might face?
5. Where do most of the young women accessing your services come from? Any docs?
6. Some of the disadvantaged groups we want to look at are young women with disabilities and young women with children, have you had many of these groups involved in your services/project?
7. Why/why not are these sorts of women involved?
8. What kinds of help do you provide regarding financial literacy and savings?
9. What impact does it have? Any docs?
10. Is anything known about what the young women do with the money they make?
11. What do you think is the main barrier to saving money? Investing money? Any docs?
12. What has been your experience regarding entrepreneurship and small business programs? What works well or does not work in providing this sort of assistance to young women?
13. Have you had any experience in mentorship programs for women? What works well or does not work in providing this sort of assistance to young women?
14. Are there any other questions you think we should be asking to understand why young women do not participate in work and study as often as other kinds of groups?
15. Any other comments?
16. What has been the progress so far implementing policy? (Government)
17. Are there any key meetings or processes we should be aware of in order to make this research useful to other stakeholders? (Government)
18. Are there any other reports you are aware of on the situation of young women in particular that we should know about? (Government)

Annex 4: List of Stakeholders Consulted for the Study

1. Honiara City Council – Youth Division and Women’s Division
2. Ministry of Women, Youth, Children and Family Affairs
3. United Nations Development Fund
4. United Nations Women
5. Guadalcanal Provincial Government
6. Australian High Commission/Department of Foreign Affairs and Trade
7. International Finance Corporation
8. Strongim Bisnis
9. Young Women’s Christian Association
10. Youth@Work
11. Oxfam
12. World Vision
13. Community Access and Urban Services Enhancement Project

Annex 5: Specific Recommendations for CAUSE

MAXIMIZING WOMEN'S PARTICIPATION IN THE ECONOMY

1. Conduct training with female trainers for sessions with young women
2. Encourage communities to select women as team leaders, particularly in communities where project workers are all women.
3. Track and report on the number of female team leaders in project sites to monitor the project's role in women's leadership
4. Set pay rates for team leaders and team members at CAUSE office to ensure pay is equal for men and women across project sites
5. Incorporate content on how to manage kaon and social obligations into financial literacy and business section of ISDT training.
6. Provide information about bank accounts and savings clubs to increase the number of CAUSE participants with access to saving services in project sites
7. Consider opportunities for CAUSE to assist in the building of new market facilities that would provide safe and suitable spaces for women to sell their products

ENGAGING WITH GENDER NORMS

8. Conduct awareness with male community leaders about the project, its aims and benefits for women and their families prior to recruitment of teams in local areas
9. Use face to face communication and social networks (such as church and sports) to spread messages about existing women leaders in the project to encourage consideration of nomination of women as leaders in other project sites
10. Provide referrals to gender-based violence services for all participants, and encourage those who are known to be affected by these problems to access these services
11. Provide referrals to counselling for all participants, and encourage those who are affected by depression, anxiety or trauma related conditions to access these services
12. Encourage contractors engaged in construction for CAUSE to include women in their work teams

DISABILITY INCLUSION

13. Liaise with disability organizations to encourage people with disabilities to join CAUSE where possible
14. Provide translation services for people with disabilities with speech/hearing impediments during training if required
15. During awareness programs or in awareness materials, make clear to communities that people with disabilities have and can participate in project work and project leadership.
16. Use communication and social networks (such as church and sports) to spread messages about leaders and participants with disabilities in the project to encourage other communities to support their inclusion and leadership

NEW ACTIVITIES (IF ADDITIONAL FUNDS SECURED)

17. Design further training and extra post-ISDT sessions on financial literacy and business skills with all CAUSE participants
18. Design new training materials or extra post-ISDT "look and learn" sessions to encourage CAUSE participants into informal business start-ups involving high value products (such as marine resources, construction materials, handicrafts, livestock and high-value fresh and cooked food)

Annex 6: References

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MINISTRY OF INFRASTRUCTURE DEVELOPMENT

