

Gender Equality, Disability and Social Inclusion (GEDSI) Analysis: Rapid review to inform cash programming in Solomon Islands and Vanuatu

Cash and ‘near-cash’ (e.g. store vouchers)¹ transfers are increasingly provided in response to humanitarian crises as well as part of social protection programmes and development initiatives to reduce poverty, promote inclusion and empower marginalised groups.

There is compelling global evidence that, on average, cash transfers reduce monetary poverty, raise school attendance and use of health services, reduce child labour and increase women’s decision-making power and choices.ⁱ However, cash programming is relatively new in Pacific Island Countries (PICs) and it is important that cash transfers are designed and delivered appropriately for the context. Drawing on a Gender and Power Analysis (see below), this brief summarises a rapid literature review² to outline considerations and risks for Save the Children when designing cash programming in PICs, and specifically in Solomon Islands and Vanuatu.



Save the Children’s Gender and Power Analysis framework

Globally, there is strong empirical evidence, in both development and humanitarian situations, that *overall* cash transfers contribute to:

1. **Improved gender relations** – providing cash transfers directly to women alleviates household financial stress and gives survivors of gender-based violence (GBV) greater financial autonomy. Cash availability can also reduce GBV risk factors by covering transportation where travel by foot to markets or services presents safety risks, or by enabling access to safe accommodation. Cash assistance can support GBV responses through allowing survivors greater financial independence, including from abusers, and to access services of their choosing, as well as supporting social and economic recovery including through new livelihood activities.ⁱⁱ

¹ referred here collectively as cash programming or cash transfers.

² Claire Bowyer, Georgia Naughton-Watt and Julie Delforce, May 2023 Cash and Voucher Assistance GEDSI Analysis: Literature Review. Alinea International.

2. **Improved child development outcomes where poverty is a key driver of child protection risks**, through alleviating financial pressures and supporting families to meet their needs without turning to harmful practices such as early marriage, school dropout, or forcing children into child labour and exploitation.ⁱⁱⁱ With appropriate safeguarding and accompanying activities to promote resource utilisation for children’s development, cash programming contributes to addressing economic drivers of child rights violations. This includes enabling greater participation in education, particularly for girls, contributing to reductions in child labour and early marriage.^{iv}
3. **Increased access to services for people with disabilities** - including to healthcare, education and employment opportunities.^v

Global evidence further highlights the importance of:

4. **Careful, context-specific analysis to avoid reinforcing or reproducing inequalities or unintentionally creating risks.** For instance, where cash programming solely targets GBV survivors, it may increase risks of further violence, stigma, or discrimination. Further, the use of particular payment mechanisms can exclude people living in certain areas, women or people with disabilities. Requiring women to travel extensively, such as to pick-up cash, can further overburden women and increase exposure to violence, both on the journey and when returning home after a period of absence.^{vi}
5. **Combining cash with complementary interventions to promote lasting improvements in gender equality, empowerment and social inclusion.** Cash alone cannot address non-economic drivers of marginalisation, as of child rights violations, gender inequality or exclusion of people with disabilities. Evidence highlights the importance of complementary interventions to promote positive gender relations, for instance through integrating cash with broader gender awareness training.^{vii}



A family sharing a meal in Malaita Province, Solomon Islands. Photo: Conor Ashleigh/Save the Children

Available evidence on the actual and potential impacts of cash programming on gender and power dynamics in Solomons and Vanuatu reveals a number of risks and considerations.

Dimension of Gender and Power Analysis	Prevailing context within Solomon Islands and Vanuatu	Relevant risks and considerations relating to cash transfer programming highlighted in the literature.
Safety, dignity and wellbeing	High prevalence of GBV – both within households and communities	<ul style="list-style-type: none"> • If a woman is the named recipient, this risks exacerbating domestic violence, including coercion to gain access to cash that women have received. • Where cash programming solely targets GBV survivors, cash transfers may increase risks of further violence, stigma, or discrimination. • Where women have to travel long distances e.g. to pay points, there are fears of assault while travelling and increased risks of GBV at home due to time taken away from household tasks.
	Children typically hold low status within families and communities, elevating the incidence and risk of child rights infringements.	<ul style="list-style-type: none"> • Encouraging cash to be spent on children can result in inter-generational disputes if their needs are not seen as a priority by older family members. • Eligibility criteria can encourage the adoption of harmful practices for children – e.g. if eligibility is for children who are out of school or living away from their parents. • Children can face neglect if parents travel long distances for registration, enrolment and to pay points.
Roles, responsibilities and time use	Gendered divisions of labour see women take on an unequal and heavy share of unpaid domestic and care work.	<ul style="list-style-type: none"> • Women can become overburdened by travel and broader commitments of cash programming, particularly during periods of crisis. • Cash transfers targeting women, with the aim of supporting a more equal share of responsibilities at home, may instead lead husbands to reduce their productive efforts and contribute less to household finances. • A risk of inadvertently reinforcing gendered divisions of labour by maintaining women as beneficiaries.
Social norms, beliefs and practices	Beliefs that women will stay at home and perform all domestic unpaid work.	<ul style="list-style-type: none"> • If given specifically to women – cash programming can threaten traditional gender roles – causing resentment towards wives and aggravating household conflict. • There will likely be a limit to the extent to which cash, on its own, can support women to manage their own economic activities.
	Extreme marginalisation of people with disabilities, with disability often perceived as a curse and perceptions that people with disabilities cannot contribute to society.	<ul style="list-style-type: none"> • Deliberate identification of PWDs risks increasing stigma and impacting social status. • Exclusion of PWDs as cash transfer recipients risks perpetuating the belief that they are unable to manage resources.
	Non-economic drivers of child protection issues widespread, with children often viewed as possessions.	<ul style="list-style-type: none"> • Cash alone cannot address broader social norms around children without complementary interventions.

Patterns of decision making	Women have limited say over household spending.	<ul style="list-style-type: none"> • Risk that men retain decision-making control over cash transfers, potentially limiting developmental impact, with women more likely to spend resources to benefit the whole family. • Indications that female headed households may be more likely to invest cash transfers into productive enterprises and economic assets.
	People with disabilities are often left out of decision making on spending.	<ul style="list-style-type: none"> • Without combining cash programming with broader awareness raising around disability, then resources are unlikely to be directed to their needs.
Access and control of resources	Women and people with disabilities experience significant barriers to accessing and controlling resources, including land, other productive resources, technology and financial services.	<ul style="list-style-type: none"> • Decisions over payment mechanisms should understand the extent to which they exclude or may place unnecessary burdens on recipients. • Transfer size calculations should understand the different costs facing recipients and the varying needs of people with disabilities.

SAFETY, WELLBEING AND DIGNITY

There is high prevalence of gender-based violence (GBV) in the Pacific. Vanuatu and Solomon Islands exhibit some of the highest rates of GBV, with as many as 60% of women in Vanuatu and 64% of women in Solomon Islands reporting experiencing physical and/or sexual violence by an intimate partner at some point in their life.⁸ For women with disabilities, risks of violence are even higher, and rates of GBV often increase in the wake of large-scale disasters, as seen following Tropical Cyclone Pam in 2015.⁹

There are examples from Asia-Pacific where women's increased financial contributions to household resources, as a result of cash programming, improved gender relations, including through decreasing financial strain that is a common source of conflict and reducing harmful coping strategies like transactional sex, early or forced marriage.¹⁰

Other evidence from PICs however, suggests that direct cash transfers to women results in higher rates of domestic violence perpetrated by men. Analysis from semi-subsistence Melanesian communities in Solomon Islands and Fiji found that cash in the hands of women exposed them to greater risks of violence from men. With reports of men threatening violence or other forms of coercion to gain access to income women received.¹¹ Triggers include men's alcohol consumption, conflicts over household workloads and the time women spend in savings clubs, reaching cash distribution points and other activities, as well as tensions around male family members appropriating, or stealing, cash to spend on discretionary (and harmful) consumables such as alcohol, kava or 'dami' (betel-nut), and cigarettes, rather than household priorities.¹²

Particularly in emergency contexts, humanitarian Cash and Voucher Assistance (CVA) may induce resentment towards wives and a diminished sense of status for husbands, which could exacerbate household conflict.¹³

In Vanuatu, a feasibility study of cash transfers for disaster response, recovery and resilience, revealed that 29% of householders surveyed believed cash transfers could cause tensions within households and/or the community. Humanitarian practitioners expressed similar concerns, particularly in relation to GBV risks.¹⁴ More research is needed to better understand linkages

between cash programming and interpersonal conflict, violence, and other forms of rights abuses that may be addressed, or reproduced, through cash programming in PICs.

Children in Solomon Islands and Vanuatu typically hold a low status within the family and community, with adults in children's lives considered rights holders and decision-makers, exercising significant authority over children. This low status is exacerbated for girls and children with disability. Customary practices sometimes see children given away or exchanged as part of reparations during conflict resolutions, promoting the view of children as possessions, with limited bodily autonomy or ability to claim their rights and protect themselves.¹⁵

Beyond the Pacific, there are reported instances where cash programming has introduced new risks to children's safety and wellbeing, which will need to be carefully assessed and mitigated in the Pacific. This includes where intergenerational violence has escalated as a result of disputes over control of resources, including situations where children demand allocations of cash for themselves, or where parents or other family members try to access cash provided to children.¹⁶ In addition to child welfare risks, cash programming targeting certain groups of children, for example children in foster care, in exploitative labour or out of schools, risks commodifying children. This can incentivise alternative care, engagement in exploitative practices or withdrawal of girls from school to qualify as cash recipients.¹⁷

Children may be put at risk when left at home while caregivers work, or when travelling long distances to cash collection points. Existing research has not explored these unintended consequences in PICs. Filling this gap is critical to ensure cash programming is child-sensitive and supportive of child development outcomes.

ROLES, RESPONSIBILITIES AND TIME USE

Gendered divisions of labour see women take on an unequal and heavy share of unpaid domestic and care work, including caring for children, ill family members, and other household dependents, food preparation and cooking, washing and cleaning, agricultural labour, and ensuring all household needs are met. Women account for 68% of unpaid household workers in Vanuatu,¹⁸ while in Solomon Islands women on average spend twice as much time on unpaid domestic and care work as men.¹⁹ Men are typically more occupied in roles outside of the home, with greater representation in formal sectors and assigned more leadership responsibilities.²⁰ Women's workload is often further exacerbated in the aftermath of disasters, including taking on time-consuming recovery tasks.²¹



A family register to receive support from Save the Children's cash program. Photo: Save the Children Solomon Islands

The design of cash programming needs to ensure that women are not overburdened, for instance through long travel distances to reach distribution points, wait times at services and requirements to attend multiple in-person events for registration and enrolment.²² Further, the time burden that women face in terms of domestic unpaid work poses limits on their possibilities of economic empowerment

Cash programming can inadvertently reinforce gendered divisions of labour by maintaining women as beneficiaries – highlighting the need for complementary awareness-raising programs that engage men. A gender analysis in Solomon Islands found that cash transfers targeting women, with the aim of supporting a more equal share of responsibilities at home, may instead have led husbands to reduce their own productive efforts and contribute less to household finances.²³

SOCIAL NORMS, BELIEFS AND PRACTICES

People with disabilities are extremely marginalised in the Pacific. In many communities, disability is perceived as a curse to the person's family, with people with disabilities hidden by their families and often subjected to violence by family and community members. There are wide-ranging perceptions that people with disabilities cannot contribute to society, and they face significant barriers to participate in their communities.²⁴

There is a dearth of evidence on how cash transfers may affect social status, stigma and treatment of people with disabilities in their households, communities, and public life more broadly. Persisting discriminatory mindsets that people with disabilities are unable to manage resources means they are often excluded from being cash transfer recipients,²⁵ which risks perpetuating this belief.

Norms and beliefs around gender roles perpetuate the unequal status of women in family relations, and public life²⁶ For instance, research from Solomon Islands shows that most women believe that their husbands should give permission for a woman to obtain a paying job.²⁷ These norms likely pose restrictions on the extent to which cash, on its own, can promote gender empowerment and equality.

Studies from the Pacific region demonstrate instances of women's economic empowerment and financial inclusion being perceived as a threat to gender norms.²⁸ There is limited understanding of whether cash programming would be considered a violation of social norms in the Pacific, given that it is a relatively novel intervention in the region, there is limited research into how cash assistance paid direct to women may be perceived by their partners.

Cash programming alone, is also likely unable to address non-economic drivers of child protection issues, which are prevalent in the Pacific. For example, in many cultures in Vanuatu, early marriage is tied to social contracts or to curb adolescent dating and avoid early, extra-marital pregnancy which would bring shame to families. Programs therefore need actively to mitigate child protection risks and promote children's rights through long-term behaviour and norm change interventions.

PATTERNS OF DECISION-MAKING

Customary norms that perpetuate perceptions of women's inferiority to men influence decision-making in areas such as family, land, marriage, bride price, division of labour, and child custody.²⁹ In Solomon Islands, decision-making in the home is often aligned with gender roles, with women typically making decisions related to child-rearing and everyday life, and men making decisions about larger or more expensive purchases.³⁰ Beyond the household, men tend to command decision-making in public spheres, including at community, provincial, and national levels. There are also indications that during crises men's decision-making, relative to their wives, increases further.³¹

Beyond the Pacific, research suggests women will more often use household resources to benefit the whole family, preferencing nutrition and schooling for children, while men tend to use resources for their own interests and recreation (e.g. alcohol or kava consumption).³² Women's lower control over household resources may therefore have broader ramifications for children's development and the wellbeing of other household dependents.

Global evidence shows that female-headed households are more likely to invest cash transfers into productive enterprises and economic assets, with positive impacts on women's entrepreneurship.³³ This means that program implementers could expect to see greater proportionate improvements in productive investments when targeting female-headed households. Cash transfers have also increased the probability that women are saving, and the amount they are able to save.

People with disabilities in Solomon Islands are often left out of general and financial decision-making in the home, particularly after crises, primarily because it is people who work for that money who make decisions about how it is spent.³⁴ Such findings demonstrate key challenges in utilising cash transfers to improve the decision-making power of people with disabilities and points to the importance of complementary measures to change broader attitudes around disability. There is limited evidence from PICs on how cash transfers provided to women or people with disabilities may affect decision-making power.

ACCESS TO, AND CONTROL OF, RESOURCES

Women and people with disabilities experience significant barriers to accessing and controlling resources, including land, assets, technology and equipment in both Vanuatu and Solomon Islands. In Solomon Islands, only 20.1% of women have bank accounts compared to 31.8% of men, whilst 36% of people with disabilities indicate that financial service providers are fully inaccessible to them.³⁵ Conditions to access capital at financial institutions further disadvantage women, often requiring large deposits or collateral, such as land or vehicles, which are typically owned by men.

Inequalities in access to and control over resources are important considerations for ensuring inclusive cash programming. For example, in Solomon Islands only 35% of women have access to a mobile phone compared with 42% of men. In rural areas only 16% of women own a phone compared to 25% of men.³⁶ In Vanuatu, agent networks, EFTPOS, and ATMs are absent outside of the four main commercial centres, making cash-based programming through banks unfeasible across most of the country, yet these are areas where some of the harshest forms of gender inequality and poverty abound. Additionally, research suggests cash transfer amounts often overlook the added costs people with disabilities incur in meeting their basic needs and support requirements.³⁷



A community meeting in Vanuatu. Photo: Save the Children

OVERALL: RISKS TO BE AWARE OF AND TO MITIGATE AGAINST

Careful, context-specific analysis can avoid reinforcing inequalities or unintentionally creating risks in Solomon Islands and Vanuatu, through minimising the likelihood of cash programming:

- **Exacerbating household conflict:** cash programming can increase the risk of household tensions, GBV and violence against children, particularly when the named recipient is a woman, and this challenges gender norms. Mitigation strategies include accompanying cash with measures to promote behaviour change, actively engaging men during programming and involving community members in monitoring.
- **Perpetuating stigma:** how a programme is messaged and who benefits has implications for the dignity and stigma of people involved, including for people with disabilities – where there is a risk of perpetuating beliefs that they can't work – and women, with the risk of perpetuating norms on gender roles.
- **Incentivising harmful behaviour:** eligibility criteria can encourage families to withdraw children from school or move them to live with relatives. Promoting the importance of women's economic activities may encourage men to stop working or increase neglect of children if women spend significant time away from the family and men don't take on a caregiving role.
- **Overburdening women:** particularly when women are the main recipient, cash programming can exacerbate demands on their time. Following periods of crisis, women already spend significant time on recovery and have less decision-making power.



Sisters walking along the beach near their home in Malaita Province, Solomon Islands.
Photo: Conor Ashleigh/Save the Children

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- ⁱ Bastagli et al., 2019.
- ⁱⁱ ICRC, 2022. Dervisevic et al., 2022.
- ⁱⁱⁱ Save the Children, 2020.
- ^{iv} Ibid.
- ^v Devandas, 2017.
- ^{vi} Dervisevic et al., 2022
- ^{vii} Ibid.
- ⁸ Oxfam Vanuatu & UNFPA Vanuatu, 2020.
- ⁹ CaLP, 2016.
- ¹⁰ Dervisevic et al., 2022.
- ¹¹ CaLP, 2016.
- ¹² CARE, 2019.
- ¹³ Ibid.
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