

CHAPTER EIGHT

MAMA LUS FRUIT SCHEME AND PROPOSED NEW PAYMENT SCHEME

8.0 Introduction

A long-term concern for the oil palm industry has been the high rate of loose fruit wastage among smallholders. When fruit is harvested, or over-ripe, oil palm fruitlets become dislodged from the main bunch and can account for up to 14% of the harvest. Until recently, much of this loose fruit was left to rot on the ground. The loss of revenue has long been recognised by the industry (Turner and Leach 1980; Landell Mills 1991), and in a report on the West Nakanai scheme almost 20 years ago, poor loose fruit collection by smallholders was estimated to result in oil losses valued at K1.2m per year (Turner and Benjamin 1982).

Efforts to improve loose fruit collection have been attempted with little success at Hoskins over the last two decades (see Turner and Benjamin 1982). Rates of loose fruit collection varied among smallholders, with high producers collecting more loose fruit than low to medium producers (Landell Mills 1991). Conservative estimates suggest that between 60-70% of loose fruit was not collected (Lewis 2000).

In 1997 to improve loose fruit collection OPIC at Hoskins introduced the Mama Lus Fruit Scheme (MLFS) which involved direct payment of women for collecting loose fruit. Women were issued with their own harvest nets and harvesting payment card (B card) which enabled them to sell loose fruit and receive their own monthly payment cheque. This chapter presents an assessment of the MLFS.

The research findings indicate significant financial benefits of the scheme for the company and women, and greater participation of women in oil palm production. As the first part of the chapter reveals, the benefits of the mama card have been much more than increased income and involve more qualitative improvements in quality of life for smallholders. The mama card has increased the range of options and strategies that households can pursue thereby strengthening household economic and social security. The additional income has been especially beneficial for blocks with several co-resident households and blocks with diverse family types and needs.

This discussion of the MLFS is largely confined to the Hoskins scheme where it has been operating since 1997. At Popondetta the scheme was being introduced at the time of fieldwork, so little information is available to assess its impact. A very brief overview of the Popondetta scheme is provided.

In the second part of the chapter we identify the factors that underpin the success of the MLFS and which might be useful for devising other types of payment schemes to address under-harvesting and increase the flexibility of smallholder production systems. One of the main benefits of the mama card is that it has helped increase the range of production strategies available to families and has opened up new ways of allocating oil palm labour and income. We examine the principles of the mama card and consider how these could be applied in a new payment system to bring young men, whose labour is currently under-utilised, into oil palm production.

8.1 Mama Lus Frut Scheme - Hoskins

The collection of loose fruit on smallholder blocks is considered to be a female task. There is a clear gender division of labour in oil palm harvesting, with males responsible for the physically demanding task of cutting the oil palm bunches, and women, the collection of loose fruit. An important factor explaining poor loose fruit collection by women was the lack of financial reward for their work. Prior to the MLFS, smallholder production was recorded

on a primary payment card (A card) held by the husband or male head of the block and payment made to the male primary cardholder. On most blocks, little of this income filtered through to women because wives received lower priority than other claimants to the income from oil palm (see Section 8.1.3). Because of the lack of certainty of payment for their labour women, understandably, withdrew most of their labour from oil palm production to concentrate their efforts in gardening where they had greater control over production and the income derived from selling food at local markets. Thus, a harvesting card for women aimed to entice women into oil palm production by remunerating them directly for their labour.

After an OPIC smallholder survey identified strong support among both men and women for the Mama Lus Frut initiative, ten women from Sarakolok LSS were selected to trial the scheme in early 1997. As other women became aware of the trial and the opportunity to earn their own income from loose fruit, they were eager to join the scheme and approached OPIC for their own nets and harvesting cards. What was initially planned as a six month trial of the MLFS was abandoned after two months due to the overwhelming interest and pressure from women to join.

By the end of September 1997 over 500 LSS women had joined the scheme and by the end of the year the number had risen to 1,612 (Figure 8.1). With the introduction of the scheme to the VOPS in 1998, numbers further increased to just over 2,800 women by the end of December 1998. At the end of August 2001, 3,271 women had their own payment cards, representing 67% of all smallholder blocks. The harvesting card has become known amongst smallholders as the “mama card” and the primary card is now called the “papa card”.

NUMBERS OF "LUS FRUT MAMAS" HOSKINS

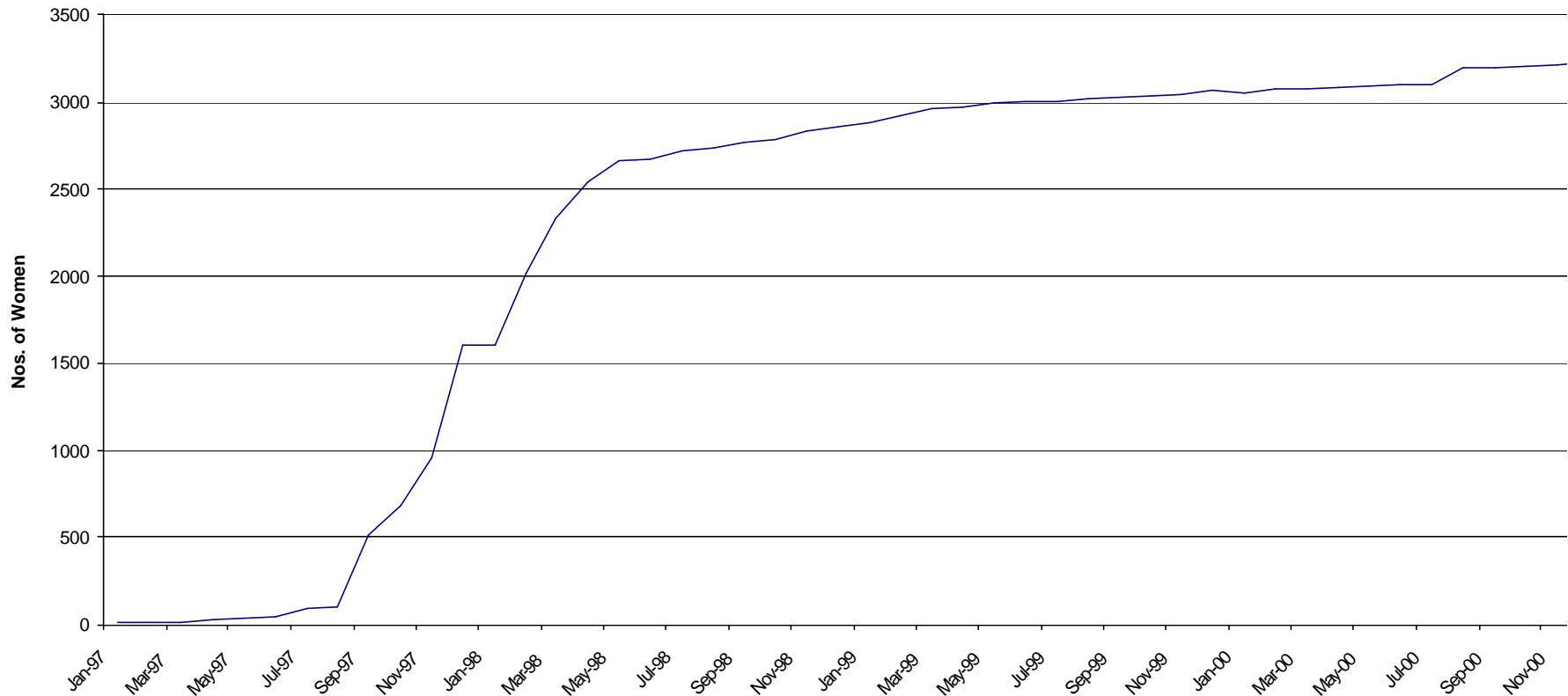


Figure 8.1. Numbers of Hoskins women in the Mama Lus Frut Scheme 1997-2000.

8.1.1 Financial benefits of the Mama Lus Frut Scheme

The financial benefits for the company and women have been substantial. NBPOL has experienced large increases in production and revenue. In 2000, approximately 60,686 tonnes of loose fruit were collected, representing a value of just over K4.5 million (OPIC data). Approximately 26% of smallholder oil palm income is now paid to women through the mama card, and in 2000 women earned an average weekly income of K27.75 per person which is 93 per cent of the average weekly wage for low-skilled rural workers in formal employment in Papua New Guinea. Given that 79% of all rural workers in formal employment in Papua New Guinea are “low-skilled” (Levantis 2000, 79), there is little income disparity between women collecting loose fruit and the majority of rural workers.

Prior to the LFMS, women’s main source of income was marketing garden foods at local markets. This income was usually supplemented with a small portion of the oil palm cheque given to them by their spouse. The amount they received varied greatly. Whilst some women received what they considered a reasonable share of the cheque, most spoke of the meagre contribution made by their spouse to the household budget. Many women said the cash received from their husbands was only enough to buy some store food for the family a day or two immediately following pay day. Additional money to buy personal items, children’s clothes or durable household goods such as pots or mattresses was rare. Men on the other hand, according to women, had enough cash to indulge in personal consumption (significantly, beer consumption and gambling) which was viewed by women as wasteful and irresponsible.

The financial independence accorded many women by the mama card has made it much easier for women to provide for their families. As one extension officer explained, women no longer have to worry if their husbands disappear into Kimbe (town) after they receive the oil palm cheque as women now have their own money to buy food and other essential household items. One female smallholder remarked:

Nau mipela ol mama, mipela ino moa wari long ol papa, bikos mipela nau ihamamas bikos mama card ikatim daun olgeta hevi insait long wanwan family. Nau mama ifeelim hamamas bekos em igat inap moni long usim long em iet nau... Taim mama card ikamap, bikpela senis ibin kamap long mipela ol mama na pikinini meri. Nau ol mama ihamamas bekos ol ikisim moni long mama card. Long papa card ol isave bekim long dinau long bank, long kompani long tools, seedlings na sharim wantaim pikinini man. Mama em "concentrate" long mama card moni bilong em. Wanem samting mama ineedim or ilaik mekim, em ino inap askim papa.

Now, we women don't need to be concerned about the men because the mama card has reduced all our family burdens. Women are happy because they have their own money to use. When the mama card was introduced, major changes occurred for us as mothers and daughters. Now, women are content because they are earning money from the mama card. With the papa card, loans must be repaid to the bank or to the company for tools and seedlings, and the [papa] cheque is shared with sons. Women concentrate on the mama card [and with this economic independence there is no need to] bother men about what [women] need or want to do.

The final comment regarding women's greater financial autonomy was highlighted by most women in interviews. For women, greater access to cash was welcomed, but it was the fact that they had more control over the income and hence less financial reliance on their husbands that was most important.

Although many women commented positively on their increased control of income, there are certain obligations on women regarding the expenditure and distribution of the mama cheque. For example, the majority of women interviewed referred to the expectation that the money should be shared with immediate family members and kin. Not to do so would result in the woman being labelled '*greedi*'. Also, the consistency of responses to queries on what the mama cheque was spent on suggests that there are well-defined notions of how '*mama moni*' should be used. Most women, for example, spent the money on a limited range of goods such as food, clothes for household members, cooking utensils, durable household items such as mattresses or sleeping mats, repaying store credit, and school fees. Gifts to kin, and cash channelled into customary exchange were also important. Some women receiving relatively large mama cheques were able to save part of the income (Box 8.1).

To assess the new expenditure patterns arising from the introduction of the mama card we interviewed tradestore owners from Buvussi, Kavui (2), and

Buluma subdivisions, and the manager of the “New Didiman Stoa” at Kimbe. Because of the difficulties in gaining a quantitative measure of the impact of the mama card we asked each store manager/owner to identify changes they had observed in their business since the introduction of the Mama Lus Frut Scheme. All noted significant changes, though not always expressed in terms of increased sales. Some of the changes they identified included:

- Increased sales of food and/or household items such as saucepans, plates and cups. The New Didiman Stoa manager noted a marked increase in sales of mattresses in the first two years of the scheme.
- Increased use of credit by women at local tradestores.
- More female customers.
- Some women by-passing local tradestores on paydays to travel to town to shop in the larger and less expensive stores to purchase food, clothes and household items (noted by two LSS tradestore owners).

In summing up the changes to his business following the introduction of the MLFS one Kavui tradestore owner remarked:

...ol papa ikisim pei ol igo hamamasim ol iet long drug na spak. Mama isavim moni long famili...Nupela kago ikam insait long stoa, olsem bepo mi baim liklik kago, nau mi baim planti. Dinau long meri igo antap nau, bikos ol igat moni...Bepo mama card ikamap ino planti meri tumas isave dinau long stoa.

...Men spend their cheque on cigarettes and beer while women allocate their money to family needs. In the past, I purchased only a few items for the store, but now I buy more. Store credit limits for women have been increased since women have more income now. Not many women had access to store credit before the mama card was introduced.

Another Kavui tradestore owner recalled:

... Bepo ol meri istap long market moni na oli save kam long stoa wanwan taim. Nau ol igat moni long mama card, na planti isave kam long stoa bilong mipela. Ol papa isave baim smok tasol, ol mama isave baim kaikai, rais, tinpis na bisket...

Before, women relied on market income and seldom made store purchases. Now, they have their own money and many of them come to our store. While men buy cigarettes, women buy food like rice, tinned fish and biscuits.

Differences in male and female expenditure patterns are illustrated nicely in the above comments. That women do spend a higher proportion of cash income on

food and family needs partly explains why the introduction of the Mama Lus Frut Scheme has been viewed by most smallholders, OPIC and company smallholder officers as improving the social environment on blocks. Also, as both women and men told us on numerous occasions, for women the mama card has greatly enhanced their ability to meet their household responsibilities and expectations as wives, mothers and sisters. Because women are more inclined to share their income and buy food for the household, even though the amount of money earned from loose fruit is less than the FFB income, the net benefits to families are disproportionately higher. As a general statement, a kina paid to women has more impact on family well-being than a kina paid to men. However, as mentioned below, women do not always have complete control over the mama card, and do not always firmly assert their ownership over the use of the mama card, the collection of loose fruit or the money earned.

For some women the increased financial independence has enabled them to start their own small businesses or additional income earning activities. Those we noted were poultry businesses, purchases of bales of second-hand clothing for sale at local markets, purchases of kerosene stoves for selling cooked food at local markets and the development of informal credit schemes for women. Most of these economic activities had only recently emerged and it is expected that such small businesses will expand in the future as women develop new ways of increasing the benefits from the MLFS.

8.1.2 Increased participation of women in oil palm production

The increased participation of women in loose fruit collection has resulted in a more general interest in oil palm production amongst women. Extension officers noted a change in their relationship with female smallholders. They contend that prior to the MLFS, most women were not interested in issues pertaining to block management and maintenance. Several female smallholders told us that previously if extension officers visited their blocks in their husbands' absence they would ask them to return later in the day when their husbands returned. Many women, she said, were not especially interested in extension officers' visits and did not really see why they should be involved in

discussions of oil palm production when, afterall, their main efforts were in garden production.

Although men retain control of the block, women say they are now more involved in block management. The smallholder Mama Lus Frut representative (a female smallholder from Kapore) on the OPIC Hoskins Local Planning Committee, commented in reference to the changes in women's attitudes to oil palm:

...Narapela senis ibin kamap long mipela ol mama, em bipo mama ino konsern long wok long blok. Tasol nau em iken wok long blok bekos tru long dispela mama card em ken managim wok blok sapos papa bilong em ino stap. Sapos igat hevi long blok olsem ol ino bekim dinau na ol bank ikam long askim long papa, mama iken toktok wantaim ol wokman long bank long wanem hevi istap long blok. Nau mama na papa isharim responsibility long blok.

...One of the changes that happened to us women since the mama card was introduced is that before the introduction of the card women were not really involved with [oil palm] production. Now, because of the mama card, she can work on the block even if her husband is not around. If problems arise on the block such as bank officers visiting to see the male head about late loan repayments, women can now deal with them. Now men and women share responsibility for [management] the block.

Although not all men and women now share responsibility for the block, extension officers have observed more women weeding and applying fertiliser and have also noted their increased attendance at field days. Some women are now using chisels to harvest small bunches from young palms to place on their nets. The MLFS has opened opportunities for women to influence oil palm production and agronomic strategies, and it is likely that with the growing involvement of women in oil palm production, such changes will continue as new agro-socioeconomic strategies develop amongst smallholders in response to the increased participation of women.

8.1.3 Mama Lus Frut and the broadening of livelihood strategies

In terms of what the scheme was supposed to do, that is, increase loose fruit collection, bring women into oil palm production and increase their income, it has been an outstanding success. For the remainder of this section we discuss the ways in which households have adopted the mama card to meet their

everyday needs and desires. The mama card has helped households meet their needs and strengthened livelihoods through improving income distribution and labour arrangements within households, opening up new avenues for men to contribute to the household economy, reducing reliance on garden income, and enabling households to meet short-term cash demands and social obligations.

New income distributional mechanisms

On blocks with two or more households, the mama card has been extremely beneficial in spreading money across families and in particular to women where a rotation (*markim mun*) system is operating (Box 8.2). Before the introduction of the mama card there was only one cheque rotating among households. The mama cheque means there are two cheques each month rotating on a block. Many multiple household blocks now have the papa cheque going to the male head of one household and the mama cheque going to the female head of another household. This has meant more frequent income for households. On these blocks where the mama cheque is rotated among co-resident households, women are often expected to share some of their cheque with other women on the block. In some cases a revolving credit system has evolved among the women on the block whereby credit is extended until the borrower receives her mama cheque. The revolving credit system means that there is a continual flow of money among women.

On multiple household *wok bung* blocks, loose fruit collection is usually rotated monthly among the resident adult women. The loose fruit income received by the female head of the household can exceed the share of the FFB cheque received by her husband. Some of the loose fruit income received by women is spent on their husbands, adult sons, or shared with younger children or other women on the block.

The mama card has been especially helpful where diverse family types and needs exist on a block as it has enabled family members to arrange more equitable and convenient ways of allocating income. In one case, a blockowner had acquired a new block at Bialla and his widowed brother remained as

caretaker on the original Hoskins block (Box 5.4). The brothers had arranged for the papa cheque from the Hoskins block to be deposited into the blockowner's bank account to repay the loan on the new Bialla block, while the mama card was used by the caretaker. When the circumstances of the two brothers changed, such as hosting visitors from home, the income distribution could be altered by adjusting the proportions of fruit allocated to the two cards.

In another case, a couple and their children lived on the block with the husband's elderly widowed mother who looked after the three young children of her deceased daughter. The mama card, although in the name of the blockowner's wife, was given to the widowed mother to help her feed, clothe and look after her grandchildren. The husband and wife shared the papa cheque. At Gaungo VOP, we found several instances where the mama card was given to widows residing on blocks with their sons or daughters' families. By giving elderly widowed women the mama card, it has given them some economic independence, thus enabling them to continue to be involved in their communities in culturally meaningful ways.

Female autonomy in oil palm production

One obvious outcome of the mama card is that women now have more control over their own labour processes - they can decide when and if they collect loose fruit and they can now organise their own cash and labour transactions. Among our survey households there were several instances of women engaging in labour exchange by inviting female relatives from other blocks to assist with the collection of loose fruit and share in the proceeds of the mama cheque. For example, a woman may invite her brother's wife or a daughter-in-law from another block to collect loose fruit and share the proceeds of the mama cheque. This may be to help other female relatives short of money, but more importantly, in the eyes of the women, it is done for social and cultural reasons. It may also provide some women with access to more frequent incomes if these labour exchanges occur between LSS or VOP divisions with different paydays and between blocks using rotation payment systems. The net effect of the resultant increase in labour flexibility is improved oil palm production as inter-

block co-operation in production increases. Increased labour flexibility is therefore one way of overcoming under-harvesting as a result of illness or short-term labour shortages.

New ways for men to contribute to the household economy

The mama card provides an avenue for women to be rewarded for their work on the block and to be recognised financially for their role in the household. One of the unexpected outcomes of the introduction of the mama card is that most men put FFB bunches on the mama card as a contribution to the up-keep of the household¹. When asked about this contribution, men generally reply '*mi halpim mama tasol*'. They recognise that the money from the mama cheque is spent mostly on the household - food, children's clothing, household goods, and to pay for health services.

An important reason why husbands do not mind placing fruit bunches on the mama card is that the cash is unseen. Men find it much easier to hand over fruit rather than cash. Bunches are not as fluid as cash and, therefore, the demands on bunches are less. When fruit is converted to a monthly pay cheque there are numerous demands on the cash, such as debt repayments, store credit to be repaid, money owing to hired labourers, the financial demands of immediate and extended family, and social pressures to gamble and participate in beer drinking parties. Often these demands greatly exceed the value of the cheque and this is when conflicts emerge within the family or with others over the disbursement of the cheque. The cashless transaction where the husband places FFB on the mama card (worth maybe K5, 10, K20) circumvents these competing demands.

It is also likely, that by putting fruit bunches on the mama card, it frees the husband of any further obligations to give some of the papa cheque to his wife. Women say they no longer worry if their husbands disappear all day after collecting the papa cheque as they now have their own money to feed the family. Oil palm resembles other cash crops introduced to Papua New Guinea (like coffee) where men claimed ownership of the crop and control over the

income (see Overfield 1998). This is particularly true of oil palm where men have a strong feeling that they “won” the block. Women now have their own source of income and many families have clearly distinguished the different roles and ownership of the cheques and this has helped reduce intra-familial conflict while enhancing the economic independence of women.

Increased access to credit for women

Another outcome of the Mama Lus Frut Scheme is that women now have improved access to store credit. Although women did have access to store credit prior to the mama card, amounts and frequency of purchases on credit were low. Because of their improved financial position women often seek store credit to buy store food when their oil palm cheques have been spent. According to tradestore proprietors, women are much more likely than men to repay credit and repay it on time. One tradestore owner noted when discussing women and credit:

*...ol [women] igo long town na pinisim moni long kaikai. Orait nogat moni nau, na ol istap long garden. Long namel long lus wik ol ineedim tinpis, or rais samting, ol ikam dinau long stoa bilong mi... Long payday, ol itingting long dina, na ol ikam bekim.... Sampela man ino save bekim dinau hariap...
...women go to town and spend their money on food. When the money runs out they rely on their gardens. Between monthly [oil palm] payments when money is short and they need tinned fish or rice they come to my store for credit. On paydays, they come and repay their debts. Some men don't repay their store credit quickly...*

The increased use of store credit has provided women with greater choices and more flexibility to meet their domestic responsibilities.

Conflict resolution

Smallholders referred repeatedly to the role of the mama card in reducing inter- and intra-familial conflict. Women and extension officers referred to the drop in family disputes, especially domestic violence since the scheme was introduced. Previously, with only the papa cheque there were disputes over its disbursement. Many men clearly saw it as “their” money, while their wives also saw it as being partly “theirs”. For many women it was this constant struggle for cash to purchase essential household items while their husbands frittered away oil palm income that caused many arguments over the distribution of oil

palm income. Thus, the denial of what women saw as their rightful claims on oil palm income was a constant source of conflict in many households, often leading to domestic violence around payday. The economic independence the mama card has accorded many women, and the greater flow of cash into a block, has significantly reduced social conflict within many smallholder families.

The mama card appears to have been very helpful for women on blocks where conflicts occurred regularly between brothers. For example, on blocks where three or more brothers were disputing their shares of the papa cheque, the women were unlikely to get a bok in at all. Hence, the mama card has not only resulted in less conflict between men and women, but also less conflict between brothers.

Decreased reliance on garden income

Where women reside on LSS blocks that have limited access to garden land the mama card appears to be especially beneficial. For these women experiencing land shortages, growing food for sale at markets has always been restricted and they have relied heavily on their husbands for money. The mama card has increased their income options, provided a much needed alternative income source and has created some financial independence.

Meeting short-term needs and social obligations

On many blocks, the mama card is used to meet specific short-term needs. For example, school children are sometimes allocated the card for a month to earn money to pay school fees, or it is allocated to a married son/daughter or close relative for a month to help them out of a financial difficulty. The latter we were told is more common on VOP blocks where kin networks are more extensive. In a meeting with women at Gaungo, they provided examples of the mama card supporting relatives and married sons/daughters living in Kimbe or on company compounds. The card is “loaned” to them to meet unusually high expenses such as school fees, travel, or for large store purchases. Other women at the meeting referred to the card being given to a relative for a month to help

raise a brideprice or for some other customary payment. One woman added in reference to the mama card being “loaned” to relatives said:

...dispela pasim em yu bai painem long ol planti assples lain. Mipela save lukluk long ol wantok na famili igat hevi or wari.....Sampela laik baim skul fee bilong ol pikininni, ol save kam na askim long usim card. Mipela givim ol. Planti wok kastom kamap long ples, em mipela wokim olsem. Husat i laik wokim custom, olsem baim meri, stretim dai man, first born pikinini em mipela givem card long ol.

...this behaviour is found mainly in the villages. We look after members of our immediate and extended families who are having problems. Some of them need to pay school fees for their children and they will come and ask to borrow our card which we lend them. We still have many traditional customary obligations in the village that we meet in this way [by using the mama card]. Whoever needs to fulfil customary obligations such as brideprice payments, mortuary payments, or customs for the first born child, the card is given to them.

One of the reasons why the mama card can be used in a range of ways is that it is unencumbered with loan deductions. Most smallholders either have credit with the company or commercial banks, and monthly loan repayments are deducted from the papa card. These deductions can be as high as 50% of gross earnings which limits the ways the papa card can be used.

To conclude this section, it appears that the mama card has been very beneficial because it has expanded the options and choices open to families and given them greater flexibility in how work and income are allocated. This flexibility is especially useful given the complexity of family situations and diverse family needs and has enabled smallholders to better manage their own situations. By strengthening people’s ability to meet their household needs and desires, the mama card has improved social stability and economic security on the blocks. The ways in which the mama card has opened up new methods of allocating oil palm labour and income, provide important insights for thinking about other smallholder payment systems to increase smallholder productivity by expanding further the range of labour and income opportunities for smallholders. This is explored in Section 8.5 below.

8.2 Problems of the Mama Lus Frut Scheme

There is no evidence to suggest that the Mama Lus Frut Scheme has socially or economically disadvantaged any specific group of smallholders. Indeed, the data overwhelmingly suggest that smallholders, especially women, have experienced marked economic and social benefits since the scheme's inception. However, several problems have begun to emerge that have the potential to undermine the viability of the scheme and limit the economic rewards for women.

One emerging problem is the abuse of the MLFS by blockowners with debt. This has implications for female smallholders, the companies and the commercial banks. Because the mama card is free of loan deductions, some men are regularly placing all or most of the FFB on the mama card to avoid loan repayments. This has created some difficulties for the company and commercial banks in recovering loans from smallholders. In these instances, women lose control of the mama card and may also be denied income earned on the card. If this misuse of the card continues to expand, the benefits of the scheme for women will be lost and may lead to women once again withdrawing their labour from oil palm production. Women may therefore revert to putting more emphasis on garden production for local markets because they have more control of this income source. Also, should this scenario develop, loose fruit collection will decline as a consequence.

It needs to be noted that many smallholders, including men, are strongly opposed to this abuse of the scheme, and feel that the actions of these individuals may lead the company and OPIC to cancel the scheme. Many to whom we spoke argued that the majority who are not abusing the system should not be penalised for the actions of a few errant individuals. Some smallholders made suggestions as to how the situation could be addressed (see below).

A related problem that has emerged is the theft of the mama cheque by male household members, usually younger sons. OPIC and the company are working to overcome these problems by encouraging women to open bank accounts. In

late 2000, approximately 18% of women had their cheques paid direct to their bank accounts. Also, from January 2001, loan repayments will be deducted on the mama card where misuse of the scheme is occurring. NBPOL's computer payment system first attempts to recover the monthly loan repayment from the papa cheque. If insufficient fruit has been weighed on the papa card to meet the minimum monthly loan repayment, the programme then checks the mama payment to recover the balance of the outstanding minimum loan repayment. It should be noted that deductions from the mama cheque only occur in instances where production has deliberately been shifted to the mama card to avoid loan repayments.

Smallholders opposed to the misuse of the mama card have suggested other strategies for strengthening the identification of loose fruit collection as women's work. These include:

- strengthening the gender identity of the scheme by having a separate truck (painted red) that collects only loose fruit. The truck would become known locally as the "mama truck" and would collect loose fruit one day after FFB collection, thus allowing women extra time for more thorough loose fruit collection.
- providing separate scales for the weighing of loose fruit. Trucks would have a smaller set of scales weighing up to a maximum of 800kg. This would make it more difficult for men to have their one tonne nets of FFB weighed on the "mama" scale.

Although the misuse of the mama card is being addressed it is likely that for some women their increased economic independence will be continually challenged by male household members resistant to the new economic relationships emerging within households. .

A further issue which the company and OPIC is addressing is the problem of poor quality loose fruit being placed in the nets for collection. An OPIC awareness

programme is in place to resolve this problem and several OPIC field days for female smallholders have been conducted.

8.3 Explaining the Success of the Mama Lus Frut Scheme

Despite the problems identified above, the MLFS at Hoskins has been a resounding success. The scheme is one of the few examples in export cash crop production in Papua New Guinea where a gender-focused agricultural extension initiative has translated into significant economic and social benefits for women and the wider community. Understanding why the scheme has been so successful can assist with the identification of principles that underpin effective smallholder interventions in the oil palm industry and, potentially, other smallholder export crops. The key principles we identified as contributing to the success of the scheme related to:

8.3.1 Payment for labour guaranteed

As mentioned in Section 8.1 low rates of loose fruit collection by women prior to the MLFS were the result of limited remuneration for their labour and lack of payment certainty for their labour contribution to loose fruit collection. Women relied on their husbands to give them some of the oil palm income on paydays, but the social pressures on men to redistribute this income and engage in beer drinking meant that wives, who received less priority in this redistribution than other claimants, often missed out or received an amount less than the value of their labour contribution.

The under-utilisation of women's labour was correctly identified by OPIC as resulting from an ineffective payment mechanism for their labour. OPIC saw that this problem could be overcome by a payment system that guaranteed direct payment to women for their labour. Because loose fruit collection is a separate process from harvesting fresh fruit bunches (FFB) and loose fruit can be easily distinguished from FFB, it was relatively easy for the loose fruit to be stacked and weighed separately from the FFB, thereby making it possible to guarantee payments to women. Thus, a "labour contract" between the company and women was able to be fulfilled.

The separate payment card for women also means that it is easier for men to remunerate women's labour for other forms of work such as block maintenance

(and also to contribute to the upkeep of the household). Payment for work in fruit by placing FFB on the mama net means that men are able to circumvent the often considerable social pressures on them to redistribute income when this income is in the form of cash. In this way, payment in fruit rather than cash is more likely to lead to the “labour contract” being fulfilled between husband and wife.

8.3.2 Significant financial and social benefits for women

A major factor that helps explain the success of the scheme is the significant financial and social benefits it has delivered to women. The increased economic independence of women, their greatly improved ability to meet their everyday household responsibilities of feeding and caring for their families and the new ways of allocating labour and income have vastly increased the choices and options available to women. These benefits have strengthened household livelihood security, and the success of the MLFS indicates how responsive smallholders can be to financial incentives that meet their needs.

8.3.3 The way it was introduced

Prior to the scheme’s implementation, OPIC surveyed and assessed the views of both male and female smallholders on the idea of a separate payment system for women. Following widespread support from smallholders, a small group of women were chosen to pilot the new payment system which allowed OPIC to assess the feasibility and viability of the scheme and identify potential problems before formally introducing it to all subdivisions. These initial planning procedures ensured that, first, there was a need and a desire in the community for such a scheme; and, second, because smallholders’ views were taken into account in planning the intervention, their acceptance and uptake of the scheme was much more likely.

Also, OPIC hosted a series of meetings at the various subdivisions during the introductory stages of the scheme to explain how the scheme would work to the benefit of both men and women. During these meetings the new scheme was promoted as women’s work and income. However, extension officers were

careful to engender support for the scheme amongst men by stressing the wider family benefits to be obtained. The latter was crucial for the success of the scheme.

8.3.4 Employment of female extension officers

With the introduction of the scheme OPIC employed a female extension officer to administer and support the scheme. With the rapid growth of the MLFS, two more female extension officers were employed and a “Women’s Extension Unit” has been incorporated into OPIC’s organisational structure at Hoskins. By employing female extension officers OPIC was able to promote the scheme directly to women which helped reinforce the MLFS as an initiative for women. The female extension officers also conducted field days and community meetings with women, which publicly demonstrated to all smallholders OPIC’s commitment to women’s participation in the oil palm industry.

Moreover, female extension officers provide a direct link to OPIC for women smallholders to voice their concerns and opinions. Previously, women’s concerns about oil palm would, if at all, have been raised with male extension officers through their husbands. This access to female extension officers has helped OPIC to identify and respond to problems as they emerge, often in association with female smallholders.

It is not surprising that the employment of female extension officers is a factor in the success of the MLFS. Evidence from the wider rural development literature suggests that the employment of female extension officers plays a considerable role in encouraging the involvement of women in agricultural development. However, as pointed out by one female extension officer at Hoskins, there is little doubt that the high level of acceptance and support given to female officers by senior staff and male extension officers has been an important factor in the success of the scheme at Hoskins. Whilst there are usually difficulties for Papua New Guinean women employed in male-dominated workplaces, the acceptance of female officers by male field staff is attributable to the strong and emphatic support from the senior divisional

managers, field and project managers. The leadership shown by senior OPIC staff at Hoskins in incorporating female staff into the organisation has facilitated their acceptance by male colleagues and smallholders alike.

8.3.5 Continued support of the scheme by OPIC and NBPOL

The scheme has been carefully monitored and informally evaluated during its three years of operation. Continual monitoring of the scheme has enabled problems to be addressed as they arise. For example, as discussed above, since the scheme's inception, OPIC and the company have worked to counter attempts by some men to take control of the mama card. As a result, there have been some modifications to the scheme and each modification has served to maintain the MLFS's viability and to ensure that the benefits of the mama card continue to flow to women. In modifying and developing the scheme, OPIC has worked closely with the community seeking their input through community consultation during meetings, field days, and informal discussions with smallholders. The recent appointment of a "Mama Lus Frut" smallholder representative to the OPIC Local Planning Committee has strengthened the input of women smallholders. The representative is a voice for female smallholders bringing their concerns and problems to Local Planning Committee meetings for discussion (Box 8.3).

The successful working relationship between OPIC and the community in the development and modification of the scheme ensures ongoing community support for the scheme. Community participation has engendered a sense of shared ownership and responsibility for the scheme amongst smallholders. This sense of shared ownership and responsibility for the scheme often came through in interviews when smallholders suggested how to prevent men from misusing the scheme (Section 8.2). Their ideas and enthusiasm for the MLFS reflected strong community support for the initiative.

8.3.6 Few structural/cost barriers to participation in the scheme

The relative ease with which women can join the scheme is also important in its success. To participate in the scheme, all that is required is a harvesting net, a

payment card issued by the company, and a strong bag or access to a wheelbarrow to cart the fruit to the roadside collection point. There is no significant financial outlay nor specific skills or special training required and no special agricultural tools needed which makes the scheme open to most women. Also, the fact that elderly widows are participating in the scheme suggests that age is not a significant barrier to participation.

Similarly for the company, there were relatively few modifications required to their operating systems to implement the MLFS, and any changes that have occurred have been well rewarded by substantial increases in revenue.

8.3.7 Easy incorporation of loose fruit collection into existing gendered work roles

Oil palm harvesting has a distinct gender division of labour, and loose fruit collection is considered women's work. Yet, very few women collected loose fruit prior to the introduction of the mama card. Thus, the loose fruit mama scheme did not challenge male work roles in oil palm, nor did it require a major shift in women's labour patterns which may have stifled uptake of the scheme. Loose fruit collection continues to be viewed as *wok bilong ol meri* [women's work] and, to date, men have not contested this female work domain. While some men are challenging women's new economic independence there is no evidence to suggest that men are encroaching on loose fruit collection because of its separate remuneration. On the other hand, since the introduction of the mama loose fruit scheme, more women are using chisels to harvest younger palms. This labour shift by women to harvest younger palms with the fruit weighed on the mama card appears to have evolved independently. Where we observed this, it went unchallenged by husbands.

Not only has loose fruit collection fitted well with existing gendered work roles, but it has not entailed a substantial increase in women's workloads. In the post-harvest surveys conducted among smallholders at Hoskins, Kavui women spent on average 1.5 to 2 days per harvest collecting loose fruit and Gaungo women, approximately 1 day. Young children often assisted with collecting the loose

fruit and at Kavui, men often helped to wheelbarrow the loose fruit to the road. The less time spent collecting loose fruit among Gaungo women can be explained by the smaller block size and more extensive kin networks drawn upon for loose fruit collection. Rarely was the issue of hard or burdensome work raised in discussions with women (including elderly women) regarding the collection of loose fruit. Only a few women mentioned the strain on the back from bending over collecting loose fruit and none mentioned time or work conflicts between loose fruit collection and their other work roles. Also, for most women on multiple household blocks where the mama card is rotated between the households, loose fruit collection may only take place every second or third month. To what extent the collection of loose fruit has added to (or reduced) women's overall work burden cannot be quantified. It is reasonable to suggest though, that the Mama Lus Frut Scheme has improved livelihood security for women and probably lessened pressure on garden production for local markets.

That women so enthusiastically incorporated loose fruit collection into their existing work routines suggests that they recognised the financial advantages of any additional work associated with loose fruit collection and/or the value of shifting some of their labour away from food gardening or other economic activities. On the basis of last year's average annual income from loose fruit collection (K1,443), and with an average of 2 days per harvest by LSS women, women are earning K27.75 per day in loose fruit collection. This compares very favourably with the average income per market day of K10.91 (Chapter 3.1.5). Given that labour expended in garden production is not included in this figure for market income, the returns to women's labour in oil palm production are substantially greater.

The additional work of loose fruit collection is not so burdensome that it has required women to forego or substantially reduce labour input into other activities like subsistence gardening or marketing food to the detriment of household welfare. Where women may have reduced their labour inputs in other activities, it is likely that it is not as a result of competing demands for

labour, but because the significant additional income has enabled them to reduce their total workloads. All women we interviewed on the LSS schemes continued to sell food weekly or fortnightly at local markets. While marketing remains an economic necessity for many women, though offset to an extent by loose fruit mama income, it remains a highly valued social activity for women where they gather to gossip, exchange stories and catch up with news. It is unlikely that women would forego marketing because of the high social value that they attach to it. Conceivably, if loose fruit collection were to curtail women's participation in marketing then there may have been limits to their involvement in oil palm. Thus, the additional labour of loose fruit collection has been incorporated into existing work routines without adverse impacts on women's other work roles and responsibilities.

8.4 Mama Lus Frut Scheme - Popondetta

The Mama Lus Frut Scheme was initially trialed in June 2000 among a group of women at Sorovi LSS and Sarakuata VOP. The trial followed from a 1999 survey of women at Sorovi and Aeka subdivisions which indicated that 98% of women were interested in such a scheme. Like Hoskins, the Mama Lus Frut Scheme was welcomed by women, with some collecting loose fruit before being issued with a harvesting net or harvest payment card. Following the trials in August 1999, 300 women registered for mama cards. During the initial months of the scheme, meetings were conducted with women smallholders to promote the scheme. By January 2001 there were 1,050 women in the scheme. In 2000, 728 tonnes of loose fruit were collected with a total value of K38,659 (ADS (PNG) 2001). Two female extension officers have also been recruited.

Whilst the economic and social benefits of the scheme are beginning to emerge at Popondetta, the MLFS has encountered more difficulties than at Hoskins. Soon after its introduction, men began using the mama card for FFB to avoid loan repayments. The avoidance of loan repayments in Popondetta has been an ongoing problem for some time, and the introduction of the mama card (at a time of low oil palm prices) has provided an additional means to do this. To address this problem the company is now making deductions on the mama card

if loan repayments are not met on the primary card. Also, to overcome the problem of placing FFB production on the mama card the company has placed an upper limit of one tonne per pick-up on the mama card.

The less successful introduction of the mama card at Popondetta has to be placed within the broader context of problems at Popondetta. There has been a high level of debt avoidance in Popondetta for several years and this is probably due to several inter-related factors. As discussed in Chapter 7.5.1 on replanting, Popondetta growers tend to have higher levels of debt associated with World Bank loans, Oro housing loans and relatively high arrears of rental fees owing to the Lands Department. Also, with the introduction of private contractors for FFB collection, many growers are able to avoid loan repayments by selling their fruit directly to contractors rather than the company (several of our sample blocks had little or no production recorded against them). The mama card provided another opportunity to avoid loan repayments.

Further, since the Oro-for-Oro campaign of the early 1990s when local landowners attempted large-scale evictions of settlers, many smallholders feel their tenure is insecure. In these circumstances, they tend to maximise short-term returns at the expense of long-term investment in their blocks. Thus defaulting on loan repayments is a rational response to what they perceive as an uncertain future in Popondetta.

At the institutional level there appears to be less commitment to the MLFS by OPIC. In some respects this is understandable given the priority of the World Bank Oro Expansion Project in Popondetta. With funding due to cease in December 2001, OPIC is concentrating its efforts on achieving the project's planting and replanting targets. This means institutional support for the scheme has been less strong than the support for the scheme in Hoskins, with the result that OPIC and the company are not able to respond as effectively to problems as they emerge. Difficulties experienced at Popondetta relate largely to the timing of the introduction of the Mama Lus Frut Scheme: the scheme was introduced at

a time of depressed oil palm prices and towards the end of a large World Bank project.

8.5 Alternative Payment Schemes

Drawing on the successful principles of the Mama Lus Frut Scheme this section explores the potential of an alternative payment system to further increase smallholder productivity and bring into production presently under-utilised labour. One area where smallholder productivity and total production could be increased is by tapping the labour potential of the large numbers of underemployed youth on the LSS schemes, especially those from highly populated blocks. Like the mama card this new payment initiative would introduce greater labour flexibility by facilitating inter-block labour flows so that there is a better match between the demand and supply of labour.

Before discussing this initiative in detail it is useful to identify the key principles of the Mama Lus Frut Scheme that would also be applicable to a new initiative seeking to increase labour flexibility. These include:

1. Direct payment for labour by the company. By paying women directly for loose fruit collection, NBPOL removed much of the uncertainty surrounding payment to women when they relied on their husbands to remunerate them from the papa cheque. As pointed out earlier, the other social demands on the papa cheque meant that men often found it difficult to retain a portion of the monthly cheque for their wives. Direct payments from the company to women removed the uncertainty of payment for women thus enabling a labour contract between the company and women to be fulfilled.
2. Cashless transactions are attractive forms of payment for blockholders. For the reasons outlined above, many blockowners are reluctant or unable to pay cash for labour. Yet, most men are willing to place FFB bunches on the mama card which they see as their financial contribution to the upkeep of the household. Prior to the introduction of the mama card many men were reluctant or unable to hand over a share of the oil palm income to their

wives and this was the cause of many domestic disputes. It is much easier for men to give FFB to their wives rather than cash because competing claims on fruit are virtually absent. So, the cashless transaction of placing FFB on the mama card circumvents the excessive demands on cash, and women are effectively guaranteed a contribution to the household from their husbands.

3. Allowed for flexible labour practices and new payment arrangements to emerge. Because of the absence of loan deductions on the mama card, it has enabled more flexible labour practices and payment systems to emerge both within and between blocks. Some examples of the labour flexibility afforded by the mama card are lending the card to children to pay school fees, to visitors for the purchase of travel tickets home, or to help relatives out of financial difficulties. It has also become an important avenue for women to organise their own cash and labour transactions. This not only raises women's social status, but increases oil palm production as inter-block co-operation in oil palm production rises. The enhanced labour flexibility provided by the scheme has increased smallholders' motivation to produce oil palm as they are now more able to meet their socio-economic needs and obligations.

Also, the existence of two payment cards on the one block has opened up multiple ways of allocating oil palm income within and between households. This has enabled smallholders to tailor their labour and income strategies to their own particular situations on the blocks. This is especially useful to smallholders given the complexity and diversity of family situations and needs now characterising Hoskins LSS. In essence, the mama card has broadened the range of options and choices open to families and has given them greater flexibility in how work and income are allocated, usually in ways that have tended to raise smallholder productivity.

8.5.1 A new smallholder initiative – the mobile card

In reviewing the reasons for the success of the Mama Card we can begin to see how the principles of a new payment system that guarantees payment for labour and allows for greater labour and payment flexibility might work. The idea here is to introduce an initiative to facilitate across-block labour flexibility to raise productivity while at the same time enhancing livelihood opportunities for smallholders, thus ensuring their support for such a scheme. In terms of a target group for this intervention, it is important that potential participants in the scheme have the labour capacity to commit fully to the scheme. The MLFS was successful because a previously unremunerated group of people (women) were brought into oil palm production. Another group available to participate in such an initiative is the large number of under-employed young men, many of whom are the sons of settlers living on highly populated blocks. For the industry they represent an under-utilised resource who, if given the correct incentives, could significantly raise smallholder productivity and output.

Despite high levels of under-utilised labour (especially on the LSSs at Hoskins and probably Bialla), there is much under-production, particularly on the VOPs. The problem is that there is a mismatch between the labour availability on a block and the labour demand on a block. Labour shortages can be ongoing as in the case of young families, elderly settlers without sons living on the block, or blockowners with multiple blocks or off-block employment. Labour shortages can also be temporary, the result of illness, or, as in the case of coastal VOPs, a seasonal abundance of fish or better returns on other cash crops.

One way to correct this mismatch is to encourage greater labour mobility between blocks so that under-employed labour on highly populated blocks is utilised on labour-short blocks. Prior to the mama card, some labour mobility between blocks occurred in a limited way, mainly within the realm of kinship-based labour exchange or through the hiring of youth groups. However, the employment of youth groups has been very limited and many groups have failed, usually as a result of the labour contract not being fulfilled because of the blockholder's under-payment of hired labour. The reasons for under-payment

are the same as those explaining men's reluctance or inability to pay cash income to their wives (Section 8.3.1).

What we envisage is a new harvesting payment card targeted largely at young men which differs from the existing mama and papa cards in that it is not tied to a particular block. The new card would be **mobile** in the sense that it would be used as a means of payment for harvesting and block maintenance labour on any LSS or VOP block which requests labour. Ideally, the mobile card would be in the name of an individual person who has ultimate responsibility for the card's use. This team leader would head a work group of three to eight young men with, preferably, each member of the work group from a different block. The team leader would be responsible for negotiating labouring contracts with blockowners, and for the remuneration of the work team. Negotiated contracts would be specified in a simple written form signed by the blockowner and team leader and lodged with OPIC. These forms would only be referred to in cases where disputes arise between blockowners and the work team.

Payment for the labour of the work team would be in FFB with a specified amount or proportion of the harvest weighed on the mobile card. The remaining FFB would be weighed on the blockowner's papa card in the normal way. In this way the reluctance or inability of blockowners to pay cash for labour is circumvented, and the work team is guaranteed timely payment. Also, because the transaction is **cashless**, this labour arrangement may be much more attractive to blockholders because they are not required to outlay any cash in advance, nor is it necessary for them to retain a portion of their monthly oil palm cheque for the payment of hired labour. Thus the probability of the blockholder not complying with the labour contract is reduced.

For blockholders experiencing labour shortages and VOP smallholders with a range of cash crops and subsistence options, the mobile card offers a way to significantly increase income without additional inputs of their own labour. Also, for smallholders experiencing temporary disruptions to oil palm production through illness or cultural proscriptions against working during

mourning periods, for example, the mobile card offers a means to maintain productivity and income.

For the work team, the benefits are likely to be significant, especially if they are able to negotiate contracts with VOP blockholders where productivity is lower and many blocks are not in production. A work team of three to eight would be able to harvest a block fully in less than half a day.

Apart from significant productivity gains in the smallholder sector, a mobile card has the potential to deliver considerable social benefits at two levels. First, a substantial proportion of presently under-employed youth in the smallholder sector could be brought into oil palm production with significant financial rewards for participants and their families. Second, at a broader level, this initiative is likely to contribute to greater social stability at Hoskins (and probably Bialla too). Presently, the numbers of under-employed youth are growing and levels of disaffection and alienation are increasing as they become more marginalised from the economic benefits that oil palm has brought to the province. The future social sustainability of the scheme relies in part on the ability of stakeholders to find meaningful employment for these people. The mobile card would be a step in this direction.

In the longer term, if such a scheme were introduced, it is likely that, like the mama card, smallholders would develop new ways to meet their needs that are difficult to anticipate. Many of these would be positive, but as with any new introduction there are likely to be some risks. Such risks may include the avoidance of loan deductions, theft of FFB, difficulties of monitoring the production of individual blocks, and the possibility that some Mobile cardholders would use coercive methods to make unfair contracts with blockholders.

Most of these problems could be avoided from the outset by using two card imprints on the weigh document: the blockholder's card imprint alongside the imprint of the mobile card. Blockholders using a mobile card to avoid loan

deductions would therefore be identified quickly. This would also reduce opportunities for theft of fruit and continue to allow the company and OPIC to track the production of individual blocks. Finally, the use of a simple standard contract specifying the terms of the contract signed by the blockholder and team leader and lodged with OPIC would discourage misuse of the card.

8.6 Conclusion

The Mama Lus Frut Scheme has received universal acclaim amongst smallholders – wives, husbands and children – and has substantially increased revenue for the oil palm companies. Importantly, it has helped bring into oil palm production a large section of the smallholder population that previously had only limited involvement in production, which has greatly added to the social stability of the schemes. Levels of domestic disputes and violence have fallen and women are much more able to fulfil their roles as wives and mothers. Women’s greater economic independence has directly improved smallholder output. Thus, as the MLFS exemplifies, successful interventions that give more people access to oil palm income, help to distribute oil palm income more widely throughout the community and increase household income security, offer households broader choices and enhance social stability.

Further, with greater involvement of women in the industry, the MLFS has opened opportunities for women to influence oil palm production and agronomic strategies, and it is likely that such change will continue as new agro-socioeconomic strategies develop amongst smallholders in response to the increased participation of women. Already, new flexible labour and payment practices are emerging as smallholders find ways to use the card to meet their needs.

Box 8.1. Mama cheque expenditure patterns on Kavui LSS, Hoskins

Kavui LSS: Multiple household *wok bung*

The mama cheque on this block is rotated and in September 2000, Patricia received K290.00. The money was spent in the following way:

PMV fares into Kimbe for herself and the family;
Store bought food – rice, tinned fish and fresh meat;
Market food;
Clothes for the children (a pair of long trousers and several shirts);
A pair of trousers for her husband;
A sleeping mat for the children;
Three dinner plates;
A skirt for herself;
K9 credit repaid to local tradestore;
Some money saved in the bank for next month when the mama cheque is rotated to her mother-in-law.

Kavui LSS: Single household *wok bung*

In September 2000, Florence received a mama cheque for K84.40. It was spent as follows:

K20 to her husband;
K10 to her mother living on a nearby block;
K20 credit repaid to local tradestore;
A sleeping mat for her mother-in-law living on the block opposite;
Store bought food – rice, tinned fish, tea and biscuits.
The remaining money will be used to buy store bought food until the next cheque arrives.

Kavui LSS: Single household *wok bung*

In October, Maria received a mama cheque for K150. Most was shared with kin in the following way:

K50 given to a female relative for helping with the collection of loose fruit;
K25 given to first born son.
The remaining K75 was shared with the third born son.

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**Box 8.2 The mama card and new income flows, Kavui LSS,
Hoskins**

Twenty six people (seven households) live on this block. The block practises a rotation (*markim mun*) production system for both the mama and the papa card. The women on the block pointed out that with so many households on the block, the mama card has helped with increasing the flow of money and store bought foods among the women on the block. Women now have access not only to their own mama cheque, but can call on other women on the block for a small share of their mama cheque if they are short of cash. This money is usually repaid. The women talked in terms of this increased flow of money and food as helping them better meet their domestic and social obligations. Before the introduction of the mama card the women relied solely on gardens as their source of income. Because of the large number of households on the block, women continue to rely heavily on gardening for both household consumption and for cash income. Indeed, considerable time is spent on gardening and marketing by the women.

Box 8.3. OPIC Mama Lus Frut Meeting, Galai LSS, Hoskins

Mama Lus Frut meeting at Galai, Section 2

Meeting conducted by OPIC: Divisional Manager, one male extension officer, two female OPIC extension officers and the LPC Mama Lus Frut representative.

The senior female extension officer, Elizabeth, began the meeting. She told the women she had two main points to cover:

1. FFB being placed on the mama card.
2. Bank accounts for women.

Elizabeth mentioned that the company and OPIC were concerned that the mama card had been used on some blocks to weigh most of the FFB bunches. The men were using the mama card to avoid deductions on their papa card. She told the women that the mama card would be suspended on those blocks abusing the system. Elizabeth added that this would only occur on those blocks with outstanding loans. She emphasised that the weight on the mama card cannot exceed that on the papa card if there is debt on the block, but also reassured women that if there were no debt on their block, then it was acceptable to place some FFB on the card.

Elizabeth (LPC woman Representative) also made her position clear to the women. She told the women that *'olgeta wari na hevi bilong yu, i mas kam pastaim long mi. Mi mausmeri bilong yupela'*. She told the women that if the men insisted on placing bunches on their net they should report this to the OPIC officers. The women at the meeting appeared pleased with what they were hearing. They agreed to the idea of suspending the mama card and believed it would teach men a lesson. One woman said it would also teach some women a lesson not to let their husbands take control of the mama card. As the discussion broadened, many women raised a common *'wori'* that their sons were often the ones that abused the mama card. One woman told how at the last harvest, her son gave the mama card to the next block. She was unaware what had happened. She told the officers that she is now interested in opening her own bank account so the money can be deposited directly in her account.

The OPIC officers then talked about the plans to have more women open bank accounts for direct credit into their accounts and discussed in detail what the women must do to open an account. After the meeting, women who were interested in opening a bank account gave their names to the OPIC officers. They also thanked the OPIC officers for conducting the meeting and mentioned that would they like OPIC to organise more meetings so that they can share their problems and worries with them.

Endnotes

1. We are not referring here to those who are attempting to abuse the system, by putting most of the FFB on the mama card.