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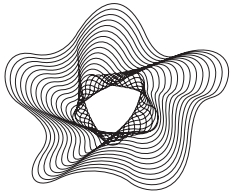
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INSTITUTE FOR MONEY, TECHNOLOGY  
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## School Fees, Beer and “Meri”: Gender, Cash and the Mobile in the Morobe Province of Papua New Guinea

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### Abstract

We combine the perspectives of the anthropology and sociology of money with user-centred design to explore how the use of cash in rural and remote Papua New Guinea will shape the use of mobile money. Drawing on 13 open-ended interviews, group interviews involving 100 persons, and participant observation over two visits to Morobe province in 2010 and 2011, we found cash is used for school fees, mobile phones, household goods, transport, beer, cards, women and gifting to wantok, that is, people connected by descent or place. Cash is individually controlled and women's savings are often hidden in pandanus walls or locked cupboards. Women control cash from gardens and the re-selling of betel nuts and cigarettes. Men take the larger share of cash from coffee and control the 'big money' from mining. Mobile money, if appropriately designed, can reinforce the privacy and security of cash and savings, facilitate gifting to wantok, and lead to greater financial inclusion of women.

Keywords: money; mobile; Papua New Guinea; gender; financial inclusion; savings; wantok

## Introduction

Despite uneven mobile phone coverage, mobile money – that is, money that is transferred, saved or stored via a mobile phone – is imminent in Papua New Guinea. There are already the beginnings of mobile banking and electronic transfer of air time (Bruett and Firpo 2009; Aubé and Laidlaw 2010). mPowa and EasyPawa services have been launched for Digicel subscribers (mHITS powers payments for the unbanked in PNG). Bruett and Firpo (2009) assert that

Mobile money will happen in PNG. Banks, mobile operators, and third party providers are moving forward to test solutions. BPNG [Bank of Papua New Guinea] is increasing its knowledge of mobile money and appears open to allowing pilot projects to develop. The major donor organizations involved in financial sector reform and access to finance are cooperating and have plans to support the development of mobile money at the retail and regulatory levels, as well as its integration with the overall payments environment (p. 26).

Mobile money has been successful in addressing issues of financial exclusion in Kenya and South Africa. It has also been credited for bringing down the cost of remittances in the Philippines and Cambodia (Singh and Shelly 2010). Gartner, the global research firm, says mobile money transfers will account for 54 per cent of all transactions in 2011 in Eastern Europe, the Middle East and Africa (Mochiko 2011). In Papua New Guinea mobile money could help address the urgent need for cash safety and storage. The country has a large unbanked population, estimated at 92 per cent in 2011 (CHEUNG 2011). While 32.6 per cent of the population have deposits in deposit taking corporations, only 5.4 per cent of the population have borrowed in 2009.

There has been a rapid take up of mobile phones in PNG. In 2010, it was estimated to reach 80 per cent (Bruett and Firpo 2009). Digicel is the dominant mobile provider in PNG and the only one in remote Morobe. Mobile phones have reached some remote villages in Morobe even before there is electricity. Amanda Watson who studied the social impact of mobile phones in Madang province in 2009 (Watson 2010; Watson (forthcoming)) notes the mobile phone is used most often for social connection rather than business. Usage is low, partly because of the cost of mobile telephony, difficulty with recharging phones when there is no electricity and the unavailability of flex cards.

Mobile money and financial inclusion are current policy directions in PNG, as in many other developing countries. We connect these technology and policy developments with the study of money in PNG.

### 1. Traditional money in Papua New Guinea

There is a rich anthropological literature on money in Papua New Guinea (PNG). Major themes in the study of money in PNG are the frameworks of social reproduction, agency and identity. Drawing heavily on Bloch and Parry (Bloch and Parry 1989), the early study of money in PNG deals 'with the moral evaluation of monetary and commercial exchanges as against exchanges of other kinds' (p 1). In the study of Melanesian currencies, modern money is seen as Western money, connected with capitalism and modernity. Much attention is paid to the potential of cash increasing the importance of the individual in opposition to the community (Akin and Robbins 1999). As Eves (Eves 2003) observes, the question of introduced money in Melanesian societies

has always been understood in terms of its effects on earlier forms of currency and exchange; and how money has been incorporated into this complex and multilayered system of exchange. Robbins and Akin (1999, p. 20) observe, 'the transition to money use has been as diverse as Melanesian cultures themselves, reflecting complex, cultural, historical and geographical variables'. Individual ethnographies detail how cash has mingled (or not mingled) with traditional money in ceremonial and everyday exchange. These studies have also detailed how certain kinds of money are 'enclaved' for particular use.

Studies in Melanesia have widened the scope of the anthropology of money by stressing, not only different spheres of exchange, but the relationships and the modality of exchange – sharing, buying, delayed return or exact equivalents. Robbins and Akin (Robbins and Akin 1999) in their work on state and local currencies in Melanesia conclude '...each sphere (of exchange) specifies three things; a relationship, a modality of exchange, and the objects exchanged' (p. 10).

In the rest of the paper we detail how we studied the use, control and management of cash with an eye to the effective design of mobile money in PNG. In the subsequent sections we deal with gender and the control of different kinds of cash from gardens, re-selling, coffee and mining; and how people invest in wantok relationships. We then analyse the ways in which our participants speak of savings and financial accounts. In the concluding section, we suggest ways this research can help with the personas and scenarios used to design mobile money in PNG.

## 2. Studying the use, control and management of cash

This paper builds on RMIT's relationships in PNG arising from a five year long national-level study on community sustainability (James et al. (2011, in press)) and Nadarajah's ten year relationship with two remote tribal communities in the Morobe Province.

Through research and interviews, we began to understand the differences in the source and use of various 'special monies' (Zelizer 1994) – gardening money, marketing money, coffee money and 'big money' from mining. We asked how men and women use, manage and control different kinds of cash in everyday life. The interviews began with accounts of money spent and money received, but the conversation soon moved to some of the main worries of their lives. Though cash in subsistence villages is not a major part of the gross household income, cash is vital for school fees, transportation, clothes, church offerings and wantok.

## 3. Gender, control and use of "special kinds" of cash

In a subsistence economy, there is the general belief that there is little need for cash, particularly in the villages. Charles (all the names of our participants are pseudonyms) lives in a village one week's walk away from Wau. He recounts how they have their land and they plant vegetables and fruit to eat. He says cash is only important for 'clothes, school fees, soap to wash and clean yourself...' Control of cash becomes important after there is enough for a household's subsistence.

Cash from different economic activities are 'special' kinds of cash, following Zelizer's formulation of 'special monies' (Zelizer 1989). These 'special' kinds of cash come with different patterns of control. Women control small amounts of cash from selling garden produce (See (Overfield 1998)) and bigger amounts from 'marketing', that is, re-selling betel nuts and cigarettes in local markets. Coffee money is most likely to be shared, though men get more, while the 'big money' from mining belongs to men. Husbands may give their wives a small amount, but the rest belongs to them individually. There was little sharing of information about money.

For the most part, women's marginal role with cash continues the way men dominated the use of cash in ceremonial exchange, even though women contributed a larger part of the work in rearing pigs and growing coffee which generated the cash (Strathern 1979). As Duncan Overfield says, it is men's ownership of land in a patriarchal society which restricts women's access to land. Women only have the rights to use the land which is owned by men. Capitalism increased the maleness of cash crops such as coffee (Overfield 1998).

### 3.1 Women own the garden money

Women selling garden produce are a common sight along the road from Lae to Wau and in the open air markets in Port Moresby and Wau. The gardens provided subsistence and were also the regular source of small amounts of cash that are used for buying soap, oil, paying for the mobile phone and health costs.

Irene and her husband have a subsistence farm in a remote village in Morobe. She says their main annual cash income is from 150 kg of betel nut that brings them about 1000 kina a year. At present their regular fortnightly income is 40 kina from Irene's sale of taro, fruit and greens. From this cash, she buys the weekly oil and salt. Sixteen kina go for her husband's mobile phone top-up every fortnight paying for 20 minutes talk time. She says, 'I buy rice if there is money. If not, we eat taro every day, every month.'

Her husband does not drink, but towards the end of the hour long interview it emerges that he gambles. She says he is like ten per cent of the men in the village who gamble every night. She says, 'He sometimes spends 100 kina a week'. When she comes back from the market, he asks her for money. She says, 'It is hard for me to say no, because he is already in debt because of gambling. So if he asks me, I will give him 2 kina or 5 kina. The rest is for school fees and to buy things.'

### 3.2 Coffee money

Men and women are involved in the growing of coffee and both know how much coffee has been grown and the cash that is obtained from its sale. The cash transactions are handled by the men, but as one woman in a village near Wau stressed at a group meeting, 'I argue with him about coffee money. I argue very hard to get it'. Another woman at the same meeting says, 'The bigger portion goes to the man. The other portion goes to the women for the food, though it is not enough for the household'. Overfield's data show that women get only one-third of the coffee money. When the price of coffee increases, the additional money goes to the men (Overfield 1998).

When the men speak of coffee money, the emphasis is most often on school fees and the low price they get because of their remoteness. Charles has 1,500 coffee trees that yield 18 - 19 bags (50 kg each) a year. The coffee price in town is 4.8 kina/kg, but the coffee buyers offer him 1.5 kina in the village. Other times the price offered is between 1.2 - 1.80 kina per kg in the village. For his 900 to 950 kg, he gets 1,080 to 1,710 kina a year. Charles has three children in school in the village, and his school fees alone account for 1,950 kina. Clothes and essentials he estimates come to another 100 kina and ceremonial gift money 25 kina. Later on, he admits he has not counted the maintenance costs for his daughter in Wau, the church offerings, buying betel nut or the mobile phone top-up.

### 3.3 “Marketing” money

Buying betel nut and cigarettes in Lae or Bulolo and re-selling them in Wau is lucrative for Jacinta and Linda, both married to miners. This practice, known as ‘marketing’, is their main source of savings and wantok payments.

Jacinta is the first wife of a gold miner. She doesn’t know when her husband will give her the next lot of money. She buys a large sack of betel nut for 300 kina in Bulolo or from growers in Wau and sells it in small lots of 4 betel nuts for 2 kina each in the market in Wau. She collects 500 kina for a sack of betel nuts, which she can sell in a day. She says 100 kina goes to the household for food, the mobile phone and her social gambling and drinking. She puts aside 100 kina. When the household money finishes and if betel nuts are again available, she sells betel nut again. Usually it is one bag a week. But if next week there is no betel nut, then the 100 kina she has put aside, gets used. She did not want to talk specifically about her savings, but some of the money she makes from marketing may add to her savings and wantok payments of some 500 kina a year. She says she thinks ‘nobody’s going to come and help me...so I must keep some money, and do my marketing’.

### 3.4 Big Money on beer and Meri

There is money in mining at Wau, though little of it goes for the upkeep of the roads or the houses in the town. When women tell the story of money from mining in everyday conversation, they say their husbands spend it on cards and beer and at times on ‘meri’ (women in Tok Pisin). If a man gets 6,000 kina from mining, he may, if he chooses, give 500 kina to his wife for the home and children. The women we interviewed say the men then go to Lae staying there until all the money is exhausted. They then come and mine again.

This is a story that is confirmed by Mark, who teaches miners. He says on the average a man will make 6,000 kina a month from mining. Of this, he may give his wife 600 kina and spend the rest. He confesses that he too has the same spending patterns. He says if he goes out with 1000 Kina, he too will spend it all with friends on beer. He does save in a loans and savings society, but when he needs money he takes it out, so there are no savings for the future. He attributes this to a ‘confused’ culture of money, saying that people did not have time to get used to cash when the white men left. They are in an ‘in-between’ culture which has resulted in a confused, ‘don’t care’ approach.

Other interpretations link the large spending on beer by men as displaying modernity and sophistication in the style of Australians and Germans. As Marshall (Marshall 1982) says 'To be able to buy alcohol is a demonstration of one's success in the new money economy' (p. 8). Beer drinking sets men and women apart, as it is predominantly male. As most of the 'big money' in Morobe comes from mining, beer and mining together accentuate the maleness of money.

Jacinta, the first wife of a gold miner, says that when she was his only wife, if her husband made 3,000 kina or 10,000 kina from mining, he gave her 1,000 kina. When this money finished, she would ask for more. When that money also finished, she made money from marketing. She said when her husband gave her 1000 kina from his gold mining, 'I can say that it looked like 'big money' to me.' She felt she could buy clothes, not in Wau or Bulolo, but in Lae. Getting money from re-selling betel nuts is not 'big'. 'I can hide 200 kina in the house, or hundred kina in the house...' Jacinta did not know how much money was made from mining. Perhaps 100,000 kina, perhaps more, maybe less. Now that he has married another, her husband gives her 500 kina a month, every time he gets his 'dividend'

Linda says the money her husband makes from mining is 'bigfella money', perhaps 10,000 or 20,000 kina at a time. He used to give her 200 kina from that. There was one time he left for two years. He went to Lae and Goroka. 'When he ran out of money, he came back' she says. She doesn't know how much he spent there. 'It might be 10,000, 20,000 or 40,000, I don't know'. She and her husband don't talk money. She also does not talk about money with her daughter. 'The men will always say 'it's not your money, it's our money''. So they will keep on spending money'. Later in the interview, she says this excessive spending has stopped. Her husband has increased his payments to her from 200 kina to 500 kina. She speculates perhaps it is his age, for her husband is 74 now. Perhaps she says the change took place, because she 'is a Christian and has done a lot of praying in his life'.

## 4. Investing in relationships

Cash is an important medium of wantok relations which remains the metaphor of relationships in Papua New Guinea. The mobile phone has increased communication with wantoks living elsewhere, but at the same time, the mobile phone is becoming a substantial cash expense and an additional reason for asking wantoks to send money. Receiving or sending wantok money is part of nearly every budget. The importance of this money may range from receiving 50 kina a year to sending more than 2000 kina a year.

### 4.1 The concept of wantok

Wantok, a Melanesian term, refers to a person connected to others by a relationship of reciprocity, genealogy, or cultural affinity. Such relations have traditionally been founded in kinship relations, in ethnicity or language groupings – wantok literally means 'one talk' in Tok Pisin. Romer and Renzaho (2007) indicate that wantok also refers to social support systems of extended family and friends wherein wage earners have to meet traditional obligations to support extended families.

The wantok system is founded on a deep tribal ethic of reciprocity. Our study shows that unlike traditional exchanges, cash wantok gifts are now given and received by both men and women. Another difference is that these wantok gifts also do not consistently lead to immediate and enhanced reciprocal obligations.

## 4.2 School fees and wantok

The flow of cash to wantok relationships particularly for school fees is an investment in family, especially in the next generation. This is equally true in remote villages and in Wau. Evan, who is from a remote village in Morobe, was helped by his uncle who paid his school fees in the village and high school in Lae. Evan then went to the Eastern Highlands to do his years 11 and 12 and then to university in Lae, while earning his own school and university fees. While he was there, Evan helped some of his university friends with their fees. Now, they help him when he needs it.

## 5. Bank accounts, savings and financial inclusion

Compared to the high unbanked rate in PNG, our participants are more banked than most. Even in our group discussion, eight of the 27 women present had a financial account. Ten of our 13 participants have a financial account – the other three are in the remote village with no post office, bank, microbank or other savings group.

Having an account does not necessarily lead to financial inclusion. Only one of our participants had a short term loan from the microbank to pay his daughter's school fees. The eight women in the group discussion who said they had an account, later clarified their clan had opened their accounts. Two of our female participants spoke of their need for financial advice, but they did not know where to go.

The bank provides a safe place to park cash, compared to the danger of carrying it with you on the road. Carrying cash is so dangerous that when the coffee growers carry cash up to the village, they are accompanied by a security person with a rifle. Bank South Pacific (BSP) is reconsidering its rural branch strategy because of armed robbery.

### 5.1 Women's secret savings and bank accounts

Women who have savings do not want to speak about them, as there is extreme secretiveness about savings. In our informal discussions with women in Wau, we heard how much somebody had paid for a vehicle, how much was obtained from mining, the rate at which coffee was purchased, the amount spent by women on gambling and beer, and the expense of a mobile phone. In the interviews, more details were given about savings lost rather than savings retained.

Women's stories revealed a powerlessness when the men ask for their savings. Linda and Jacinta have little faith in financial institutions for their accounts have not proved a safe place to ensure they retain control over their savings. Their current strategy is to hide the savings in the house to preserve them. Jacinta says,



'If I put my money in a bank, if anything happens to that bank... how can I get my money?...Yea, that is my fear'. Later she says she is also worried that if she puts money in a bank account, her husband will know she has that money. So she places her savings in a locked cupboard at home. 'It's safe', she says. 'Nobody is going to come'. She says 'I have my own room...My kids are small – so [they] cannot check wherever I hide the money'.

Jacinta says banks charge 'too much interest' for a loan. Katrina, a gold miner used to have 500 kina in her bank account but says much of it has disappeared because of bank fees. Having a bank account has not made for savings.

## 6. Towards an effective design for mobile money

In this paper we have connected the imminent introduction of mobile money to the study of cash and gender, particularly in remote PNG. It is in remote PNG that the transformative potential of mobile money is most needed. But it is also in remote PNG that mobile money will face some of its greatest challenges. The spread of mobile phones is uneven, and the cost of mobile communication is high, even prohibitive. Transportation costs are even higher. This translates into the need to design mobile money so that cash is also available at market stations near remote villages rather than concentrated on urban centres, as proposed by Bruett and Firpo (2009).

Our research shows that, contrary to general belief, cash is important in the subsistence economy of remote and rural PNG. It is important for school fees, transportation costs, gifts, and the purchase of additional food items such as rice, oil, sugar and salt. Cash is essential for the use of the mobile phone. It is used for gambling, cigarettes and betel nut. Hence it becomes important to provide cash-in and cash-out agents, at least at every station, where people go to buy and sell their garden produce. Providing these agents only in urban centres will mean that some of the people who need access most will remain excluded.

Our research shows that mobile money could fit in well with the highly individualised money management systems that prevail in remote Morobe. It could also allow women to control more of their savings and engage more seamlessly in wantok gift giving. One of the most sought after benefits of mobile money may be the reduced need to carry cash. The mobile phone can be used to receive coffee and tobacco payments; pay and receive money for garden produce and the marketing of cigarettes and betel nuts; the transfer of money for school fees and wantok payments.

Our qualitative research provides data that is useful for building personas and scenarios (See (Pruitt and Adlin 2006; Cooper 1999; Carroll 2000; Singh 2009)) that can be kept upfront when designing for a variety of users in rural and remote PNG. Our data reveals that these personas and scenarios need to take into account three characteristics of the use of cash in rural and remote PNG. Firstly, the use of cash is gendered and individualized. Hence mobile money would need to keep in mind women's control of garden money and marketing money and men's control of most of the coffee money and the 'big money' from mining. We need to ensure that this new technological channel does not further disempower and exclude women. Secondly the mobile can be a powerful medium for payments and the transfer of money for school fees and to wantoks. Thirdly, the mobile phone can be a tool for women's secret savings.

Access to financial institutions is a necessary step for financial inclusion. But as our research shows, having a bank account may still mean that a woman is saving her money in a cupboard in a home. If mobile money is going to transform the way men and women, save, spend and transfer money, then this new technology has to be centred around the way people use money as a medium and marker of relationship and empowerment.

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