

Honours Dissertation

Moralising Money

The Dilemma of Saving in Papua New Guinea

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This dissertation is submitted as partial fulfilment of the requirements for the degree of Bachelor of Arts (Humanities)(Honours), majoring in Geography at the School of Design and Built Environment, Curtin University, Perth.

November 2017

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Declaration

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Abstract

This thesis aims to reimagine the perceived 'savings problem' of working class and 'grassroots' Papua New Guineans. Through a series of case studies, drawn from interview data collected in urban areas of East New Britain and West New Britain, the study has deconstructed the saving difficulties experienced by 'grassroots' and 'working class' people, as perceived within the finance sector and among other highly educated Papua New Guineans. The 'savings problem' is thought to result from a lack of financial literacy among the 'working class', and because of widespread lack of a savings culture among the 'grassroots'. However, the results of this research demonstrate that this 'savings problem' needs to be reimaged as a problem of rural poverty, rather than simply being a matter of poor budgeting and financial management. Rural poverty needs to be reimaged as a matter of inequality and a result of uneven development, rather than because of tradition and reciprocal interdependency or personal failings/deficiencies. And the matter of savings itself needs to be reimaged to exist within a nexus of alternative and competing logics and ethics that influence financial decisions. Situations are not so simple to demand a 'choice' to save because that is the economically 'logical' and 'rational' thing to do. Rather, 'investing' in kinship connections offers value to working people that is alternative to money power, and these 'choices' are situated within complex value relations. Furthermore, reimaging the 'savings problem' has larger development implications since it also means the solutions we look to must also be reimaged.

Acknowledgements

My deepest gratitude goes to a number of people, who without, this thesis would not have been possible. First, I would like to thank the Papua New Guinean students from Curtin University; Emmanuel Germis, Elizabeth Dumu, Joachim Lummani, Matilda Hamago, Anthony Anugu, and Alois Ndrewou. All sat with me several times to discuss savings and culture before I left for fieldwork. In East New Britain, I thank Robert Nailini, Esley Peter, Jarred Wennal, Joneilyne Wartoto, Kathleen Natara and Sharon Misiel from the Cocoa and Coconut Institute's (CCI) socio-economic division for their hospitality and their guidance. In West New Britain, I thank Steven Nake, Merolyn Koia and Linus Pileng from the socio-economic division of the Oil Palm Research Association (OPRA). Many conversations were had driving to and from destinations that were invaluable to my understandings of my experiences and my interpretation of data. Also, I would like to thank the Department of Foreign Affairs and Trade (DFAT) for awarding me with a New Colombo Plan (NCP) scholarship. Without the aid of this scholarship I would never have been able to experience the wonder of Papua New Guinea, nor write a thesis as interesting as I found this. Closer to home, Curtin University's Geography team was a pillar of support. In particular, George Curry's input was invaluable to this thesis coming together as it has, and his words of encouragement were greatly appreciated. Linda Browning, too, for her invaluable support and editing skills. And last (but not least!), my supervisors Gina Koczberski and Timothy Sharp. Both have spent tireless hours guiding me on this research journey. Without their support and advice, I would not have been able to overcome the challenge of research in a new country and culture.

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Abbreviations

Cocoa and Coconut Institute	CCI
Consumer Price Index	CPI
East New Britain	ENB
Land Settlement Scheme	LSS
Microfinance Expansion Project	MFE
New Melanesian Ethnography	NME
Oil Palm Research Association	OPRA
Papua New Guinea	PNG
West New Britain	WNB

Chapter One:

Introduction

There is an apparent ‘savings problem’ in Papua New Guinea (PNG), of which this thesis will reimagine. Modern financial and development institutions conceive of saving as a ‘choice’ to allocate scarce resources for personal development and economic growth (Gewertz and Errington 1999). Therefore, actions pertaining to the acquisition of money are imagined in capitalistic and Western terms—in the spirit of ‘rational’ self-interest. Consequently, a lack of financial literacy—the knowledgeable ability to allocate and manage resources effectively—and the lack of a ‘savings culture’—whereby rural ‘grassroots’¹ expect to live from ‘handouts’—is attributed to the widespread lack of saving outcomes in PNG (Chang et al. 2013). Financial literacy training is, therefore, being implemented across the country, endorsed by finance and development institutions and the Papua New Guinean government as *the* solution to people’s ‘poor’ financial management skills (see DTCI PNG 2015). This solution implies that if Papua New Guineans are handed the tools of the financial trade, and taught how to use them, this will solve their ‘savings problem’—or at least make them responsible for their own financial situations.

Accordingly, it is said, ‘grassroots’ people should leave behind the ways of tradition and village life, which relies on reciprocal interdependency and exchange, to embrace emerging forms of individualism that are thought to lead to prosperity (see Chapter Four). In failing to do so, the ‘grassroots’ must realise they create their own poverty (Gewertz and Errington 1999); and the ‘working class’² must better learn to manage their money, rather than

¹ ‘Grassroots’ is a socio-political term that differentiates rural Papua New Guineans from urban working people. Cox (2014) describes the ‘grassroots’ as subsistence farmers who “do not work (if work is understood as receiving salaries or regular payments for services)” (1). Low paid salary workers can also refer to themselves as ‘grassroots’.

² ‘Working class’ refers to any person who earns a fortnight salary. This can range from a lowly paid cleaner to a highly paid bank manager (Cox 2014).

gifting indiscriminately to '*wantoks*'³. Rural villagers are imagined as part of a problem for the 'working class', since 'working class' people are often obligated to contribute significant amounts of money to the community. This obligation inevitably pulls from resources that could otherwise be saved for personal needs (Schram 2015). Therefore, the 'dependency' of the rural 'grassroots' becomes an apparent problem, and the inability of working people to effectively budget and manage their money—to limit 'grassroots' claims—must be addressed.

However, this 'savings problem' of the 'working class' needs to be reimagined as an issue of rural poverty. Rural poverty needs to be reimagined as a matter of inequality and as a result of uneven development (Allen et al. 2005), and the matter of savings itself needs to be reimagined to exist within a nexus of alternative and competing logics and ethics that influence financial decisions. Situations are not so simple to demand a 'choice' to save because that is the economically 'logical' and 'rational' thing to do. Rather, 'investing' in kinship connections offers value to working people that is alternative to money power, and these 'choices' are situated within complex value relations.

The Study

In this thesis, I present a series of case studies on the *moralities* informing saving and giving money by urban, 'working class' Papua New Guineans living in East New Britain (ENB) and West New Britain (WNB) provinces (Figure 1.1). I aim to construct an alternative explanation as to why these working people find it difficult to save. One that does not look to an *apparent* 'deficiency' (in financial skill nor morality) (Gibson-Graham 2005), nor suggests a solution that emerges from a very Western neo-liberal context (i.e. financial literacy training). In doing so, the study seeks to understand different moral authorities and discursive fields, to tell a story of saving money in an increasingly modernised PNG. Specifically, I explore the ways people draw upon modern concepts of 'development', 'Christianity', and 'culture' to

³ '*Wantok*' means 'one talk' (same language), but it is commonly used to refer to a broader group to which people have obligations to and receive support. The *wantok* system refers to the reciprocal support and obligation to relatives and other kin—a safety net for rural PNG (Schram 2015).

negotiate their beliefs, values and practices of saving and giving money. Moreover, I look to the strategies people draw upon to both limit and extend claims to wealth.



Figure 1.1: Map of Papua New Guinea and fieldwork sites (marked in red).

(Map source: Australian National University)

I argue multiple logics inform economic decisions, and I follow a framework employed by several geographers that outlines the hybrid, syncretic and relational nature of economy in PNG (Connell 1997, 2007; Banks 1999, 2014; Curry 2003; Sharp 2013). These geographers draw from and build upon discussions within Melanesian anthropology (Gregory 1982; Carrier 1991; Bainton and Macintyre 2013) and from economic geography (McCormack and Barclay 2013). I draw from these frameworks to reimagine ‘working class’ savings to exist within a nexus of individualistic and reciprocal ethics/logics that sanction people to act in both individualistic and relational ways in varying contexts. Furthermore, I explain how people’s ‘savings problem’ is more often experienced as a moral dilemma between modern expectations and desires, and traditional obligations to kin.

Therefore, following Barker's (2007) treatment of morality, this thesis explores two main themes. First, a focus on "dilemmas, conflicts, and confrontations as situations in which moral assumptions are tested, affirmed or changed" (2). Second, and relating to the prior, a focus on the Melanesian struggle with modernity as an "unresolved conflict between an ethic founded in reciprocal obligation and one founded upon individualism as mediated by money, consumerism and Christianity" (2). Individualistic ethics often implores the individual and family unit to keep money for their own needs and desires, while reciprocal ethics entails an obligation to give to extended family and kin. The 'struggle' or 'dilemma' ensues when people desire the benefits of modernity, but they are unwilling and/or unable to limit reciprocal relations that 'pull' from their money (see Chapter Six). That is because saving money for the benefit of the self or the family unit may mean denying a part of one's cultural identity and cutting one's self from kin networks. However, to channel all of one's resources to the collective is to deny this individualistic agency assumed to be required to operate in the modern world of money, consumerism and Christianity.

I draw from Cox's (2011; 2015) postcolonial triangle to understand the ways Papua New Guineans draw from modern institutions of 'development', 'Christianity' and 'culture' as moralising authorities to legitimise their saving and/or giving practices (Figure 1.2 and 1.3). The triangle is a conceptual 'space' that is constituted through the relationships between these three different 'institutional spheres'⁴. It is from within this space that social life can be understood, moral questions addressed and negotiated, and connections between morality and the 'self' organised. It represents "a discursive field within which the moral implications of development are understood and debated" in reference to the self, community and nation (Cox 2015, 342).

⁴ Institutional and semantic spheres are domains of meaning guided by institutions and idioms that inform a decorum of discussing and understanding moral choices and conflicts. Thus, they are realised through collective practice and discourse (Otto 1992).

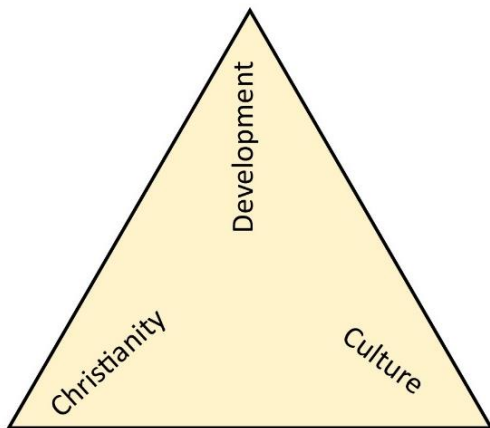


Figure 1.2: Cox's (2011; 2015) version of the postcolonial triangle.

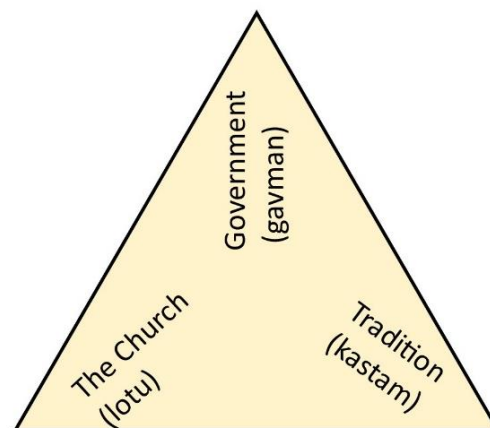


Figure 1.3: Barker's (2007) version of the postcolonial triangle.

Originally, Burridge (1960) described the *colonial* triangle as a relational 'space'. He argues it was from within this space that cargo cults emerged as a response to an existential dilemma of perceived inequality between the Tangu of Madang and colonial Europeans (the missionary and the Australian colonial officers). This space represented a moral framework within which the Tangu could respond to existential moral dilemmas through discursive processes and practice. However, Barker (2007) renamed these colonial relations to reflect the post-colonial context of his study amongst the Maisin of Uiaku. He argued the Maisin understood and discussed the moral implications of their new social world either through the church, through tradition, and/or through the law/government (Figure 1.3). Barker also explained that since the time of his study in the 1980s, the significance of government has declined, and an influx of outside influences has opened new possibilities for individual choice. Cox (2011; 2015), therefore, has used broader terms to define the three spheres, thus expanding the model from a village level to a national scale of moral discourse and reasoning. Going forward, these three spheres—development, Christianity and culture—organise the structure of this thesis.

Background

Located in the South-West Pacific, Papua New Guinea's landmass includes the East of New Guinea as well as offshore islands formed around calderas and volcanoes (Figure 1.1). The geographic landscapes are diverse and often rugged (Allen 1983). However, only 27% of land is occupied by people (population 7.9 million), which can be relatively dense in urban centres and small islands, or highly remote (1 person per km²) (Hanson et al. 2001). Eighty-five percent of the population lives in rural and remote areas (Hanson et al. 2001).

PNG is also rich in cultural diversity and social differentiation, even across small geographical areas (Connell 1997). In this sense, it can be difficult to discuss PNG, even as a *heterogeneous* whole. There are over 800 different languages spoken and just as many different cultures and unique local identities (Connell 1997). Melanesian Pidgin is the lingua franca of the country, and English is mostly used among the educated and within administrative settings.

National and Local Identities

The 'Papua New Guinea' nation-state is only a recent and still unfolding concept that has emerged from a colonial past and ongoing investment in a modern future. While government seems to present a united administrative front, experiences of citizenship can be very different on the ground. 'Citizenship' is still mostly subordinated to village or clan-based identities in rural and even urban areas; and while most people differentiate themselves from Europeans and other Pacific Islanders by identifying as Papua New Guinean, the heterogeneous histories and identities are never fully subsumed (Foster 1995). However, the rise of modernity has made opportunity for people to come together in recognition of a commonality: National sporting teams position PNG as a distinct 'us' against a distinct 'them' (Foster 2006). The formation of Christian denominations constructs an idea of community that can transcend the borders of village and clan (Cox 2011); and the idea of 'development' can

align a nation to a common goal that is embedded in modernity. Hence, significant social changes are occurring more broadly, and these require attention.

Nevertheless, local distinctions do still exist. During my fieldwork, I learnt the most important question I could ask: '*yu bilong wanem hap?*' (where are you from?). We ask this, not because the researcher aims to make generalisations, but because discrete places have discrete histories and contexts that must be recognised to further understand a person's background—to understand their relative advantage or disadvantage and their unique cultural identities.

Economy and Uneven Development

National economic growth has been strong since the mid-2000s (see ADB 2014). This is mostly from revenues in the minerals and energy extraction sector (Banks 2014); however, the majority of people are engaged in the agricultural, forestry and fishing sectors, which generally yields low incomes (Hanson et al. 2001; Banks 2014). Banks (2014) has stated, despite GDP increasing, due to activity in the resource and extraction sector (6% rise per annum), the connections between the resource sector and the rest of the economy are weak. Large portions of revenue are absorbed by foreign investors and contractors, and direct employment and large royalties to landowners and/or compensation are mostly limited to the local peoples (Bainton 2009; Bainton and Macintyre 2013; Banks 2014). Hence, not all people in PNG have experienced development equally (Connell 1997; Allen et al. 2005; Allen and Bourke 2009). Hanson et al. (2001) state that "people are poor, remote and marginalised, often because of where they live" (10). Moreover, the divide between the poor and the relatively wealthy ranges across a number of geographical, political and social scales: between provinces, within provinces, between the urban and the rural, and amongst urban and rural people themselves.

Allen et al. (2005) follow geographers Brookfield and Hart (1971) to argue environmental constraints created inequalities between clans even before colonialism, and

colonisation only served to magnify the inequalities that already existed. Settlement occurred in areas that were most productive, already highly populated, and easily accessible to trade routes. These were mostly coastal areas characterised by flat terrain and fertile soils. Thus, the people who were already environmentally advantaged became more advantaged relative to those in less agriculturally productive environments and on remote offshore islands. This study's field sites were located in these better-off places.

Rural and Urban Livelihoods

The divide between urban and rural livelihoods, and between the rural and the remote rural, are significant. Rural people mostly subsist from what they grow in their gardens, and from small amounts of cash earned from cocoa, coconut, oil palm, betel nut and fresh vegetables (Hanson et al. 2001). Income generation in *remote* rural areas can be virtually impossible, with little access to employment or markets (Hanson et al. 2001; Allen et al. 2005). Modern benefits of technology, health, and education are often unavailable due to inaccessibility, and the gradual decline of transport and communication infrastructure has made the situation worse (Hanson et al. 2001; Scales 2010). Many people are therefore migrating into urban centres, rural development areas, and to resource extraction zones, to access better health, education, employment/business opportunities and markets (Hanson et al. 2001; Allen et al. 2005).

However, even within the townships there exist informal settlements occupied by many people in precarious positions. Insecure land tenure, lack of formal employment opportunities, unskilled labour hire, and rising costs of living are some of the many issues urban dwelling Papua New Guineans increasingly face (Numbassa and Koczberski 2012; Gibson 2013; Cox 2014; Sharp et al. 2015). Gibson (2013) has demonstrated the changes in poverty in the National Capital District (NCD) by examining increases in the Consumer Price Index (CPI). He concludes that real incomes have fallen due to increased inflation and stagnation of wages, and this has led Cox (2014) to label 'working class' people as the new

‘working poor’. But these ‘working poor’, although struggling, still have better access to cash than their rural kin, and thus are expected to support rural kin’s financial needs. For this reason, many are increasingly turning to loans and ‘money lenders’⁵ as pressure on their money builds (Cox 2014; Sharp et al. 2015).

Saving in Papua New Guinea

It is well recognised that saving money is an important means to improve the well-being and financial security of households (Curry et al. 2007; Banthia et al. 2013). It is likely that most Papua New Guineans put aside money for personal or family needs, whether that be buried in the ground, in a tin can, or in a bank account⁶ (Fernando 1991). The accumulation of wealth and storing of resources has always existed in PNG societies (Robbins and Akin 1999). However, modern institutions and growing consumerism have created a further need for people to acquire and save money for the individual and family unit (the cost of schooling and healthcare, for example, is a necessity). It seems the more a person is aligned to the modern world, the more they must rely on practices such as savings to support their livelihoods.

Yet, there have been few studies on the difficulties and barriers that individuals and household’s encounter in saving; and even less research examining urban and ‘working class’ savings, or moral and socio-cultural dimensions. Nonetheless, the existing literature has identified the following barriers: minimal cash income, lack of access to financial institutions and markets, bank rates of interest and account fees, law and order issues, gender violence, gender and class disparities, limited education and financial skills, high cost of living, consumption of addictive substances and activities, social conflict and the ‘*wantok*’ system’ (Fernando 1991; Kavanamur and Turare 1999; Kavanamur 2003; Banthia et al. 2013).

⁵ Informal lenders who charge high interest. In ENB, at the time of my field work, 30% per interest per fortnight was common. Most customers were ‘working class’ people who had run out of money.

⁶ In my own studies, all interview participants at least attempted to put money aside for family needs.

While these studies do offer value, I argue these factors would be better understood within a socio-cultural framework that examines the moral dimensions of saving and giving money, of which there is an extensive literature. Furthermore, how these moralities affect conscious and sub-conscious decision making must be considered. The '*wantok* system' is often referred to in reports but is never addressed beyond a superficial definition⁷. Thus, due attention is not given to the value of relationality between Papua New Guineans. Rather, these studies often consider issues of saving from Western development perspectives, which do not recognise, or they actively disparage, indigenous economic logics. Without due consideration of alternative logics, development initiatives will only ever gain a superficial perspective that is not capable of moving outside of a deficiency paradigm (see Gibson-Graham 2005).

Modern Dichotomies and Multiplicity

Although I have set up a dichotomy between individualism and reciprocity, this thesis is also about breaking dichotomies. I have aligned practices of saving (accumulation) with capitalist social structures, and I have aligned practices of redistribution (giving) with non-capitalist structures. This inevitably feeds into further dichotomies of capitalist versus non-capitalist, commodity versus gift, and modern versus tradition. In a way, it is difficult to move away from dichotomies, since language is often understood within a system of similarity and difference (Hall 2013). However, as my case studies illustrate, the realities are never so simple as representation makes them appear, and aligning individualism to a type of society, in exclusion of reciprocal systems (or vice versa), risks simplifying diverse economies and social structures to an essential form (Carrier 1992; McCormack and Barclay 2013). McCormack and Barclay (2013), like myself, recognise these dualistic models "have heuristic value for helping explain the particularities of societies, as long as we recognise they are ideal types" (7).

⁷ For example, the Asian Development Bank (ADB) (2010) have produced a report on the Microfinance Expansion Project (MEP) that includes a section on gender and social dimensions. They identify the '*wantok* system' as a key sociological reason why people do not save. The report draws from a Western understanding to negatively represent reciprocal relations within a framework of corruption and obstruction of 'progress'.

The blurring of the above dichotomies leads to the blurring of hegemonic concepts such as 'modernity'. My arguments fit within a body of literature that demonstrates how much of Papua New Guinean economic practice and values are constituted through indigenous logics. Depending on the researcher's interests, this can be explained in different ways. LiPuma (2000) describes encompassment, which refers to dialectical processes "by which a society reshapes itself as a consequence of being inexorably encompassed within a state (first colonial and then national) and inundated by Western capitalism, Christianity, and commercially driven mass culture" (5). The reason these processes are dialectical is because modern systems and institutions become just as encompassed within indigenous understanding and practice.

These are all conceptions of 'alternative' or 'multiple' modernities that counter a meta-narrative. Curry et al. (2012) argue terms such as these (entanglement, hybridisation, syncretism, multiple modernities, alternative modernities, and cultural appropriation) are often used in this literature to refer to a "complex weaving together of old and new, tradition and modernity, indigenous and foreign, and non-market and market" (119), which can be thought of as the embedding of economy into existing relations (also see Curry 1999, 2005). Therefore, modernity does not 'play out' as a single narrative, but people engage with modern structures and institutions in both local and global ways for their own gain. Furthermore, Papua New Guineans can form their own ideas of what 'modern living' means to them, without necessarily forsaking tradition and culture.

Guide to the Chapters

This thesis comprises seven chapters. Chapter Two reviews relevant literature on morality, sociality and identity in PNG, including definitions that inform the research position. It also links these discussions to the morality of money and exchange. Chapter Three outlines fieldwork, study sites and methods. Chapters Four, Five and Six include the case studies, analysis, and discussion, examining 'development', 'Christianity' and 'culture' as discursive

fields that people draw from to moralise their monetary practices. These chapters reimagine savings to exist within a nexus of alternative and competing logics and ethics that influence financial decisions. The final chapter will discuss and conclude the implications of this thesis' findings.

Chapter Two:

Literature Review

At the heart of this thesis lies the issue of morality. How do Papua New Guineans make ethical decisions regarding their use of money, and how do they understand and value money in both reciprocal and commodity exchange? In this chapter, I will examine the relationship between morality and money, and how this is embedded within social structures of exchange and related structures of identity and personhood.

Morality

Morality is a complex subject that consists of a multitude of competing views. Barker (2007) has outlined a number of “orientations” in the anthropological study of morality in Melanesia. The first being mostly contextual, lacking any overarching rules or mores. He draws from Read (1955), who describes the moral experiences of the Gahuku-Gama of the Eastern Highlands as dependent on the position they occupy within relationships. The second and most common anthropological approach conceives of morality as a system of rules that regulate social behaviour: ways of acting, speaking, thinking, and feeling that are generally accepted within a collective as being socially reproductive and inherently ‘good’ (Lawrence 1971). The third orientation, and the orientation that both Barker and this thesis aligns to, approaches the topic of morality by focusing on moral and ethical choices (Barker 2007).

Instead of focusing on ‘rules’ and ‘codes’, Barker (2007) has emphasised contingencies that present ethical dilemmas that reveal a domain of moral, immoral, and amoral action. He follows from Laidlaw’s (2002) explanations of morality and expands it to define “morality as that domain of action pertaining to ‘collectively sanctioned rules, beliefs, and opinions’” (Barker 2007, 4). This means that morality is not a system of rules in itself, but encompasses a broader domain of action that only references these rules and mores, thus making moral actions highly contextual while still possessing some order of meaning.

Morality is generally theorised as being intrinsically embedded in the social; however, the nature of these social structures are not always agreed upon. Powell (2010) argues: "...each [Webber, Simmel, Durkheim, Marx] conceived of the social in fundamentally different terms, and so each had a different object in view when they set out to investigate moral phenomena" (35). Likewise, the moral orientations that Barker (2007) outlines, each seem positioned towards a certain understanding of Melanesian society, and therefore each orientation emphasises different aspects of morality. This thesis is no different since it draws upon a literature of social theory that conceives of Melanesian societies in very specific ways. Mainly, drawing upon theory of the 'gift' and indigenous reciprocity and exchange relations (discussed below), but as existing in an increasingly modernised PNG, within which money can often unsettle pre-existing social orders and their moralities. This lends itself to a specific structure to examine morality that I and others (e.g. Barker 2007) have encompassed within the 'dilemma'.

Identity

Tensions in identity, of how a person conceives of their 'self' and their relatedness in the world, invariably comes into play in this discussion. Narvaez and Lapsley (2009) argue it is "a basic aspiration to be connected to something of crucial importance, to something considered good, worthy, and of fundamental value" (240). Within any particular group, there is considerable motivation for a person to at least *want* to act within the moral frameworks of that group. Social sanctions, ranging from gossip to violence, act to disconnect one from community, and in extension, disconnect one from an ideal self-image (identity). That this consequence is often enough to order social behaviour shows the power a moral order can hold over a person and a community. However, what is a person to do when multiple emphatic orders exist and they must negotiate across multiple groups that hold alternative and sometimes competing ethics? This is a question taken up in my study on savings, whereby the categories of development, Christianity and culture, and relating logics/ethics are explored.

Personhood

Personhood refers to conceptions of what constitutes a ‘person’, whether that person is individually⁸, or relationally/dividually⁹ (Strathern 1988) constituted, or even if the person possesses elements of both individualism and relationality (the relational individual)¹⁰ (Strathern and Stewart 2000, 2007). It is a contentious topic in Melanesian theory since many scholars disagree on the nature of dividuality/relationality¹¹. For example, the New Melanesian Ethnography (NME) (Josephides 1991) refers to a body of literature produced in the 1980s that is concerned with the Melanesian person (e.g. Gregory 1982; Strathern 1988; Wagner 1991) and based upon Maussian theory of gift exchange (Mauss [1925]1990). Often in the NME, the Melanesian dividual stood in opposition to the Western individual (Mosko 2015). This was exemplified through debates around gifts and commodities (discussed below) that equated the Melanesian person with competitive and obligatory gifting and equated the Western person with alienable commodity transaction (Carrier 1991). The two types of ‘persons’ were positioned worlds apart—as an occident and an orient (Carrier 1991). Little recognition was given to gifting in capitalist societies, nor to commodity transaction in non-capitalist societies (see Carrier 1991).

I instead follow the example of LiPuma (2000), who argues the Melanesian person has both dividual and individual aspects. It is on this platform that I will argue the dilemma emerges. Dividual and individual aspects coexist, but at times uneasily: “The person emerges from the tension, itself always variable and culturally and historically shaped, between these two aspects of personhood and how they are objectified and embodied” (151).

⁸ The individual is thought to be constituted through an innate quality of one’s ‘being’, separate from any outside influence (Smith 2012, 53)

⁹ The dividual self is a partible and “composite being” (Mosko 2015, 362) constituted through reciprocal relationships, social structures and social ties (Smith 2012, 53).

¹⁰ The relational individual acknowledges an interplay between individual and group orientated behaviour and draws upon a relational ontology (Strathern and Stewart 2007).

¹¹ Mosko (2013) asserts, “Thus it may be concluded that at least in rural regions of Melanesia where land and the products of labor but not labor itself may possibly be alienated, *there are no ‘possessive individuals’ as defined by MacPherson*” (179; original emphasis).

Furthermore, I follow Martin (2007; 2013) and Sykes' (2007) use of MacPherson's (1962) theory of possessive individualism to discuss the presentation of more 'modern' persons, and I counterpoise these conceptions to relational orientations that are more connected to reciprocal obligations. Possessive individualism refers to a "conception of the individual as essentially the proprietor of his[sic] own person or capacities, owing nothing to society for them" (MacPherson 1962, 3). Hence, people are responsible for themselves—successes, failures or otherwise. However, in reality, this vision is not pure. In both the Melanesian and Western societies MacPherson refers to, this ideal can emerge, but generally, it is only that—an ideal (Dalsgaard 2013). I discuss the emergence of this ideal amongst a group of Papua New Guinean banking professionals, who often present themselves as possessive individuals to limit obligations to give money to kin. However, I also emphasise the *moments* in which this orientation emerges, and I situate possessive individualism to still exist within dilemmas defined by the contestations about acceptable circumstances to express one's self as an individual (Martin 2007).

Gifts and Commodities

There have been many anthropological and geographical writings on exchange in Melanesia. Gregory (1982), Carrier and Carrier (1989), Healey (1990), and Carrier (1991; 1995) and seminal works that extended *Maussian* gift and commodity theory are central to these understandings of exchange. Many geographers have further built upon this theory of exchange to explore the hybrid and syncretic nature of contemporary economic practices in PNG (e.g. Banks 1999; Curry 1999, 2003, 2005; Connell 2006, 2007; Curry and Koczberski 2012; Sharp 2012, 2016; Koczberski and Curry 2016). They all, to various degrees, critique neo-classical economic development theory and explore the "efflorescence of the Indigenous economy" and the "principles that govern the production and exchange of things and labour" (Gregory 1982, 5). Furthermore, they help us to understand the alternative 'logics' that inform indigenous economic activity that might not always align to neo-classical understandings of

the 'rational' and profit-driven individual. These 'alternative' logics are encompassed within the 'gift', and the 'relational' and profit-driven logics are encompassed in the 'commodity'.

Broadly, gift exchange is conceived as a transaction between people who are known and obligated to one another (Gregory 1982; Healey 1990; Carrier 1991, 1995). The object of the transaction is inalienable from the transactors¹², and a state of reciprocal dependence exists. The gift exchange itself acts to establish reciprocal dependency and also to create further obligation and debt between two people. Thus, in gift exchange, reproduction of social relationships is central.

Commodity transactions, on the other hand, are supposedly impersonal (Gregory 1982; Healey 1990; Carrier 1991, 1995). They draw clear lines between the subjects and the objects within a transaction, and exchange items are measured with equal units of value (usually through the exchange of an object for money). These are object relationships, mediated by social relationships, rather than social relationships forming the core of the transaction. In this sense, the transaction is only temporary and creates no further obligations between the people involved.

An example of the bounds between commodity and gift transaction can be seen in many of the works of geographers in PNG. Recently, Koczberski and Curry (2016) have explored the changing social and economic environments within the oil palm belt of WNB, which they argue has led to shifts in the social relationships between fathers and sons and reciprocal exchange obligations to one another. Curry and Koczberski (2012) have explained indigenous concepts of labour value, whereby the performance of labour can act within a relational system of exchange among close kin (the 'gift' of labour). The transactors in this

¹² I understand this in terms of Mosko's (2013) description of Ngaka (vital essence) of the North Mekeo people. Although Ngaka is specific to the North Mekeo, it makes a good example of how traditional belief systems and cosmologies construct the inalienability of subjects and objects. Mosko describes Ngaka as the essence of life, which is present in all living things and can be transmitted in different ways, including through gift transactions. The 'essence' of the giver can never be separated from the gift he or she gives, making the object never fully alienable, and blurring the lines between subject/object.

'exchange' are obligated to one another through their on-going reciprocal interdependency. However, when sons begin to demand payment from their fathers for their labour, they are challenging their degree of reciprocal relatedness and obligation. The sons begin to demand commodification of their labour, and as a result, this changes the very way that son and father relate to one another.

Mauss ([1925]1990) originally used these two contrasting categories of exchange to define different types of societies and document the 'inevitable' *progress* of people from gift societies to commodity societies upon the rise of modernity. However, Gregory (1982) would take this model to argue both the gift transaction and commodity transaction coexist in *all* societies, although perhaps uneasily.

Carrier (1991) further represents these two modes of exchange as existing on a continuum, of which pure gifts and pure commodities occupy the extremes. He argues for the representation of a continuum because both commodity and gift transactions never exist in exclusive categories, but always contain elements of individualism and alienation, as well as elements of obligation.

Sharp (2012) demonstrates this nicely in his exploration of betel nut trade in PNG. He argues, although traders are about the making of money, transactions are still ambiguous. He describes:

Transactions are routinely not between strangers, obligations are created, and the transactions may be as much about creating relations between people mediated by things as they are about price making.

These need not be mutually exclusive possibilities in exchange. (18)

Betel nut traders will often incorporate aspects of the 'gift' within a commodity transaction by giving extra nuts or offering the betel nut on credit (see Banks (1999) and Curry (1999) for similar discussions of trade stores and credit). Therefore, Sharp explores the circumstances

in which betel nut traders exchange impersonally and think about their objects of exchange in more inalienable terms.

This ambiguity of exchange also means the terms and circumstance of exchange can be contested. For example, Sharp (2012) demonstrates that betel nut traders will give money to people who worked for them to limit any subsequent claims made on that trader's profit. Giving a wage to that person acts to commodify that exchange of labour, and thus limits any further indebtedness that the 'gift' of labour would entail. However, Sharp explains "this may not always work" (222) because the person who has given their labour might conceive of the limits of interdependency between themselves and the betel nut trader differently (see Martin 2013; discussions on the shifting bounds of interdependency). Going back to Koczberski and Curry's (2016) discussion of the shifting nature of social relations between fathers and sons, this too demonstrates contested understandings of the terms of transaction and the nature of indebtedness. They explain, although sons are challenging "indigenous relations of authority and obligation", this is "contested fiercely by fathers who see such demands as weakening their authority and eroding their socio-political role in daily decision-making" (268).

Spheres of Exchange

I further frame these discussions within the expanded spheres of exchange model (Robbins and Akin 1999; also see Strathern and Stewart 1999). This model is based on Bohannan's (1955) spheres of exchange, which looked at the categorisation of kinds of relations and kinds of objects in any exchange, but Robbins and Akin (1999) and Strathern and Stewart (1999) have expanded these spheres to include the *modality* of exchange. The extended spheres model is especially helpful to understand how some exchanges, whether that be with state money, traditional currencies or exchange 'objects', can be "morally neutral conveyances", while others, "morally fraught conversions" (Robbins and Akin 1999, 9; Koczberski and Curry 2016).

Typically, between close kin, it is morally fraught to exchange *any* object through a modality other than sharing and/or giving (Curry 1999; Sharp 2012; Curry and Koczberski 2012). Meanwhile, Robbins and Akin (1999) describe how “distantly related enemy groups also exchange food, but they must do so in the modality of equivalent or competitive exchange” (10). The objects being exchanged between these two groups might be the same, yet the relationship and the modality of exchange are different. If any of the elements of exchange (object, relationship or modality) were to be substituted in some way (i.e. equivalent exchange among kin) then it becomes a new kind of transaction and “represents a morally questionable conveyance” (Robbins and Akin 1999, 10). Exchange is, therefore, a “domain of action pertaining to collectively sanctioned” (Barker 2007, 4) rules of relating.

Thus, there is an intrinsic connection between sociality and morality, and there is a moral agenda in the reproduction of sociality in exchange. To act in a way that does not reproduce the dominant social order in the community calls into question a person’s morality in the eyes of that community. Acts of saving can often mean denying social reproduction as people are forced to choose between keeping money for themselves over contributing money to kin in exchange. Failing to contribute money is therefore morally contentious since it breaks these rules of relating and exchanging that the extended spheres model has laid out.

Chapter Three:

Study Sites, Fieldwork and Methods



Plate 3.1: Group photo at a roadside market. (Photo credit: Linus Pileng)

This study focusses on better off people in better off places and their connections to poorer village kin; and, it explores how these relationships affect the savings of the better off people. Therefore, relatively prosperous areas in PNG were ideal sites for this study—areas that are relatively developed, areas that attract large numbers of migrants, and areas that have large cash flows that could potentially be saved and/or invested.

I conducted fieldwork in PNG for six weeks in May and June 2017. Four weeks of this was in ENB, around the townships of Rabaul, Kokopo and Kerevat, and two weeks in WNB, around Hoskins and Biella (Figure 1.1). A significant amount of time was spent at Kerevat and Kokopo markets in ENB, and within the township of Kokopo itself, where I was based for nearly

two weeks. During this time, I was given the opportunity to learn, not only from my supervisors but also from Papua New Guinean researchers from the socio-economic divisions in the Cocoa and Coconut Institute (CCI) and the Oil Palm Research Association (OPRA)¹³. I chose these areas because they are prosperous 'hubs' within New Britain and because they attract large amounts of migrants who have moved to better themselves, while their kin has not (and perhaps cannot).

East New Britain

East New Britain is home to some of the wealthiest people in Papua New Guinea. The Gazelle Peninsula, located on the north coast of ENB, has an early history of colonisation relative to other parts of PNG. German presence in cocoa and copra plantations since the late 19th century, and the later establishment of Rabaul as an administrative centre in 1910, has exposed people to capitalist and globalising forces for well over a century (Epstein 1969). Rabaul, Kokopo, and Kerevat have therefore experienced high levels of economic development relative to other parts of the country, which has created employment opportunities. The widespread adoption of copra and cocoa also significantly increased rural household incomes and levels of cash flow (Curry et al. 2007). Furthermore, migration to the Gazelle from other parts of the province and the mainland of PNG has been high as people seek better living standards through access to services and markets (Keig 2001; Allen and Bourke 2009). Yet, some of PNG's poorest regions exist in ENB. Pomio District, away from the fertile coastal plains that have made development so accessible to the Tolai of the peninsula, experiences significant disadvantage (Hanson et al. 2001). Inequalities, therefore, exist across a number of geographical scales: not just between provinces, but within provinces as well.

¹³ My supervisors are working on a collaborative ACIAR funded project with CCI and OPRA. The guidance from these socio-economic research teams became vital to my understanding of the interactions I experienced. We often discussed concepts and terminology or traditions that I was unfamiliar with, and guidance was often given regarding the types of questions I should be asking. These teams have therefore contributed to this thesis to a significant degree.

West New Britain

West New Britain is another province with huge cash flows but also widespread poverty. Most rural people rely on subsistence gardening and fishing for both their own daily food requirements and for small-scale marketing (Koczberski et al. 2006). However, the production of cash crops, especially oil palm, has become a cornerstone of cash incomes for rural people on the north coast. The oil palm industry dominates the economy and relies on smallholder production and a large plantation labour force, many of whom are migrants from outside the province (Koczberski et al. 2006). However, WNB is home to many people with low levels of education relative to provincial cash flow (Ryan et al. 2017), and parts of the province that do not have access to the oil palm industry are still highly remote, poorly infrastructured, and poverty levels are high (Koczberski et al. 2006).

Sample Selection

Given that my field sites include mostly urban and peri-urban areas in relatively well-off provinces, this lends the research to particular types of demographics. In selecting my sample, I aimed for a diverse group of males and females working in both paid employment and the informal sectors: professionals and bank managers, cleaners, shopkeepers, teachers, nurses, as well as informal market traders and oil palm farmers (Table 3.1)¹⁴.

In total, I interviewed 32 respondents, of which 63% were female and 37% male (Table 3.1). From the 20 female respondents, 10 (50%) were currently working in the informal sector; while 6 (30%) had previously worked in the formal sector. Of the 12 males interviewed, only two were currently working in the informal sector and 10 (83%) in the formal sector. However, including past employment, all males had worked in the formal sector. Many of the females interviewed, who previously worked in the formal sector, had chosen to work instead in the informal sector (most as market traders) since earning potentials can be greater, and the 'pressures' from wantoks can be less. The males in paid employment, or past employment,

¹⁴ By no means is this diverse sample representative of the broader population.

typically held better-paying positions than women and they had excelled through the hierarchy more often.

Table 3.1: Participant data.

Code	Gender	Occupation	Past Occupation	Education	Province of Interview	Migrant
1	F	Fresh Produce Re-seller			ENB	
2	F	Fresh Produce Re-Seller	Secondary Teacher	Teachers College	ENB	Yes
3	F	Smoked Fish Re-seller			ENB	
4	F	Meri Blouse Seller		Grade 12	ENB	
5	F	Meri Blouse Seller/Secondary School Teacher		Teachers College	ENB	No
6	F	Meri Blouse Seller	Assistant Teacher	Grade 10	ENB	No
7	M	Graphic Designer/Business Owner/Marketer		Grade 12	ENB	No
8	M	Bank Manager		University	ENB	Yes
9	M	Shell Money Seller	Teacher	Teachers College	ENB	No
10	M	Bank Manager		University	ENB	Yes
11	M	Bank Manager		University	ENB	Yes
12	F	Bilas/Meri Blouse Seller	Secretary	Secretarial College	ENB	Yes
13	F	Meri Blouse Seller	Secretary/ Receptionist	Secretarial College	ENB	No
14	F	Fresh Produce Re-Seller	Typist /Data Entry	Computing College	ENB	No
15	F	Fresh Produce Re-Seller			ENB	No
16	F	Public Servant		Grade 10	ENB	Yes
17	F	Bank Manager		University	ENB	No
18	M	Store Supervisor			ENB	No
19	M	Store Supervisor			ENB	No
20	F	Store Worker		Grade 9	ENB	No
21	F	Cleaner		Grade 6	ENB	Yes
22	F	Teacher		Grade 10	ENB	Yes
23	M	Bank manager		University	WNB	
24	M	Computing Repairs Business Owner		University	WNB	No
25	F	Receptionist		Secretarial College	WNB	Yes
26	F	Cook			WNB	No

27	F	Receptionist		Secretarial College	WNB	No
28	F	Nurse		Nursing College	WNB	No
29	F	Secretary	Business Owner	Secretarial College	WNB	Yes
30	F	Hospital Manager		University	WNB	Yes
31	M	Entrepreneur	Public Servant		WNB	Yes
32	M	School Principal		Grade 10	WNB	No

*Some participant data has been obscured to protect participant identity.

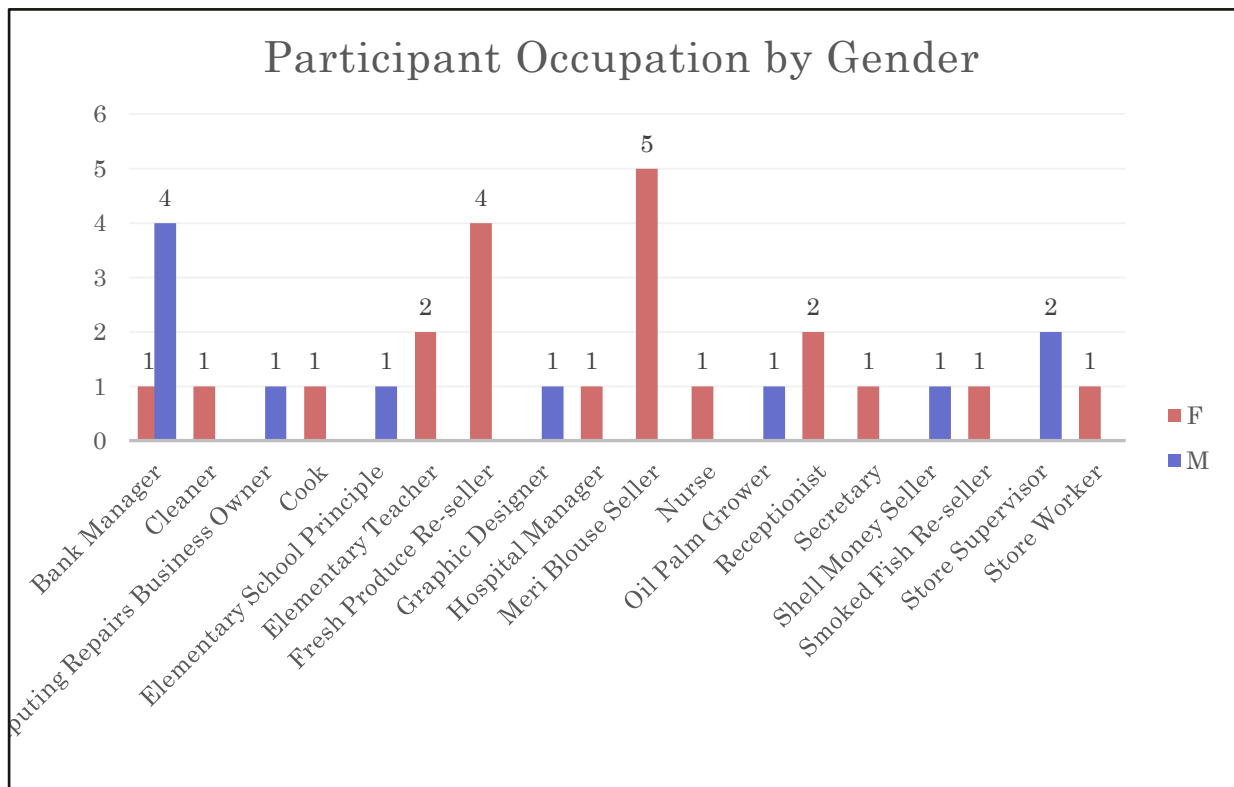


Figure 3.1: Participant occupation by gender.

From this sample, I selected three interviews to showcase¹⁵ (Table 3.2). Not only is my reasoning for this limitation a matter of space and time to conduct honours level research, but I also believe the three interviews are representative of the diverse positions evident in the broader sample. John (Chapter Four) represented a highly modern position that was evident among other banking managers, who all, in various ways, asserted themselves as possessive individuals and drew upon the institution of development to validate their monetary practices. Joseph (Chapter Five), although no other participant was quite vehement as he, demonstrated the influence of individualist Christian discourse. Finally, Evelyn's interview (Chapter Six) demonstrates how culture can be drawn upon as a moral incentive to give money to kin instead of saving. This element of 'culture' was evident in most interviews, but I believe Evelyn's unique situation exemplifies the dilemma in real and apparent terms.

Table 3.2: Case study selection.

John	John is a bank manager in a major town in New Britain, but he grew up in Port Moresby. He comes from a family that is highly educated. He is single and lives alone in his three-bedroom house.
Joseph	John is an entrepreneur based in WNB. He is originally from a Highlands province but had worked as a public servant in WNB for many years before retiring.
Evelyn	Evelyn is a public servant in ENB. She is originally from an island province but has lived in ENB since she married her husband. She has three children.

¹⁵ All participants have been de-identified and data obscured where needed.

Participant Recruitment Methods

My participant recruitment methods were opportunistic and relied on snowballing (Atkinson and Flint 2004). For example, spending time in the markets allowed relationships with the sellers to develop, and I was often referred from seller to seller. I approached formal workplaces to recruit working people, and I also used my local connections. Many interviews I found myself ‘falling’ into, or being recruited by the very interviewees I sought after (see Box 3.1). Due to unfamiliarity with the local lingua franca, *Tok Pisin*, I relied on those at ease being interviewed in English. However, any person who did not speak English well and wished to speak to me about their saving practices was not denied an interview. On these occasions, either my supervisors or local research collaborators were available to translate.

Field notes: Kokopo Markets, 10/05/2017

“Sitting in the Meri Blouse section, eating lunch—I sat next to a woman selling necklaces so I could eat my tapioca and banana. She asked me what I was doing at the markets, so I explained my research. She took this as an opportunity to air her grievances with ‘micro’ (all microfinance banks seem to be referred to as micro), saying they took money from her and she now has a considerable debt from interest. We spoke for a fair while, but I soon needed to leave to an appointment. She made me promise I would come back tomorrow to continue with the interview.”

Field notes: 08/05/2017

“The interview was performed in the back seat of our vehicle, after finding ourselves obliged to drive [REDACTED] to his house just a ‘short way’. We spoke for the full 40 minute drive there, and I had the full 40 minute drive back to town to reflect.”

Box 3.1: Recruitment methods.

Conducting Interviews

During interviews, I was guided by a prepared set of interview questions designed to allow flexibility. I adopted an open and unstructured approach to interviews, and I often found myself in a passive position. I would introduce the topic of my research and then my interviewee would lead the interview themselves, with me only inserting a few key questions. This was possible since most people had very strong opinions on saving. Issues, concepts, and terms I had discovered in previous interviews, I raised in subsequent interviews and conversations. I asked about 'pressures', as I discovered this is a well-known and often used term, which inevitably lead to discussion on the pressures of *kastom*¹⁶ and kin obligations on individuals' incomes and the ethical and moral dilemmas this caused. This directed my inquiries into the monetary and social relationships amongst kin, and how these relationships might affect saving practices. I also gathered data on participant's earnings, spending, banking situation, education, and family life. These data were collected through informal semi-structured interviews rather than surveys or structured interviews because the principle qualitative data I wished to collect focused on feelings, worries, thoughts, values and moral principles.

Field notes: 04/05/2017

"I attended a training course on financial management and business enterprise today. My main reflection is that I was often positioned by the trainer as a 'Western' woman who had pearls of wisdom in my possession on how to effectively manage money and run a business. The trainer did not know anything of me, other than the fact that I was a student from an Australian university who was researching the difficulties of saving in Papua New Guinea. If he did know me, he would also know that, at the moment, I am saving zero money myself, and that I haven't the slightest idea how to run a business. I struggled when I was very often called upon to give advice or an encouraging word; and, being in PNG for less than a week at this point, my role as active participant in this training was completely unexpected. I had thought I could just sit up the back and observe. How wrong I was."

Box 3.2: Research position.

¹⁶ *Kastom* refers to a body of lore that relates to imagined boundaries of group and cultural identity (Martin 2013).

Compared to the rural villagers I spoke with, many wage-earning people presented to me a more Western-influenced understanding and knowledge of saving; however, much meaning and understanding is still embedded in indigenous culture, custom, and sociality. My status as a young *wait meri* (white female), who most assumed to be Christian and adept at 'financial management', was likely to have affected the way some participants discussed certain topics with me (see Box 3.2).

Most interviews were an hour long, but this time varied depending on the individual interview. The longest interview was two hours and the shortest approximately 20 minutes. Before individuals were interviewed, their rights as participants and how the data would be used was explained. All pictures were taken with permission, and most interviews were audio recorded with consent and later transcribed.



Plate 3.2: Interviewing women at the markets. (Photo credit: Jarred Wennal)

Analysis

All interviews were transcribed and then codified into themes. Intersecting themes were then identified, and similarities and differences between participants were established. After reviewing the interviews, I identified morality as the central theme throughout. I consequently explored Barker (2007) and Cox's (2011; 2015) conceptions of the postcolonial triangle, and I thus codified the interviews using three different concepts: development, Christianity, and culture. Within these three conceptual domains, I realised that people generally pulled from both individualistic ethics and reciprocal ethics at various times, and I worked to understand how these three concepts influenced people's saving practices.

This analysis was also helped by my informal discussions with people, who were not included as participants in this thesis, but who helped to inform my research. Especially discussions with PNG research collaborators, who would often explain aspects of information that came out of interviews, and assisted with my interpretations.

Research Approach

During fieldwork, at the forefront of my mind were ethical issues and my position in a relationship of power. My approach was informed by an anthropological literature that looks at Melanesian ontology and epistemology, *and* by decolonising literature that outlines how anthropological and geographical research has traditionally colonised the research process (e.g. Quijano 2000; Louis 2007; Lloyd et al. 2012; Bawaka-Country 2015; Esson et al. 2017). Not only should my results reflect a milieu that consists of alternative voices, but the research process itself—how I arrived at these conclusions—should be reflexive of its own position in a 'coloniality of power' (Quijano 2000). While it was not possible for me to include my participants as research collaborators in the way that is demonstrated by most decolonising

research, the involvement of PNG researchers, and my intentions to provide a space for alternative voices, aimed to situate my research within more participatory approaches¹⁷.

¹⁷ Kindon et al. (2007) argue that participatory approaches “represents a major epistemological challenge to mainstream research traditions” and it “recognise[s] the existence of a plurality of knowledge in a variety of institutions and locations” (9).

Chapter Four:

Development



Plate 4.1: Papua New Guinean flag. (Photo credit: Stephanie Harris)

Although villagers were often harshly self-critical, they did not seek wholesale change. They did not want to become exactly like the Australians who were leaving, or even the new Papua New Guinean elites. They wanted to change so they could fulfil familiar aspirations: to endure as a community, to be secure and prosperous, and to be able to meet other people as equals. The world taking shape around them, however, operated according to different principles than those of the village. So they were faced with a problem of how to take a respected place in that world without abandoning much of what made Kragur what it was.

(Smith 2002, 9)

Michael Smith's (2002) words demonstrate that paths to social, cultural and geopolitical transformation should be understood through multiple modernities and competing logics. The people from Kragur wanted material improvement in their lives. They desired development, even if that was to become "more like themselves" (Sahlins 1992, 13). They wanted the capacities that modern living would lend them, and as Smith observes, these desires for modern capacities were founded upon existing aspirations for prosperity and cultural continuity. The advent of modernity did not dramatically change these; however, it did open to people greater opportunities and propensity to gain them in alternative ways.

McCormack and Barclay (2013) have stated: "In the absence of another viable economic system, they [rural Papua New Guineans] have no choice but to continue to seek these [improved material wellbeing's] through some kind of capitalist development" (3). Even so, capitalist forms of development become encompassed within indigenous understandings, and can often be drawn upon to supplement and bolster non-capitalist indigenous practices. For example, Sahlins (1992) has explored the encompassment of modern institution through indigenous logics in his descriptions of the *Tok Pisin* word '*developman*'. *Developman* exists as a hybrid, somewhere between 'Development'¹⁸ (in the neoliberal and Western sense of the word), and the pre-existing logics that made up traditional society. The fact that English and *Tok Pisin* words can at times sound similar in pronunciation, and can present somewhat similar implications, does not mean these words imply the same things, nor are they used with the same intention and perception. Rather, it demonstrates how seemingly globalising ideologies can be reinscribed with local meaning, and thus 'used', in a sense, to meet local ends.

Nevertheless, historically, it has been understood by 'modern' society that reaching an ideal state of living requires a focus on national economic growth through capitalist modes of production (Connell 1997). The International Bank for Reconstruction and Development (the World Bank) became involved in Papua New Guinea in the 1960s to advise and report

¹⁸ Development with a capital 'D' denotes the homogenising agenda of the Development Project (Corbridge 1998, 139).

on development directions that focused on progress to self-governance, and for the territory to be able to “stand on its own feet economically” (c.f. Connell 1997, 22). This meant the focus was directed towards “providing a climate favorable to economic growth” (Connell 1997, 22)—an ‘if you build it, they will come’ type mentality. Within this ‘Development Project’¹⁹, it was understood that change required a transformation of the very social and cultural fabric—to ‘develop’ and therefore ‘progress’ to become more like the West’s economic subjects. Connell (1997) has described the World Bank reports as conventional (both in policy and the language of development) because they present development as an outcome that simply follows from education and training and increased government services. And from this, Papua New Guineans would ‘naturally’ progress down the modernisation path of becoming more like OECD countries: “There was no challenge to existing development practice” (Connell 1997, 22).

In this chapter, concepts of ‘Development’ (capital ‘D’ intended), prosperity, personal achievement and financial independence are explored. First, I introduce a bank manager named John, the case study for this chapter. I situate his interview within a number of similar interviews with bank managers, to examine how the ‘savings problem’ is imagined by successful urban professionals. In these interviews, rural ‘grassroots’ who cannot save are sometimes imagined to be ‘dependent’, ‘lazy’, and harbouring ‘handout mentalities’. Meanwhile, the ‘working class’ are disparaged for their lack of budgeting skills and indulgence in *wantok* demands. The interviews show how those in the financial sector understand ‘grassroots’ as people *needing* ‘Development’. Thus, the chapter examines the process by which these urban finance professionals come to see Papua New Guinean culture and relating relational ethics as inhibiting ‘Development’. Finally, I explore the strategies these urban professionals use to limit redistributive culture, so they can better save for their own personal benefit.

¹⁹ An understanding of the ‘good life’ and ways of doing economics that only accounts for a dominant Western view (Corbridge 1998).

John: *‘But you have to have a limit’*

During fieldwork, I interviewed five bank managers. However, John could represent any number of these bank managers who are middle-class professionals from a background of relative advantage. He grew up in Port Moresby and described himself as Manki Moseby (a child/boy from Port Moresby). Furthermore, both John and his parents have attained university-level education. Thus, he has long been exposed to the influences of modernity. He currently lives in a large standalone house. He owns his own Land Cruiser, which he takes on four-wheel driving trips over the weekends, and he plays soccer one night every week. At the café in which we met for the interview, John insisted he buy both myself and my colleague coffee and cake, because I was a student and *‘don’t earn very much’*.

Field notes: 09/05/2017

“I received a call to meet at a local café down the road. Something different to the hot sweat and sometimes cramped quarters of the markets. The air conditioning was a cool welcome. As we walked into this cosmopolitan space, so different to where I had just left, John said to me, ‘I saw that you are a student, so I wanted to help you out with this interview, because I remember what it was like when I was a student.’”

Box 4.1: Field notes—John’s interview.

Our communities revolved around teamwork...to survive. We never actually went out ourselves. So, it’s only now realised that if you go and work somewhere else, you need to be independent. I guess the dependency on the group is something that effects [saving], but people can still leave or get out of it.

Rural areas see money as something that is of luck. Only when you have it, you’ll have it. But how to actually make it is something hard for them to do... Should I say luck, or do they see it as grants? Someone can come from the village and ask someone who is employed in town for some money so they can get something for them self.

On a personal basis to try to educate them, I say: “I can give you this money but is it for your personal benefit or is it for the community benefit? If it’s for a personal benefit then I think that’s your own expense, you should be able to meet that on your own. If it’s for the social good, then I’m sure I can put

something in". And that's the thing with customary events, bride price, some sort of exchange events and ceremony...But then there are some who will come and ask you for crazier things like their fare to go back home, or if you could buy their children's school uniforms.

Out here, I'm independent now. I'm on my own. I don't have that support. Back at home, I would have support. So, I wouldn't mind giving money out...It becomes, like I said, traditional way of doing investment...But you have to have a limit.

It's your personal priorities...Knowing at the back of my mind that I didn't pay for all of my education. There are people who have contributed to that. So even my parent's maybe, they would have asked a few relatives to assist for my fees. So, not because I need to pay them back, that's been told to me, and the parents should not be able to tell that to their children. But, you as a person growing up in a community, you know that somebody contributed in one way or another. So...it becomes an appreciation that you can give. And I guess that's where it should stop.

[Giving is the] link to going back home...Otherwise if you [only] live with you, your wife, your family [nuclear family], and suddenly want to pack up and go home, you will be seen like: "Hang on...why do you want to go home? Where you coming from?" It's always the connections back home that keep.

But then again, they might say, "Could you look after this child for us, because back in the village we can't support her to come to and from every day to school". Because of the distance maybe...finance. So, they can come to where we are staying and then live with us. Actually, it does happen. Not here, because I'm not from here, but back in Moresby there would be heaps of people coming to stay with me. Lucky in Moresby my home was a small place. That was okay. Living out here on my own and I have a standalone house. Myself and two other bedrooms. Automatically, everyone knows, "he's got enough space, go up and live with him!"

Although you can understand that's gonna happen, or that's the way it should be, someone who is educated and living in town in PNG will still have to contribute in some way—for the feeling of being accepted, recognised basically. Being a part of a community.

Box 4.2: John's interview.

The Savings Problem

According to Cox (2011), banks are “deeply implicated in the project of development and of nation-building” (238). For this reason, interviews with John and other bank managers were ideal to gain an understanding of the realities of the ‘Development Project’, and to understand dominant views and assumptions as to why Papua New Guinean people might find it difficult to save. In particular, the interviews provided a deeper understanding of how the ‘savings problem’ is imagined among Papua New Guineans working in the finance sector.

Among the rural populations, lack of cash income, inadequate facilities, lack of knowledge and awareness, consumptive practices, lack of a ‘savings environment’, dependency and ‘handout mentalities’, and a lack of consistency and hard work were all issues raised to me by the bank managers interviewed. Most recognised that earning money in rural areas is tough. John says: *‘It’s sad. Savings in rural areas, especially those places they hardly see cars every day, hardly have soap. What can you do? What can you save? And why would you save it?’* But often, the conversation with John and the other bank managers would come back to the dependency of the group being a problem, implying that people must be educated otherwise. One manager said to me: *‘There is one section of the population, they just want to enjoy life and they are not really worried about this [savings]...Staying, playing some Bingo, going for card games, getting liquor money. But then there is the community that is honest and hardworking, and they try all sorts of ways to actually reach their goals. I think recognising that these sorts of people [the hardworking and honest], it’s quite small’.* Categorising the ‘honest’ and ‘hard working’ as able to reach their savings goals, in comparison to those who just enjoy life—who drink liquor and play Bingo—situates saving as a moral issue. The accumulation of money comes to be positioned as “not only practically feasible but also morally justified” (Gewertz and Errington 1999, 43). And those who cannot save have their own bad habits and lack of will and conviction to blame: “Being poor—or at

least remaining poor—became a matter of choice, not of inescapable circumstance” (Gewertz and Errington 1999, 58).

Of the ‘working class’ people, matters of budgeting, cost of living, low wages, unnecessary spending and consumptive practices, as well as demands from ‘grassroots’, were addressed in these interviews. Although these participants recognised ‘working class’ hardships, such as high costs of living and low wages; the prevailing view was to categorise people as good or bad savers depending on their moral or immoral behaviours. One participant told me: *‘There are bad habits now among the working class...They seem to be careless now. The PNG wantok system...it’s not like you have so much money, but everyone will go to them. It’s an obligation...Savings are growing and then alongside, the demand grows as well. I tell them [the working class], “why don’t you try living within your limits?”*. Savings is conceptualised as a ‘choice’ to live within your limits. The indiscriminate gifting of money is imagined to result from a lack of discipline, spending unnecessarily to *‘pretend you are somebody you are not, to show “I am like that person”*’; and also, due to lack of knowledge on how to effectively budget.

John and other banking managers have come to see traditional redistributive culture as inhibiting ‘progress’ and ‘Development’ amongst their rural kin (also see Martin 2013). That is because they draw from an ideal of ‘Development’ that promotes financial independence, personal achievement and individual responsibility, which is thought to lead to ‘prosperity’ in lieu of financial dependency causing poverty (Martin 2013; Schram 2015). As John says: *‘I’m independent now. I’m on my own. I don’t have that support’*. This idea is further based on the assumption that kinship obligations and redistributive practices are damaging to individual household finances (Martin 2013, 121). That is because redistributive practices spread the benefits of wealth across a community rather than individuals and households benefiting at a disproportionate scale (see Gewertz and Errington 1999 for discussion of the ‘levelling’ effect of PNG redistributive practices and culture). This divide, between development and culture,

points to a very singular idea of what prosperity is and how to attain it (profit maximisation for individual and household units attained through capitalistic modes of operating). Moreover, in this picture, redistributive culture is not celebrated for its ‘community’ and ‘egalitarianism’, but is imagined as part of the ‘savings problem’.

Thus, these banking professionals understand ‘grassroots’ as people needing ‘Development’, to become more like those who *do* save money effectively. Hence, it is said, for the ‘grassroots’ to become more independent and take on the responsibility of their own financial futures, the ways of tradition and village life must be left behind so that communities may be able to ‘progress’ into modernity. In failing to do so, these ‘grassroots’ must understand their own moral failings—they must not have worked hard enough, or perhaps they spent too much unnecessarily; and, the ‘working class’ are understood to be undisciplined, lacking knowledge, and living within moral vice.

Independence and Limiting *Kastom*

John’s case study shows what living within one’s limits in PNG actually looks like. In this thesis, I look to alternative explanations as to why working Papua New Guineans living in ENB and WNB find it difficult to save. However, in this section, I explore one person who does save money. I look to the strategies he uses to limit claims to his money by kin (i.e. asserting himself as a possessive individual), which thus allows him to save more for his own personal benefit. These strategies, I found to be common among my banking participants, and it was also common for these participants to claim that the ‘working class’ should be able to do the same to save money.

John’s conceptions of ‘community’ and ‘egalitarianism’ were limited to a sphere of culture separated from day-to-day life and business. It was demarcated to a realm of ritual and ceremony so that John could limit the type of claims made by kin to his money. John did not explicitly frame culture as inhibiting development, but he did limit the type of ‘culture’ that

should be practised for people to 'develop' and become more economically successful. Therefore, his attempts to separate culture and development was to compartmentalise them.

I asked John his opinion on why it is difficult for Papua New Guineans to save. He told me it was '*the dependency of the group*'; because demands to redistribute, obviously, makes it difficult to accumulate. John himself experiences much demand on his money, being a working professional who earns more than a decent wage. He believed that people need to realise ('grassroots' and 'working class' alike) that if you go out on your own to work somewhere, you are independent. Not only do you need to be able to look after yourself, but also the villagers back home need to realise that you have no obligation to look after them as well. This is asserted on the basis of John's claims to possessive individualism. That now he is working and leading his own life in town, he has come to be the proprietor of his own successes (see Martin 2007).

When John is in the village, he does not mind contributing money to customary events, like bride price²⁰, but he will not pay for 'crazier things' like airfares and school uniforms. The latter, he believes, benefits the individual rather than his money going to benefit the community. He says: '*If it's for a personal benefit, then I think that's your own expense*'. John is directing his money into activities and traditional events that are fundamental to social reproduction and maintaining and strengthening kinship ties. Thus, he is investing his money where the social returns are greatest and have the highest impact, both for himself and for the clan/community: '*It becomes, like I said, traditional way of doing investment. But you have to have a limit*'. This limit, for John at least, lies within the bounds of customary events. Events that the whole community partake in and recognise, rather than him gifting money to individuals, which would have little return. Making the distinction between community and

²⁰ Bride price refers to a traditional exchange in PNG, consisting of money and food stuff given by or on behalf of the husband to his bride's family, before they can be joined.

individual benefit, is one strategy that both John and other urban professionals use to control the sharing of wages.

This framing is similar to that of the Tolai 'elites', who limit concepts of kastom to exclude everyday reciprocal interdependency. Martin (2013) explains: "I was struck during the course of my fieldwork by the differences in attitudes towards customary ceremonial obligations and day-to-day demands for sharing and material assistance that tended to be expressed by Big Shots as opposed to grassroots villagers" (286). That is, Big Shots²¹ took great pride in their role of what they call kastom, but they limit the realm of kastom to no longer include everyday obligations that have traditionally redistributed wealth equally among clan members (LiPuma 2000; Martin 2013). This everyday obligation, in the minds of the Big Shots, was a "constant irritation" and a "threat to their positions", and so became recalibrated as villagers looking for handouts (Martin 2013, 286).

Among the Tolai at least, the word kastom refers to a body of lore that relates to imagined boundaries of group and cultural identity. Martin (2013) argues that kastom does not serve a fixed meaning, but "served as a means by which the boundaries between different kinds of claims can be assessed" (100). It is used as a moralising rhetoric that aims to set the bounds of interdependency and obligation—*who* is one obligated too and *what* is obliged. But this means that kastom is contestable, just as understandings of one's own identity and culture is contested (Martin 2013). It can be used to simultaneously solidify and dissolve, and unite and divide a group and their expectations of culture.

Traditional understandings of reciprocal interdependency would encompass all aspects of village life (see Smith 1994). But John and other bank managers, and Martin's (2013) Big Shots, are redefining the bounds (and reifying the village part) to claim that their interdependency with villagers and their obligations to kastom *only* exist within the village, and should not extend to their modern lifestyles. Martin (2007) explains that "it seems as if, in

²¹ A name for PNG political 'elites' who do not redistribute their wealth.

drawing a distinction between the two lives [between village life and modern life], Big Shots are making a claim that different moral personae are appropriate in different social contexts” (289). As such, John’s relational self is one that is reserved for the village and a newly defined *kastom*, while the individualistic self is allowed sanction within the so-called modern and urban world. He asserts himself as a possessive individual on any matter that is related to his economic success in the town. He has ‘made it’ himself, and he no longer has (or needs) economic support from the villagers while he lives in town. Thus, he thinks he is also no longer obliged to them (though, he said he can *appreciate* their support to his education when he was a child). It is only when he returns to the village that he recognises his interdependency: *‘Back at home, I would have support. So, I wouldn’t mind giving money out’*. Thus, through the delimitation of these two selves, John is not only limiting the types of claims he feels appropriate for kin to make, but he is also limiting the contexts in which he believes it is moral for kin to ask for money at all in the first place.

However, John has said that this distinction between individual and community obligation, and between village and town life, can be difficult concepts for the villagers to grasp because they do not understand money for what it is—something that must be worked hard for. Instead, John asserts, they understand it as something of ‘luck’ or ‘grants’. This is in spite of his knowledge that rural Papua New Guineans often conceive of themselves as relationally bound and constituted. These conceptions does not just extend to assertions of indebtedness to people who contributed to your schooling or upbringing in some way. But rather, it extends to deeper cosmological understandings that ties people’s very essences together through ongoing reciprocal exchange relations (see Mosko 2013). By denying the impact of these relations in his life outside the village, and by compartmentalising exchange relations to ritual and ceremony rather than it extending to day-to-day life, John is in fact denying the very relations that contributed to constructing his being in the first place (see Mosko 2013 for discussions of Ngaka).

The Modern Advantage

John and the other banking manager's backgrounds of relative advantage have exposed them to modern institutions, such as higher education, which has enabled them to progress into high paid work and business in urban centres. These urban professionals have been more exposed to the "penetration" of global markets since colonisation and the following of independence, and this has presented them with greater choices and identities that inspire individualism (Cox 2011, 98-99). Barker (2007) has suggested these new choices and identities are mediated through money, consumerism and Christianity, which are all enablers of individualism to some extent. For example, Robbins and Akin (1999) argue the introduction of state currencies has extended personal powers of choice and consumption for many Papua New Guineans. They note: "Money, in contrast [to articles of display], points to an open capacity to act in various ways in the future...If articles of display represent and enhance something on the order of charisma, a power ultimately lodged in others, then money represents and enhances agency, an actor's personal ability to get things done" (28). These banking professionals' ability to earn money, and their capacity to consume, is an indicator of individualistic agency, which, arguably, encourages an individualistic perspective towards accumulative practice.

But, situations are not so simple to demand a 'choice' to save because that is the economically 'logical' and 'rational' thing to do. Successful urban professionals' advantageous backgrounds put their capacity to earn money in good stead. Their higher earning power means they can essentially 'afford' to limit the bounds of interdependency. However, those in more precarious positions—those in lower paying employment and the 'grassroots' living in the village—are more reliant on this interdependency themselves (Sharp et al. 2015). Many 'working class' Papua New Guineans from my interviews called it a social safety network. And it is these networks that will assist in times of need, perhaps more than the meagre savings that a low paying job can accumulate. Investing in kinship connections and village life therefore

offers value alternative to money power, and these 'choices' are situated within complex value relations. These points will be discussed in more detail in Chapter Six.

Chapter Five:

Christianity



Plate 5.1: Christian priest. (Photo credit: Esley Peter)

Some of the senior clan members, especially those who had led full and powerful lives before the epoch of encompassment, openly rejected Anglican overtures. For them, to be truly Maring was to live and die according to their own religion and rituals. At the other end of the spectrum from these senior voices were those who unconditionally allied themselves with the mission, declaring the past dead and the future Western. However, the great majority of people fell somewhere between these two extremes... it was this large knot of people in the middle that would attempt to engage the mission, to negotiate a Christianity that met at least some of their own desires. (LiPuma 2000, 237-238)

To tell the story of Christianity in Papua New Guinea requires the telling of colonisation. One does not exist without the other. Therefore, missionisation is a story of 'contact' and its forward effects of continuity and change on culture, society and ways of life. LiPuma (2000) describes that "close in track of the kiaps [Australian colonial officers] were the missionaries" (208). Their God-given mission was to proselytise the 'poor' and 'uncivilised' natives; compelled by their religious ideology to 'conquer and unite' the spiritual world, just as the Australian officers were compelled by the administration to conquer the physical landscapes.

Most Papua New Guineans welcomed the missionaries, if not all of their teachings. This is because they saw the continuity of their own cultures and cosmological beliefs in the words of European men who possessed material wealth, power and knowledge they themselves did not have (Smith 1994). Michael Smith (1994) explains that Kragur villagers from Kairiru island, East Sepik Province, associated Catholicism as synonymous with European society, and they connected Catholic practice and 'magic' as the source of European wealth. This conception was based on Kragur villagers' own pre-existing beliefs about magic and ritual, and how these connect to the material world. The wealthy Europeans, perhaps, were practising some type of superior magic—the magic of prayer—that allowed them to call upon the powers of God (Smith 1994; also Burridge 1960 for discussions on cargo cults). Similar to development, Christianity became a path to change to "fulfil familiar aspirations" (Smith 2002, 9).

Nevertheless, the missionaries did not only aim to introduce Christianity, they also sought to educate Papua New Guineans of their immoral ways. Papua New Guineans would need to put aside their pagan beliefs and practices when they turn to the Christian Gospel (Smith 1994). According to LiPuma (2000), the missionaries believed that "at some unspecified time in the future, they [Papua New Guineans] would be 'thankful' for their [the missionaries] guidance into modernity and onto the world stage" (47)—to become more like the West. Thus, at least to these missionaries, modernity became "synonymous with salvation and newness" (Mignolo 2007, 41), whereby 'progress' to a better future would be modelled on

the 'superior' moralities of Christian society. Those unconditionally allied to the mission put aside tradition and village life and aligned themselves fully with the church. The introduction of Christianity to PNG, although well-intended, was therefore a part of a colonising apparatus; and Christian missionaries represented the apex of a colonial/modern intersect.

In this chapter, I explore the separation of Christianity and tradition (culture) through a case study of an Evangelical Christian man named Joseph. I explore Joseph's cynical and critical positioning of *kastom*, and I discuss this positioning in relation to his assertions of Christian individualism. Christian ethics encourage discipline, accountability and individual responsibility (see Robbins 1998a, 1998b). Similar to John in Chapter Four, Joseph limits redistributive culture so that he can better save and accumulate money. But, unlike John, he limits his participation in all cultural exchange bar mortuary rituals (the absolute limit of *kastom*). I look to Joseph as an example of a devout Evangelical Christian, who has been able to attain his Christian 'ideals': an ideal that enables him to save money for his and his family's individual benefit. In the case study, I look to the strategies he employs to overcome the perceived 'saving problem'. However, as will be discussed in the next chapter, these 'ideals' are not attainable by everyone.

Joseph: *'You see, you need to feed them!'*

Discipline! Priorities! Responsibility! These are the three words that define the interview with Joseph. Coming from a strict Christian upbringing in a highlands province (his parents were raised in the mission), Joseph thanks his Christian father for his economic success as an entrepreneur and for his ability to purchase land in WNB and become a wealthy oil palm farmer. Joseph's interview was unique. In all my interviews with people who discussed Christianity, I did not come across such a strong Evangelical and ideological position as held by Joseph. However, it is prevalent enough to impact development initiatives, such as personal viability training (see Bainton 2010).

I'm not a smoker. I didn't chew betel nut. I don't drink beer... so I stick to my budget. So, my family are happy. My son doesn't smoke, doesn't drink, because I have taught discipline in my family. People are struggling [to budget] because they don't have their priorities in place... Caused by a lot of peer group influence... The more you socialise with people that's where you come to problems. Unwisely spending, it's not budgeted for—social drinking, gambling, social destruction, it's influenced by others. They don't know how to spend, they don't have their priorities. I came out of a Christian background, so I don't touch all of these things. I don't compromise with [spending money on] anybody.

I can always thank my daddy because he was a Christian man, that's how I grew up. People with no Christian background, they're all over the place. They haven't got their priorities. Like, budgeting and planning and all of these things. And the other thing is *kastom*! You have to partake [in payments]. Death [mortuary rituals] is compulsory, and what I can spend a lot of money on. Others [for example bride price], I don't compromise. I say no [otherwise] I just waste my money. Glory to suffer or suffer to glory hey?

...They [*wantoks*/kin/relatives] cannot invest in me. If I have a problem with my son or daughter, I do not compromise, it is my responsibility... When I was a baby they [helped], but I am at this age—mature—and I'm not in the picture [not living in the village]. I do what is generally right for me. My decision is final, no doubt about it. I do not need any dictation from outsiders to influence my family affairs.

People involve too many [extended family]. [They] should change the[ir] mindset! You have a clan dependent, they change your plans. It's good to be more independent... You have to stand on your own two feet. I paid the bride price for my son; I did without help. Paid for it all—K 20,000 (= AUD 8,167). My son is happy, he will start with a nice life. The problem [is], people are investing in you, you need to plus [reciprocate back but with extra]. It's the interest put on top. I plus myself with no one. The more you got debts, you get too much involvement [from '*wantoks*']. It will put you right down.

This is what's happening in the highlands, the mentality is that everyone wants to get rich, but some lazy people. Wrong perception! A person like me, I don't want to go to the village. Like, I'm from the highlands, but highlands custom is very demanding—too much demanding. Jealousy!

In the village, I sympathise with them. The life they have isn't the same as mine. I help them... my social obligations... I help them. But I'm only there for three or four weeks. I help them with their school fees. I use my discretion, but I subsidise the amounts for the children who need it.

WNB people are playing up with money. They throw money left, right, centre. No priority! Waste of money! That's where people are stagnant. They cannot move. But here, WNB people aren't responsible. School kids just go out drinking, night clubs, buying drugs, home brew. That's a fact!

People find it hard to save—they got too many *wantoks* living with them. Too many parasites. You see, you need to feed them. Like me, I live by myself. Now I am only one. I wake up at five in the morning and I go to my job. My workers only come in to harvest. I don't entertain anyone.

There are too many parasites. That's really [the] root. He [a '*wantok*'/relative] doesn't do nothing, yet he can get a free feeding every time he comes to my table. He doesn't do anything for me. Time is money huh? Suffer to glory. So I... I live and set my examples. If he does something wrong, I tell them to arrest him. Cause and effect. Consequences!

Box 5.1: Joseph's interview.

Christianity Versus Tradition

Those who “unconditionally allied themselves with the mission, declaring the past dead and the future Western” were often those who seemed to gain the most from Christianity (LiPuma 2000, 237). Young men, previously constrained by their position in the village, and dominated over by *Big Men*²² and elders who harboured secret knowledge and magic, would be among the first to rejoice Christianity and the individual power it afforded them²³. LiPuma

²² “...the Big Man is a self-made leader, who does not inherit or even assume a fixed office, but is constantly having to prove his suitability as an organiser of social relations...Ultimately, a man becomes ‘Big’ by extending the number of people who are indebted to him” (Martin 2010, 4).

²³ The relationship between Christianity and individualism has come to be widely accepted amongst many Papua New Guinean researchers. The works of Joel Robbins (1998a; 1998b), who examined the Christian conversion of the Urapmin of the Western Highlands, established the importance of individualism in models of Christian morality and salvation. Many other scholars have followed suite (see Schram 2009; Cox 2011).

(2000) explains the Big Men of old, “those who had led full and powerful lives before the epoch of encompassment” (237) had rejected Christianity. These men had the most to lose.

Since, Keesing (1982) explains, PNG culture has been objectified. It has come to be seen as a ‘thing’ to which people can “proclaim adherence to or reject” (299; also see Strathern and Stewart 2004). This means people have taken an “external view of themselves and their way of life” in the context of colonialism (299). Normally, culture is endogenously formed and realised in a way that goes unnoticed by those living within it. But, colonial encounters have held a mirror between the coloniser and the colonised, and the differences in wealth and power were often found lacking on the side of indigenous culture and tradition (Tonkinson 1982; Keesing 1982; LiPuma 2000). LiPuma (2000) explains that Christianity came to be envisioned, at least by “the most aggressive converts”, as “the belief system of business, technology, consumer goods, mass media, and forms of wealth creation that put kastam[sic] and its divinities to shame” (237). Particularly for these young men, they had discovered a new magic that would provide them greater autonomy—through the magic of prayer (a magic anyone can access)—which allowed them power over their own lives (LiPuma 2000). This was one of the many reasons people began breaking with ‘tradition’ to adopt forms of Evangelical Christianity, thus openly rejecting the past and their culture (for example, see the Paliau Movement based in Manus).

Joseph separates Evangelical Christianity from tradition. Throughout the interview he was critical of village life and custom, and he highlighted his ‘grassroots’ wantoks’ moral vices (which makes them ‘bad’ savers) in comparison to his own Christian morality and discipline (making him a ‘good’ saver). He talked about the perils of kastom and stressed on the ‘parasitic’ nature of wantoks. In fact, Joseph strongly believed that wantoks, and the customary obligations they entail, are the root cause of ‘saving problems’. He says: *‘People...got too many wantoks living with them. Too many parasites... You see, you need to feed them’*. Joseph frames obligatory claims to his wealth as simply kin taking from him without sufficiently earning it: *‘He [a wantok’/relative] doesn’t do nothing, yet he can get a free feeding every*

time he comes to my table'. In effect, he blames a 'hand out mentality', which he feels is enabled by kastom, whereby people expect to get something from doing nothing. To be able to live with him for nothing in return, simply because it is kastom.

When I asked Joseph why he thought others living in WNB found it difficult to save, he discussed the prevalence of social disorder in village life and the influence wantoks have on this. He said: *'People are struggling [to budget] because they don't have their priorities in place. [This is] caused by a lot of peer group influence...The more you socialise with people, that's when you come into problems'*. He said that when people do not come from Christian backgrounds they do not have their priorities in place, instead spending too much on socialising and on kastom. They are too much influenced by other wantoks, to chew betel nut and to drink beer, and they do not have discipline to prioritise and budget their money. In comparison, Joseph says: *'I'm not a smoker. I didn't chew betel nut. I don't drink beer... so I stick to my budget.... I came out of a Christian background, so I don't touch all of these things. I don't compromise with [spending money on] anybody'*.

Joseph draws on similar strategies to the bank managers to limit claims on his wealth. That is, he asserts himself as a possessive individual. However, in this case he does so to reject his interdependency to the village, rather than simply limit it to a realm of ritual and ceremonial kastom. He says: *'When I was a baby they [wantoks] [helped], but I am at this age—mature—and I'm not in the picture [not living in the village]. I do what is generally right for me'*. Similar to John, Joseph is separating himself from kinship obligations by claiming that his life outside of the village, being out of 'the picture', means that he is not obliged to the villagers because he has made his own Christian life now. He has become the proprietor of his own success, and he claims he has achieved this through his discipline and superior control of money, which his Christian background has taught him. But unlike John, the *only* customary ritual or ceremony that Joseph will participate in is mortuary rituals. Even then, he

says that is because it is absolutely compulsory. Therefore, he severely limits, if not even quietly rejects, his links of interdependency to the village.

Other than these mortuary rituals, Joseph says he does not compromise with his money, either with general socialising, obligatory claims to his wealth, or the ritual and ceremonial realm of *kastom*: *'I say no [otherwise] I just waste my money'*. Joseph participates in mortuary rituals because that is the absolute he can limit *kastom* before it becomes an outright rejection of all tradition and village ways of life (and thus also a rejection of his ties to the village). He refrains from participating in bride price exchange, and he can justify this because he paid in full his own son's bride price. When Joseph visits his village, he helps some with school fees and uniforms; however, he frames this as Christian charity, which is given upon his discretion on a needs basis. Joseph, therefore, not only severely limits his customary obligations to mortuary rituals, but he also re-frames gifting practices within a Christian ethos. A practice that he is not obligated to do, but one he does anyway because he is a 'good' Christian person. Gifting is thus set on his own terms—terms that do not create any further obligation on his part—and in this way, Joseph can still contribute to the community while limiting further claims to his money.

By not participating in exchange rituals, or even gifting that creates reciprocal debts, Joseph is ensuring that he does not become indebted to anyone else. He says: *'The problem [is], people are investing in you, you need to plus [reciprocate back but with extra] ...The more you got debts, you get too much involvement [from wantoks]. It will put you right down'*. This not only denies exchange links between kin, but also denies the very medium through which a person is thought to be constitutively related (see Chapter Two). Similarly, Martin (2007) describes how a Matupit Big Shot became upset with his wife for asking relatives for *buai* (betel nut): "It's all right for them to ask us for *buai*, but I don't want us to be the sort of people who ask other people for *buai*" (288). Reconceiving the self as independent and free from obligation acts to reframe the gifting of *buai* to relatives as personal generosity, rather

than being part of an ongoing reciprocal relationship that creates 'debt' between two people. Likewise, Joseph says he does not allow anyone to invest in him. Meaning, Joseph does not put himself in debt to any person, both monetarily and relationally. He prides himself on his independence, and it is upon this independence that he believes he can deny other people's claims to his wealth and successes.

Moral Failure or Disadvantage?

The failure of both 'working class' and 'grassroots' to achieve these Christian ideals not only makes them immoral in Joseph's eyes, but he also frames this immorality as the cause of their 'savings problem'. However, Joseph, like the bank managers, was previously in a position of employment that was relatively senior. His parents are not similarly advantaged, as was the case for John, but being the first-born male in his family, a significant amount of money would have been invested in his schooling. Hence, Joseph may have a more individualistic perspective in his Christian views, but this does not automatically mean that this perspective has directly lead to his wealth.

To become more individualistic and independent in order to save money does work. But only for those who are already in a privileged position to live without any support. The 'savings problem', hence, needs to be reimagined from some type of deficiency possessed by those unable to save, to understanding situations of advantage and disadvantage. The problem of the 'working class' needs to be reimagined as that of the problem of rural poverty and of their own precarious positions. The reliance of the rural and working-class populations is in itself *not* the problem. Rather, the existing poverty that causes the need for social safety networks in the first place *is*.

Consequently, savings cannot be imagined as a simple 'choice' to save, or a 'choice' to operate in more individualistic ways. Situations are not so simple to demand a 'choice' because that is the economically 'logical' and 'rational' thing to do. Rather, investing in kinship connections offers value to both rural and working-class people that is alternative to money

power, and these 'choices' are situated within complex value relations. The matter of savings, therefore, needs to be reimagined to exist within a nexus of alternative and competing logics and ethics that influence financial decisions, and which are embedded within positions of relative advantage/disadvantage. This will be discussed in the next chapter.

Chapter Six:

Culture



Plate 6.1: Baining fire dance. (Photo credit: Stephanie Harris)

...the category of kastam[sic] was triangulated. It was defined against things Western and those foreign forces that impinged on local lifeways, and also against local conceptions of what being modern is. (LiPuma 2000, 7-8)

Culture is a modern construct. Not in the sense that the actual ‘stuff’ of culture did not exist before the rise of modernity in PNG, but that this thing called culture came to be imagined at all in the first place as something that can be adhered to or rejected (Keesing 1982). The previous chapter demonstrated a rejection of tradition (culture). This chapter looks to its adherence and how it is used as a moral authority to encourage reciprocal financial practice, and also to condemn individualistic practices.

So far, I have demonstrated that the bank managers in Chapter Four expect the ‘working class’ to live within their limits. This ‘strategy’ works for these successful urban professionals, and so by these rights they think it should work for anyone who has the know-how and is capable of accepting responsibility for their financial (un)success. Chapter Five highlighted an Evangelical perspective whereby the strategy was to reject the obligatory connections of *kastom* and to reframe ‘gifting’ through a Christian ethos of charity. This Christian ideal is expected of the ‘working class’. However, the following case study shows the struggle people can experience trying to live within one’s ‘limits’, and also the struggle to reject the very thing (culture, traditional and *kastom*) that keeps people connected to not only their identity but also to their kin.

In this chapter, I explore the alternative reality that many Papua New Guineans in precarious positions experience. First, I look to a case study with Evelyn, a woman from the islands working in ENB. She is in a precarious position due to the pressures on her money from both costs of living and demands from her ‘grassroots’ kin. I situate her interview within several similar interviews (mostly with women) to understand how an ideal of *kastom* is appealed to by both ‘grassroots’ and ‘working class’ people, to manage the effects of modernity. I then further examine Evelyn’s situation to explore the nexus of individualistic/reciprocal ethics/logics which influence her financial decisions. I argue, saving money is not so easy a ‘choice’, but entails denying/limiting kinship connections. The latter might be possible for some people, but it is not for others who are perhaps not so advantaged and thus are more reliant on their interdependent links to survive. Therefore, through Evelyn’s

story, I reimagine the 'savings problem' to exist as a dilemma between individual and reciprocal ethics/logics, whereby Evelyn is forced to choose to either redistribute her money and remain embedded within her kinship networks that provide support, or to refuse and/or limit her gifting and thus risk dis-embedding herself from this network. This choice is not easy to make when one is not advantaged in the sense that John and Joseph are—both having well-paying jobs and/or businesses. She cannot so much 'afford' to branch out on her own, but she also must pay for her children's school fees. Thus, Evelyn is faced with a moral dilemma—an impossible choice that she cannot afford to make either way.

Evelyn: *'I do love my family'*

During fieldwork, I interviewed many women who expressed their experience of a dilemma between obligations to their family and children, and obligations to extended kin. Evelyn could represent any number of these women who were similarly in precarious positions.

Evelyn has lived in ENB with her husband, working as a public servant for the past ten years. She is from a large subsistence farming family. Both her parents attended schooling to Grade 6, and only one of her six siblings (her youngest brother) and herself completed tertiary schooling. The others have all completed up to Grade 6. Evelyn explains that her brothers and sisters '*sleep, plant cocoa and coconut, and make gardens*', but her young brother she supported through to Grade 10 and university. Not only does Evelyn support her younger brother while he now looks for work, but she is also supporting his children and her other nieces and nephews to attend school in ENB.

Field notes: 02/06/2017

"In the middle of the interview, her children would sometimes poke their head in from the room next door. One was holding a flower and smiling shyly at me. Evelyn said to me with a smile, 'that is my eldest'".

Box 6.1: Field notes—Evelyn's interview.

I am left with nothing after every fortnight because the money we get from our job is not what we expect. I take loans if *kastom* is costing too much ...loan from Fincorp, Esky loan, market money.

[Do you find it difficult to repay?] Yes I do, it was a burden to me for so long. It was a burden for me...[looking after] my daughter, son, nephew, niece. Sometimes I find it very difficult, I sacrifice... Sometime I do feel like not going home because of the demands from my family. I just feel like staying here with my husband for holidays, like sometimes going home to see my parents. I just try...less demands staying away from home, and when I go home, much demands. [When I was working in my home province], it was really hard because of more demands, and I was the only one working. So more demand come, so when the need arise, they demand me to help and support. They think that when I am working that I have more money to help support them. Still at the moment, they still ask me to support them.

Two months, ago a *bubu* [grandparent] at home passed away and they asked me to contribute, and I told them "I'm sorry I don't have enough money because I'm supporting these kids as well as my family". But they still insist I have to find ways to support them, so I look for some help and I end up making loans.

As for me, right at the moment, I'm the only one working. All my aunties, uncles...none of them working. And then I supported my little brother. But at the moment all the kids—my brother's kids, sister's kids—my brothers and sisters have trusted me to support them. And many times they put pressure on me, and many times I try my best to keep away from them, but I cannot because they are my blood sisters and brothers. So I must support them.

Sometime I do have pressure. It makes me feel like not coming to work, to just stay at home—do what I want. So, this puts more pressure on me and makes me feel like resigning from my job and staying home just like them. Sometime I do complain to my brothers and sisters.

Sometimes it makes me really sick. From 2011 to this year I have been very sick. Worry because of this pressure. I'm planning now this year...I told my husband, this will be my last year. I feel like just staying away from my job, just staying at home and enjoying life.

Sometimes I wish somebody from somewhere will come and help me and get me out of this. To help me and assist me in some way. I just sit and think and nothing happens. I'm just waiting for someone to come rescue me.

Sometimes I feel like hurting them, not going to see them. I will not go home. Last year I went home, spent two weeks holiday just to say hello. I still love them despite all this pressure. I do love my family. I still love my family.

Of course I do say no. If they kept asking, I tell them straight away, I'm sorry I don't have money. Sometimes they close their mouths and find someone else. Sometimes they do say something. They will say: "You are part of the customs". So I have to give. Then I will tell them, "I will try my best to assist", and I go away and ask for market money.

Box 6.2: Evelyn's interview.

Appeals to Kastom

It is the 'grassroots' day-to-day appeals to kastom that the banking professionals imagine to be so damaging to 'working class' savings. They assert that these "forms and features" of everyday reciprocity that characterised "the way of life of their ancestors" (Schwartz 1993, 515), is living in the past. But among the 'grassroots', and also among many of the 'working class', kastom (not just referring to ritual and ceremony) is a reality that most do not want to give up. Although many interviewees were struggling with their own financial worries, many of them still appealed to an ideal of kastom in some way, or at least acknowledged their kin's appeals to kastom (willingly or not).

One market trader I interviewed told me she sometimes tried to say 'no' to her relatives' requests for money. She has eight children to look after, plus she must support her entire family's cost of living. Nevertheless, she said: *'How can I say no to them? Cos they're my relatives. We have a custom and we have to follow the custom'*. In this scenario, I believe she is referring to both her own sense of morality and cultural gender identity, as well as to the social sanctions that await if she does say no. Gifting is highly significant to forming identity in

PNG (Chapter Two). Someone who contributes to their community is not only respected in the village, but they themselves form an identity that prescribes to an ideal 'self-image'. She repeated to me: '*Cos they're my relatives and it's our kastom*'. By denying her relatives, she would not only be denying the reciprocal relatedness between them, but she would also not be acting in accordance to her perceptions of an 'ideal self'—someone who is generous with her money.

Another woman, who was working as a newly graduated nurse, told me: '*We have to balance. We have to save then invest in them [kin] also, cos there is a cultural side of you*'. This cultural side, embedded in attachments to the village and in one's own local identity, is what both 'grassroots' and 'working class' kin appeal to. When a community member begins to forget or limit this cultural side (as our banking managers have done), it is the appeal to this local identity and the attachments between kin that are drawn upon to bring them back within the group. For those that even still deny these attachments, the nurse told me: '*They will hold me onto that 'no'...they would say "we are finished with you now"*'. Because, at least in traditional society, it is through exchange that relationships are formed at all in the first place. Refusing to engage in these reciprocal relationships is equally like telling these kin members that *you* are done with *them*.

Cost of Living, Kastom and 'Pressures'

Throughout the interview, Evelyn expressed feelings of entrapment and hopelessness. She felt stuck between expectations while not being able to meet them. She could not adequately provide for her family, pay for all her children to attend school, look after her nieces and nephews, provide for her kin's financial needs, and contribute money to customary events as the sole earner in her family and extended family. The requirements of modern living and the expectations placed on her by kin are demanding of her meagre wage.

There seems to be a perception among the 'grassroots' that working people have access to large amounts of money: *'They [kin] think that when I am working I have more money to help support them'*. Not only did Evelyn express this to me, but also nearly every 'working class' person I interviewed. This ties back to what John said about the 'grassroots': *'They see money as something of luck, only when you have it you have it'*.

Working people do often have access to larger amounts of money than their village kin, but they also have more costs to cover and greater demands placed on them that can often outweigh their earning ability. Evelyn lamented: *'I am left with nothing after every fortnight because the money we get from our job is not what we expect'*. Increasing costs of living, including staple food items, utilities, schooling costs and health care, takes its toll. Meanwhile, wages have not equally increased (Gibson 2013), and the role of money in ceremonial exchange has become more central (Robbins and Akin 1999). Although 'working class' people, like Evelyn, do have better access to cash, which makes them more advantaged than their rural kin, the effect of these cumulative costs and demands still causes them to live in poverty. Many are turning increasingly to loans and 'money lenders'²⁴ as pressures on their money builds (Sharp et al. 2015; Cox 2014). This was a common finding among my interviews with other 'working class' people, and Evelyn herself had taken out multiple loans, both formal and informal, which she said she was now struggling to repay.

Evelyn told me that when kin ask her for money she tried to say no sometimes. But, she says: *'They will say "you are part of the customs". So I have to give'*. She is unable to say 'no' to her family, or to limit their claims on her money in the same way as John and Joseph. When her kin appeal to culture and custom, they are using it as a moralising tool to condemn individualistic financial practices that deny or limit redistributive logics/ethics. While Evelyn would gladly withhold her money at this stage, despite it being part of her custom, her

²⁴In ENB, at the time of my field work, it was common for money lenders to charge 30% interest per fortnight. Most customers were people in paid employment.

kin's appeals to kastom conveys to Evelyn the social consequences of refusing. Unless she no longer wishes to be a part of her village kin's lives, she absolutely *must* give.

In the example Evelyn provides regarding her bubu, she is referring specifically to a mortuary ritual. As was the case for Joseph, mortuary payments were considered absolutely compulsory to partake in to remain part of kastom and village life. However, Evelyn differed to John and Joseph. First, these men will only pay for customary rituals and ceremony (both to different degrees), meaning they will not entertain day-to-day requests like Evelyn often does. Second, both also limit the number of village kin they support. John limits the size of his house and increases the distance that kin must travel (these are overt ways to limit kin obligations) (see Pickles 2013), while Joseph simply refuses to entertain kin at all. Yet, both John and Joseph's higher incomes mean they have more money to save for larger customary events. This satisfies, at least in part, their obligations to the community.

Evelyn, on the other hand, feels she cannot limit *any* claims to her money. She feels that she cannot say no to the day-to-day demands from her kin because they get upset with her when she does. Furthermore, Evelyn is feeding, housing and paying school fees for her three nieces and nephews (she has three children of her own) and she is supporting her unemployed brother. She is accommodating many more demands than John and Joseph (however they may contribute greater amounts of money to mortuary rituals and exchange events) even though she is paid significantly less.

However, being cut out of her kin network would be more devastating financially for Evelyn than it ever would be for Joseph and John. Even if she could limit cultural ties in the same manner, her meagre wage would not accumulate to a great amount of savings. Perhaps she would not be in considerable debt, but it does not mean her livelihood would be secure either. Evelyn will always have the option of returning to her village while she remains within these connections; and it is these connections, which John has said, *keeps*.

Furthermore, this pressure for Evelyn to contribute is strongly linked to gender identity and gender relations in PNG. Women's roles as nurturers and carers who are generous and giving is tied up in cultural expectations of what is considered being a good mother, wife, sister or aunty (Strathern 1972, 1988; Koczberski 2002; Wardlow 2006). This means that refusing to contribute goes against women's normative roles and behaviour and a sense of a moral gendered self. Generosity is considered a virtue in broader PNG, and being called 'greedy' is one of the biggest insults that can be made against a person. But for women, the deviation from this virtue is especially unacceptable, both according to other people and to the woman herself. I had many conversations with women who told me that giving is a part of who they are as a person. They not only do it because it is an obligation, but it gives them a sense of fulfilment.

However, these pressures placed on Evelyn are becoming overwhelming. She told me: *'Sometimes I do have pressures [which] makes me very sick...It makes me feel like not coming to work, to just stay at home. Do what I want...resigning from my job and staying at home like them.'* Her 'strategy', therefore, would not be to limit claims on her money but to give up wealth all together. This would not help her save more money, but at least she would have better peace of mind—to no longer have the pressures to provide for her extended family. Perhaps what little money she would then make, maybe selling garden produce, would go towards her children's needs. But in the meantime, until she does eventually quit her job, Evelyn says: *'I wish somebody from somewhere will come and help me and get me out of this. To help me and assist me in some way. I just sit and think and nothing happens. I'm just waiting for someone to come rescue me'.*

Chapter Seven:

Discussion/Conclusion

The case studies in this thesis have explored the moral implications for saving within the modern concepts of 'development', 'Christianity' and 'culture'. Papua New Guineans must negotiate these discursive fields in their daily lives. Hence, the chapters in this thesis have further linked this negotiation to accumulative and redistributive monetary practices and ethics that affect saving outcomes.

In Chapter Four, I explored how banking professionals conceive of the 'savings problem' through an understanding of 'Development' that opposed culture and related reciprocal ethics to an idea of 'progress' to a better and more Western PNG. Savings was conceived as a 'choice' to allocate resources to the benefit of the self, rather than 'giving in' to wantok demands. The banking professionals believed that 'working class' people should be able to limit their gifting of money, just as banking professionals themselves do. Failure to save money was therefore attributed to the dependency of the group, and also to the lack of knowledge, discipline and accountability of the 'working class'.

In Chapter Five, I explored an Evangelical Christian perspective to examine how Christianity can be understood in separation to tradition (culture). The chapter explored how Christian ideology can be drawn upon to legitimise the rejection of kastom and reciprocal obligation, and thus how it also legitimises individualistic accumulative practices. The failure of both the 'working class' and the 'grassroots' to achieve Christian ideals of independence, discipline, responsibility and accountability, not only makes these 'grassroots' and 'working class' people immoral, but their immorality can be attributed as a cause of poor savings outcomes.

Chapter Six challenges these positions in its exploration of the role of kastom and culture in people's lives. Kastom is not something so easily limited or rejected, and many

people in precarious positions struggle morally and financially to meet the expectations placed on them by both modern living and traditional obligations. This perspective demonstrated that the 'choice' to save, by denying kinship connections, is not easy—perhaps even being detrimental to one's own social and financial security.

Blurring the Boundaries

Although these chapters present the 'extreme' points of 'development', 'Christianity' and 'culture' in the postcolonial triangle, I have chosen to do so for its "heuristic value for helping to explain the particularities of societies" (McCormack and Barclay 2013, 7). It might seem that I pin individualistic ethics against reciprocal ethics and practice. However, I don't argue economic engagements present an either/or scenario, or that these people conceive of themselves as only ever individualistically orientated, or only ever collectively orientated.

Instead, I have followed the frameworks set by McCormack and Barclay (2013), Sharp (2013), Dalsgaard (2013), LiPuma (2000) and other scholars that demonstrate there are instances where people might present and/or conceive of themselves as more individualistically oriented and vice versa. This might take place in the same transaction, within the same instance of interaction, or might be dependent on the contextual circumstance. The fact Papua New Guineans can operate in both individualistic and individualistic/relational terms at any given time is what causes the moral dilemma between two often incompatible systems.

Therefore, looking to both Joseph and John's case studies, I had highlighted their individualistic assertions. But the situation, once again, is not so simple to assert that banking professionals and Evangelical Christians are able to seamlessly orientate themselves to an individualistic ethic, merely because they draw upon an ideal of 'Development' or Christianity to legitimise their position. John and Joseph do not automatically become Western subjects through their postulating of possessive individualism. Nor do they completely shed their cultural identity and relational links. They too face a dilemma. A dilemma based in the

contestation over “the social contexts (if any) in which it is appropriate to present oneself as a possessive individual” (Martin 2007, 286). In these actions, feelings of jealousy may arise, and the stark polarities between lifestyles can be sorely felt.

Boundaries of interrelatedness and independence have *a/ways* been fluid concepts that are highly contingent on the contexts of self and group interest and the permeable ‘boundedness’ of groups (see Bainton 2009; Martin 2013). Never is a person static in their negotiation of the triangle, whether that is in the village or urban context. Networks of interrelatedness and indebtedness can be “covertly concealed” and “overtly denied” to retain the wealth and personal benefit within *any* discrete group (Martin 2013, 30).

The question becomes, in which contexts, and through what rhetorical devices, are networks of interdependency imagined and asserted as vast and inclusive? Likewise, how and when are these networks equally redefined as limited and exclusive? (Martin 2013). Tensions often arise, and creative solutions sometimes found. But important to this thesis, a moral dilemma is often entailed. And sometimes, in these dilemmas, a ‘solution’ can seem impossible to find.

Imagining the Triangle

‘Development’, ‘Christianity’ and ‘culture’ are never neatly separated (even though I have attempted to separate them), but neither do they exist in harmony to one another. Within each corner lies a promise of different ethics and logics that each become encompassed to the other in unique and differing ways. Therefore, the effects of ‘development’, ‘Christianity’ and ‘culture’ cannot be essentialised through singular definitions, because “contingent appearances of each of these forces is constitutive of the encompassing processes” (LiPuma 2000, 26).

In Figure 7.1, I have ‘coloured’ the triangle to present a visual representation of this mixing and overlapping of these domains of meaning (development, Christianity and culture).

Thus, through the triangle, a platform for alternative understandings, never simply 'black and white', is presented. The postcolonial triangle represents a spectrum of possibilities.

In my study, a person or a group of people situate themselves dynamically somewhere inside these domains through discourse and practice and according to their perceptions of their own relational identity. I found that very few people live within the extreme corners of this triangle. Those like John and Joseph have learnt to compartmentalise their lives—to separate their ideas of development from culture, or culture from Christianity. However, the “large knot of people in the middle” (LiPuma 2000, 237) have merged and infused their understandings of each. It is these people who would often benefit the most from some form of development, but the development ideologies available to them seems inadequate for the task.

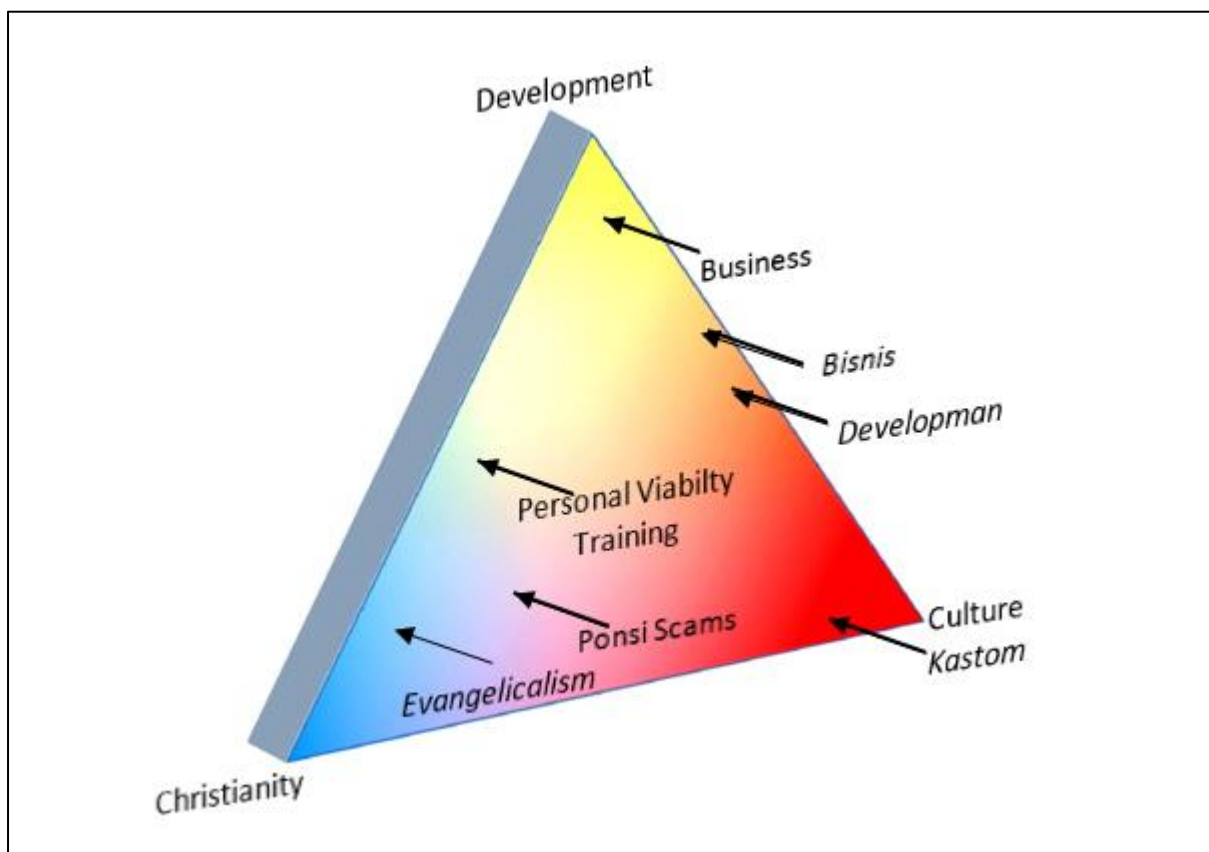


Figure 7.1: Imagining the postcolonial triangle (Cox 2011; 2015)

Reimagining Savings

No longer can savings, or the 'savings problem', be imagined solely within Western paradigms of capitalistic developments. As this study has shown, the 'savings problem' of the 'working class' needs to be reimagined as an issue of rural poverty and disadvantage. Rural poverty needs to be reimagined as a matter of inequality and a result of uneven development. And the matter of savings itself needs to be reimagined to exist within a nexus of alternative and competing logics and ethics that influence financial decisions. Situations are not so simple to demand a 'choice' to save because that is the economically 'logical' and 'rational' thing to do. Rather, 'investing' in kin offers value to working people that is alternative to money power, and these 'choices' are situated within complex value relations.

Reimagining the 'savings problem' means reimagining the proposed solutions to rectify this problem. This study's findings have implications for development projects, such as financial literacy training, that aim to solve the 'savings problem'. In doing so, the solutions that are offered—to offer financial literacy training to teach discipline and responsibility and to foster a 'savings culture'—need to be recognised for what they are: a 'Development Project' that enforces neoliberal ideologies that do not consider the alternative realities of people's lives. Such a solution could never hope to address the internal and external dilemmas that savings pose. Simply providing 'training'—to make people responsible for their own economic futures—will not overcome people's backgrounds of disadvantage that make them so reliant on their traditional 'safety networks'. Instead, it places greater expectations on these people to overcome their disadvantage, and if they fail, they are held accountable to that.

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