

# THE DOUBLE BURDEN

THE IMPACT OF ECONOMIC EMPOWERMENT  
INITIATIVES ON WOMEN'S WORKLOAD

DECEMBER 2016

# THE DOUBLE BURDEN: THE IMPACT OF ECONOMIC EMPOWERMENT INITIATIVES ON WOMEN'S WORKLOAD<sup>1</sup>

In all countries, women and girls do the bulk of unpaid care work. On average, women spend twice as much time on household work as men and four times as much time on childcare.<sup>2</sup> Women also work longer hours than men overall when both paid and unpaid work is taken into account.<sup>3</sup>

The situation is particularly difficult for poor and marginalised women, who often have limited access to basic amenities, time-saving domestic technologies, public services, infrastructure, and social protection policies.<sup>4</sup> Research in the Pacific supports this finding, with time-use surveys confirming that women have a greater workload than men when paid work and unpaid household and caring responsibilities are combined.<sup>5</sup>

It has been increasingly recognised that the time, intensity and low status associated with unpaid care work represents a major barrier to women's equal participation in the formal workforce.<sup>6</sup> However, there has been limited consideration of the impact of women's increased involvement in income generation on women's caring work within the household, and what this means for women's well-being and security. The limited research which does exist suggests that

for many women, new economic opportunities have resulted in a greater feminisation of responsibility for both productive and reproductive roles.<sup>7</sup> Economic insecurity has increasingly led to female economic participation being seen as advantageous, which has increased women's participation in previously male-dominated roles.<sup>8</sup> However, this has not led to an equal reallocation of labour within the household. Men are not taking on greater responsibility for domestic work and unpaid care at the same rate at which women are increasing their economic participation.<sup>9</sup> Earlier research conducted in the Solomon Islands supports these findings; demonstrating that women continue to perform the majority of the housework, childcare and community obligations, despite the increasing reliance on women's economic contributions.<sup>10</sup>

This Brief draws on research conducted in the Solomon Islands in 2014 in two research sites in Makira province (Kaonasugu and Tawatana) and three research sites in Malaita province (Kiu, Wasisi (Sorairo, Kopo and Nuhu villages) and Rohinari), as part of the Do No Harm research project.<sup>11</sup> Women-only savings clubs had been established within each of these research communities (see Table One below).<sup>12</sup>

Table One: Research sites in the Solomon Islands<sup>13</sup>

Location	Pop (2014)	Income Sources	Savings Clubs
Kaonasugu (Makira) Kaonasugu is located in Ward 9 of Central Makira Constituency and is accessible by road to Kirakira, the provincial capital.	600+	Production of copra and cocoa and by selling vegetables and cooked food.	The Kawa Women's Saving Club at Kaonasugu was established in 2011 by Live and Learn under the project Tugeda Tude fo Tumoro (TTFT) beginning with 30 members divided into two groups, Kawa 1 and Kawa 2.
Tawatana (Makira) Tawatana is located in Ward 7 of West Makira Constituency, a more remote area.	1000+	Cocoa along with the sale of vegetables, betel-nut and cooked food. Logging in 1980s.	The Tawatana Mother's Union Savings Club was established in 2011, with the support of Live and Learn, with 40 members, mostly members of the Anglican Church's Mother's Union group in the village. By 2014, the savings club had 85 members.
Rohinari (Malaita) The three research sites in Malaita are in the southern part of Malaita island in the AreAre language area in the West AreAre Constituency.	300+	Logging (now finished), marketing of pigs, fish, canoe-making and copra. There is some cocoa production.	The West AreAre Rotokanikeni Association (WARA) is based in one constituency in Malaita and the savings clubs are organised into zones (12 rural and 1 urban), each zone having a secretary and a president elected by the members. WARA was established in 1999 and the savings club component started in 2006. On June 31, 2014, its 1000 members had deposited a total of SBD \$1 million.
Wasisi (Malaita)	300+	Logging (now finished), cocoa, copra, small-scale marketing, timber-milling from land.	
Kiu (Malaita)	1000+	Logging, cocoa, copra, small-scale marketing, timber-milling from land.  Increased commodification of services such as labour in gardens.  Sex work associated with logging camps.	

The Do No Harm research is focussed on how economic inclusion and empowerment initiatives can affect women's experience of violence in the Solomon Islands and Papua New Guinea.<sup>14</sup> This research is a collaboration between the State, Society and Governance in Melanesia (SSGM) at the Australian National University and the International Women's Development Agency (IWDA) and supported by the Department of Foreign Affairs and Trade's [Pacific Women Shaping Pacific Development](#) program.<sup>15</sup>

This brief draws out key themes which emerged from this research in relation to the impact of expanded economic opportunities for women on their time-use and existing work burdens. In general, this research in the Solomon Islands demonstrated that women's increased involvement in community financial management and income generation has not necessarily led to a redistribution of caring work or other unpaid household and community responsibilities.

The findings also suggest that time-use, including roles within Savings Clubs, was a source of conflict within some households, particularly if it was seen as impinging on women's family responsibilities. This has implications for women's physical and mental well-being.<sup>16</sup> In fact, even in circumstances where men had reduced responsibility for earning income, there was little evidence of changes in their contribution to unpaid household and care work. This supports findings from an earlier research project, where IWDA collaborated with a number of research partners<sup>17</sup>, to examine the gendered impacts of Pacific economic development initiatives on communities and work in Solomon Islands and Fiji.<sup>18</sup>

## WOMEN'S BURDEN OF RESPONSIBILITIES

**"Men can sleep whenever they want to but if a woman crosses her legs for half an hour, you'll see her family turn to chaos."<sup>19</sup>**

A consistent theme across all Solomon Islands research sites was the heavy workload borne by women, both within the household and the community. Time-use mapping conducted with focus groups in each of the research communities revealed a shared understanding of the daily activities of men and women and some recognition of the typical imbalance in workload.

As one focus group participant in Malaita described, "Every day is a busy day for women. We men, we cannot deny. Men are only busy when jobs are planned..." While another interviewee joked, 'Women do most of the work, they are busy from early in the morning until the evening... [and] men are also forcing women to be busy at night.' This workload inequality was a source of great frustration for many women and female interviewees spoke of the extent of the burden they were carrying. In many households in Malaita, men were absent altogether as a result of the common practice of men travelling to Honiara for months at a time to sell timber, leaving women fully responsible for household survival.

There was also some evidence, during focus group discussions in Rohinari, of men presenting themselves as contributing more to the household than they actually

do. When asked to describe a 'normal woman's day' and a 'normal man's day,' the men's group included tasks such as going to the garden and helping with housework. This was contested by a female participant who stated that at most it would be one or two men who go to the garden and most men will not cook.<sup>20</sup>

Women in all study communities described the challenges associated with allocating their time between competing tasks such as selling produce at the market and tending to the garden, which needed to be completed at the same time of day. The changing nature of work was also impacting on women's workload. For example, in Malaita, gardens which had previously been cleared every 20 years are now being cleared every few years. This requires less physical strength, therefore, women rather than men are now performing this work.

There was also evidence that the practicalities of household survival were impacting the range of physical tasks women were performing. For example, families with a large number of girls in the household were allocating tasks such as cutting firewood based on age and capability rather than gender. There was also evidence in Malaita and Makira that previously male-dominated activities, such as repairing houses, were being undertaken by women, even when these tasks were culturally taboo. In Makira, an interviewee described how she stood guard while another woman went onto the roof to carry out repairs in order to avoid paying compensation due to the cultural taboo that women should not be on the roof (elevated) above men.<sup>21</sup>

Participation in the Church and associated demands were also increasingly falling to women across both Malaita and Makira communities. In Malaita, one man joked that church attendees were "98 percent women and 2 percent men." Church work frequently involved both a financial and time commitment. At times this financial commitment was substantial. A woman in Kopo (Malaita) described how each family had been asked to contribute an amount equivalent to a semester's secondary school fees towards rebuilding the chapel. In addition to this financial commitment, community members were also expected to contribute their time to the Church. For example, in Makira, people were expected to carry stones for the new church foundation on Tuesdays and Fridays. Alongside Church obligations, there was also pressure on women to commit time to broader community projects. In fact, in one community visited by the research team, almost the whole week was taken up with community activities, including two days for the savings club, leaving only one day for income generation and subsistence gardening.<sup>22</sup>

Against this background, although women participating in the savings clubs in both provinces emphasised various benefits of their participation<sup>23</sup>, they also acknowledged that women's responsibilities within savings clubs added to their existing workload, in terms of time demands associated with participation and additional work linked to meeting financial obligations. Particularly for executive members, Savings Club responsibilities, such as receiving deposits and maintaining records, frequently amounted to a day's work per week.

Interviewees suggested that an inability to sustain this workload caused women to leave the savings clubs. In Makira, women interviewed described how members of the savings club were involved in the fundraising and construction of a building for the savings club. During the construction of the building there was an increase in women leaving the savings club, which was attributed to the additional workload.

One woman explained how she withdrew from the position of treasurer because she was pregnant with her eighth child and could not manage the demands on her time. In addition to this time commitment, there was the financial obligation of contributing to the savings club. The financial contributions required by the Church compounded this financial pressure.

In Makira, avoiding the embarrassment of not being able to meet these financial obligations was identified as a reason women withdrew from the saving clubs. Notably, young women were less likely to be members of the savings clubs, particularly in Malaita. This was attributed to lack of time as a result of having young children as well as a lack of appreciation for the role of savings. A number of interviewees suggested that their appreciation for the role of savings clubs increased once they had to pay school fees. The number of children a woman had was also highlighted as impacting on her ability to earn and save.

## TIME, CONFLICT AND STRATEGIES

**“You’re not going to the garden. You’re not looking after the kids. You’re not doing the washing.”**

In some households, time spent on community obligations, including roles within Savings Clubs, was identified as a source of conflict, particularly if it was seen as impinging on women’s household and care work. Rather than men taking on new responsibilities to balance women’s increased workload, women faced pressure to withdraw from savings clubs.

A number of women in Makira described such pressure from their husbands as being linked to the additional workload and fundraising drives impinging on their household responsibilities. At Kaonasugu in Makira it was reported that two or three women had left the savings group because of this pressure.<sup>24</sup> Women spoke of not being ‘allowed’ to join savings clubs because of the workload involved and their already busy schedule. They described how husbands saw the savings clubs as a ‘waste of time’ and were frustrated at having to look after the children – “you’re not going to the garden, you’re not looking after the kids, you’re not doing the washing.” Other women spoke about the need to “talk nicely” to their husbands or to please them, so that they would be allowed to go to the savings club meetings.<sup>25</sup>

One woman described how her participation in the savings club resulted in arguments with her husband and how he would come and shout at her in front of other club members. As she said, “He would get cross with me because I would come and spend time with the savings club, he said I should be at home doing household chores instead of wasting my time with the savings club.

But I didn’t give up, I kept coming because I knew this is something that will benefit my family.”<sup>26</sup>

There were examples of women developing strategies to reduce conflict around how they were using their time and to reduce workload. For example, in Makira, savings club members were asked to bring a contribution of uncooked food to give to the Executive Committee members who spent their day taking deposits and record keeping, so committee members could meet family obligations to provide meals as well as their savings club commitments. Women in Makira had also developed a time-effective system of combining income generation and savings activities. Women from the savings clubs would hold a market every Saturday and then immediately deposit the funds with the savings club at the market. This system also reduced the risk of savings being spent on discretionary items, which was likely to occur if women returned to their households with the money. Women in Malaita also described how they paid other men to perform hard physical tasks such as cutting down trees and hoeing as a strategy to manage their workload, although this had financial implications for the household.

There were also examples of women supporting each other to balance household responsibilities and earn income. For example, one woman, who had to stay at home to care for her husband described how she provided money to a friend to go to Auki or Honiara to buy goods such as cigarettes to resell in the village. Neither woman told her husband about this income, which was contributed to the savings club. In Malaita, women described a collective approach to manage the challenges associated with time allocation. The group members rotated their work in each other’s gardens. If a woman was too tired for garden work she would stay at home and weave baskets. All women in the group made a small contribution to the savings club to thank the other group members for their work. Collective action among women to support each other’s economic outcomes was also identified in research previously conducted in Solomon Islands and Fiji as a strategy to fulfil the demands of women’s gendered roles. These groups enable shared responsibility for subsistence food needs, and access to labour inputs and other human resources when male partners are not contributing to household needs.<sup>27</sup> Such women’s action groups may also provide women with opportunities to develop skills, share knowledge and access a solidarity network to increase voice and influence in the community.<sup>28</sup>

## ONE STEP FORWARD: TWO STEPS BACK

**“In the past, men were the boss but supported women. Now they’ve misinterpreted to the extent that men are the boss, but don’t do anything.”**

In both Malaita and Makira, there was recognition that both men and women needed to be involved in economic activities to provide for the family, and as a result, there was some support for women’s involvement in savings clubs. However, this did not result in a reallocation of labour within the household and a large number of women reported that male partners were opting out of responsibility for both income generation

and unpaid care. This story is consistent with Chant's research in The Gambia, the Philippines and Costa Rica - that women are increasingly relied on to support men through income and labour contributions, while at the same time, men are managing to retain their traditional privileges and prerogatives despite their lesser inputs to household livelihoods.<sup>29</sup>

Male respondents tended to emphasise the advantages women's economic participation would bring for men themselves - "It's good to empower women, if they ask for money, it can help us too". A male focus group in Malaita joked that one of the reasons for women to earn more is so that men are fed and men can borrow money from the women. While a perception that women are good financial managers may increase support for women's economic participation, this research confirmed that it can increase women's already heavy load overall because women's increased financial contribution does not necessarily enable women to renegotiate other responsibilities. Indeed, consistent with Chant's findings elsewhere, it may enable men to step back from responsibilities for income generation, with cultural norms continuing to affirm household and care work as women's business.

This trend was particularly pronounced in Malaita. Community members in all three interview sites in Malaita reported that an increase in women's income was leading to men opting out of income generation, as well as caring work within the household. Women spoke of their frustration with this imbalance but also a sense of resignation that if they did not do the work, it would never get done. "If they waited for men they would be waiting forever."

Women in focus groups and interviews in Kiu were vocal about how men were not prepared to work hard. They indicated this behavioural trend may have resulted from the 'easy money' that men had come to expect as a result of logging in the community. There was also a suggestion that the heavy workload borne by women was a manifestation of traditional gender roles. One interviewee in Malaita described how, "...if there was a kastom feast, women would care for the pig, feed it, help to prepare it, but then the men would eat it while the women sat back. There are echoes of this now." Another interviewee suggested culture is being misinterpreted - "In the past, men were the boss but supported women. Now they've misinterpreted to the extent that men are the boss, but don't do anything." This significant and unequal workload burden on women has implications for their health and well-being, particularly if their male partner also fails to fulfil his gendered role.

Interviewees related that when men did earn money this was often spent on themselves and discretionary items such as alcohol and cigarettes rather than on household needs. In Malaita, women described how if men earn money it is 'their pocket money.' There was some evidence that it was not acceptable for women to behave in a similar self-interested way. For example, women in a focus group in Makira joked that "sometimes violence comes up because women have money and sometimes they go to Honiara and they straighten their hair."

In Malaita it was suggested that this 'opting out' of men from productive and reproductive roles may

have led to a reduction in family violence and conflict as men did not want to disrupt their wives' ability to perform household duties and generate income. As one interviewee described, 'Men think that they are onto a good thing [and] don't want to do anything to wives to stop them from working.' Similarly, there was evidence that as men opted out of contributing economically to the household, women were becoming increasingly self-reliant and adapting to generate income for their households.

Female participants in focus group discussions in Malaita emphasised the self-reliance of women and the necessity of having their own sources of income to provide for the family. Similarly, women also stressed the importance of generating and controlling an independent cash income stream in research previously conducted in the Solomon Islands and Fiji.<sup>30</sup>

## THE IMPORTANCE OF CHALLENGING GENDER ROLES WITHIN THE HOUSEHOLD

In the Solomon Islands context, these research findings suggest that women's increased involvement in community financial management and income generation has not necessarily led to a redistribution of caring work within the household or other unpaid community obligations. Women have typically performed their savings club duties in addition to existing heavy workloads, or have developed strategies to work together to balance competing responsibilities.

In addition, women's involvement in savings clubs was identified as a source of conflict within some households, impacting on women's participation in these initiatives as well as their safety and security within the home. In instances where there was male support for women's participation in savings clubs, this often stemmed from the benefit men perceived they would gain. There was also evidence that in some communities an increase in women's income was leading to men opting out of income generation as well as household responsibilities; further increasing women's burden.

These findings underline the necessity of constructively challenging gender roles and expectations within the household and community as part of economic empowerment initiatives such as savings clubs. Our research suggests that this should include shifting understandings about the value of unpaid work to families and the communities as well as the relationship between different kinds of work. This approach is in line with the findings of the Pathways of Women's Empowerment research, that interventions aimed at creating and sustaining supportive relationships are more likely to have a transformative effect than those targeting individual women.<sup>31</sup>

Incorporating explicit gender awareness training and forums for discussion of gender roles alongside economic empowerment programming, such as savings clubs, is one promising approach. In one of the research sites, Tawatana (Makira), Live and Learn was conducting gender training and financial literacy training alongside

the savings clubs as part of their Tugeda Tude Fo Tumoro (TTFT) Program. This training, which examined gender roles, responsibilities, norms and expectations appeared to be a turning point for some men in the community, and there was a noticeably different attitude towards gender roles among research participants from this community.

One female interviewee noted that the savings club had made a big difference in her family and her husband now 'works like a woman as well,' sharing household tasks such as cooking and childcare. Another woman described how sometimes she 'goes to the garden and when she comes back, the husband has already bathed the children and cooked food.' Among male focus group participants there was discussion about increased participation in housework by men, not as emasculating, but as a common sense approach to household management. In Malaita there was also a suggestion that training (such as marriage programs through the Church) which discussed roles and responsibilities in the household had resulted in changes to gender imbalance in workload. One interviewee advocated that this was because men had not previously been aware of the roles and responsibilities of being a husband or a father.

This was also reflected in an evaluation of the TTFT Program<sup>32</sup> conducted in 2016. A small proportion of families reported that TTFT gender discussions created awareness as to the division of household labour and encouraged men to take on responsibilities usually assigned to women such as child care.<sup>33</sup> A similar trend was also evident in another evaluation of an IWDA-supported project in Timor-Leste using a similar model. The Rural Women's Development Project, implemented by Covalima Community Centre (CCC), provided information, training and ongoing support to 90 women involved in micro-businesses and savings clubs. During the evaluation, many participants attributed changes in men's behaviour, such as washing clothes and caring for children, to the gender training which formed part of the project.<sup>34</sup>

In our research, there was also some indication that as men and women grew older, they were more likely to divide roles according to common sense than along gender divides. Women spoke about the lack of support from men early in life but that this has improved in the later stages of their relationships. Bringing visibility to these shifts in gender roles, particularly to younger married couples, may have a positive impact. Evans argues that the privacy of care work often renders men's involvement in this type of work invisible which impedes the disruption of norm perceptions that deem care work as feminine.<sup>35</sup> Peer group discussions and training which explore unpaid care work and associated gender norms are therefore crucial to create awareness in relation to men's existing involvement in these tasks together with the common sense rationale for a more equal sharing of the household burden.

Identifying and challenging gender roles and expectations within the household must go hand-in-hand with economic empowerment programming in order to enable change that advances women's security and well-being rather than adding to women's existing workload. If we are serious about an approach to economic

inclusion and empowerment initiatives which does no harm, unpaid care work must be re-framed as a collective and social responsibility for the community rather than as a burden to be borne disproportionately by individual women.

---

<sup>1</sup>This brief was written by Sharon Smee, Research, Policy and Advocacy Advisor at the International Women's Development Agency and Rose Martin, Solomon Islands Research Team (2014), Secretariat of the Pacific Community.

<sup>2</sup>Duflo, E 2012, 'Women Empowerment and Economic Development', *Journal of Economic Literature*, vol. 50, no. 4, p.1052.

<sup>3</sup>Cook, S & Razavi, S 2012, 'Work and Welfare: Revisiting the Linkages from a Gender Perspective', UNRISD. p.13; ActionAid International 2013, *Making Care Visible*, available at: [http://www.actionaid.org/sites/files/actionaid/making\\_care\\_visible.pdf](http://www.actionaid.org/sites/files/actionaid/making_care_visible.pdf) p.18

<sup>4</sup>International Women's Development Agency 2016, *Global Goals and Unpaid Care policy brief*, available at: <https://www.iwda.org.au/assets/files/Unpaid-Care-and-Global-Goals-Policy-Brief.pdf> p.1

<sup>5</sup>Mohamed, M.R 2009, *Making invisible work more visible: Gender and time use surveys with a focus on the Pacific and unpaid care work*, report, United Nations Development Programme (UNDP) Pacific Centre, Suva, Fiji.

<sup>6</sup>Sepúlveda Carmona, M 2013, *Report of the Special Rapporteur on extreme poverty and human rights A/68/293* 9 August 2013, available at: [http://www.un.org/ga/search/view\\_doc](http://www.un.org/ga/search/view_doc).

<sup>7</sup>Chant, S 2007, *Gender, Generation, and Poverty: Exploring the Feminization of Poverty in Africa, Asia, and Latin America*, Edward Elgar, Northampton; Chant, S 2009, *The 'feminisation of poverty' -- a contested concept in need of better gender and poverty indices: reflections from comparative research in the Gambia, Philippines and Costa Rica*, Paper prepared for a workshop on 'Needs, Development and Gender Equity', University of Oslo, 12-15 March; Chant, S 2010, 'Gendered poverty across space and time: introduction and overview', in S Chant (ed.), *The International Handbook of Gender and Poverty: Concepts, Research, Policy*, Cheltenham, UK and Northampton, MA, Edward Elgar, USA, pp.1-26.

<sup>8</sup>Evans, A, 2016, 'The Decline of the Male Breadwinner and Persistence of the Female Carer: Exposure, Interests, and Micro-Macro Interactions', *Annals of the American Association of Geographers*, vol. 106, no. 5, p. 4, doi: 10.1080/24694452.2016.1184557

<sup>9</sup>Cornwall, A & Edwards, J 2015, 'Introduction: Beijing+20 - Where now for Gender Equality?', IDS Bulletin, vol. 46, no. 4, p.3; Lahiri-Dutt, K & Sil, P 2014, 'Women's 'double day' in middle-class homes in small-town India', Contemporary South Asia, vol. 22, no. 4, p. 402; Kabeer, N 2014, Gender equality and economic growth: a view from below, Paper prepared for UN Women Expert Group Meeting 'Envisioning women's rights in the post-2015 context', New York, New York, 3-5 November 2014.

<sup>10</sup>Pollard, A. 2000, Givers of wisdom, Labourers without gain: Essays on women in the Solomon Islands, Institute of Pacific Studies, The University of the South Pacific and the University of the South Pacific in Solomon Islands, Suva, Fiji; Carnegie, M, Rowland, C & Crawford J 2013, 'Rivers and Coconuts: Conceptualising and measuring gender equality in semi-subsistent communities in Melanesia', Gender Matters March 2013, Issue 2, p.3, available at: <https://www.iwda.org.au/assets/files/Gender-Matters-2.pdf>

<sup>11</sup>Interviews and focus groups were held in each of the communities. This included: Makira, 40 (23 with women, 5 with men and 12 key informant interviews); Malaita, 81 (40 with women, 18 with men and 23 key informant interviews); Honiara, 53 (22 with women, 13 with men and 18 key informant interviews).

<sup>12</sup>See also LLSI & IWDA (2016), Savings Club Training Manual, available at: <http://www.livelearn.org/resources/womens-savings-club-training-guide>

<sup>13</sup>For more detail see Eves, R. Lusby, S. Araia, T. Maeni, M.F. and Martin, R. (forthcoming) Do No Harm Research: Solomon Islands Findings Report, State, Society & Governance in Melanesia Program, The Australian National University.

<sup>14</sup>Eves, R. and Crawford, J. (2014) "Do No Harm: The Relationship between Violence against Women and Women's Economic Empowerment in the Pacific," State, Society and Governance in Melanesia In-Brief 2014/3

<sup>15</sup>This research is led by Richard Eves (SSGM). The research team in the Solomon Islands comprised Richard Eves, Stephanie Lusby (a PhD student with SSGM), and three Solomon Island researchers, Mary-Fay Maeni, Thompson Araia and Rose Martin (on secondment from the Secretariat of the Pacific Community for the research) with contributions from IWDA.

<sup>16</sup>Pollard 2000 (as n.10 above).

<sup>17</sup>IWDA collaborated with the University of Western Sydney, Macquarie University, Fiji Institute of Technology (now Fiji National University), Women's Action for Change in Fiji, and Union Aid Abroad-APHEDA and Live and Learn Environmental Education Solomon Islands from 2009-11.

<sup>18</sup>Carnegie et al. 2013 (as n.10 above).

<sup>19</sup>Comment from Former CoW President, reported by Stephanie Lusby (researcher) in exit interview with Mary-Fay Maeni, 4 August 2014, Honiara.

<sup>20</sup>Eves et al. (forthcoming) (as n.13 above).

<sup>21</sup>Related to kastam that women should not be above men.

<sup>22</sup>Eves et al. (forthcoming) (as n.13 above).

<sup>23</sup>Also supported by TTFT Independent End-of-Program Evaluation, February 2016 (unpublished) and WARA, Women's Financial Literacy and Livelihoods Project (Solomon Islands), Independent Evaluation, 2016 (unpublished).

<sup>24</sup>Eves et al. (forthcoming) (as n.13 above).

<sup>25</sup>Ibid.

<sup>26</sup>Ibid.

<sup>27</sup>Carnegie et al. 2013, p.7-8 (as n.10 above).

<sup>28</sup>Carnegie, M, Rowland, C, Gibson, K, McKinnon, K, Crawford, J & Slatter, C 2012, Gender and economy in Melanesian communities: A manual of indicators and tools to track change. IWDA manual, available at: <https://www.iwda.org.au/assets/files/Gender-and-Economy-in-Melanesian-Communities2.pdf>, p.8

<sup>29</sup>Chant, S 2008, 'Beyond Incomes: A New Take on the 'Feminisation of Poverty'', Poverty in Focus: Gender Equality, no. 13, January, p. 27.

<sup>30</sup>Carnegie et al. 2013, p. 5 (as n.10 above).

<sup>31</sup>The Pathways of Women's Empowerment Research Programme Consortium 2012, Empowerment: A journey not a destination, Pathways of Women's Empowerment report, p. 9, available at: <https://www.ids.ac.uk/files/dmfile/SynthesisReport12DecR.pdf>

<sup>32</sup>This was a six-and-a-half-year program delivered by IWDA in partnership with Live and Learn Solomon Islands and Live and Learn International. By mid-program it increased its focus on savings clubs as a key strategy. TTFT provided explicit gender awareness training and discussion forums across the six years of the project.

<sup>33</sup>TTFT Independent End-of-Program Evaluation, February 2016, page 24.

<sup>34</sup>Rural Women's Development Project, Independent Evaluation, 2015, page 18.

<sup>35</sup>Evans 2012, p.12 (as n.8 above)



*Special thanks to SPC and the Pacific Regional Rights Resource Team (RRRT) for in-kind support, enabling participation of staff member Rose Martin in the Solomon Islands field research and communication of the research results.*

Level 1, 250 Queen Street  
Melbourne VIC 3000

1300 661 812  
iwda@iwda.org.au  
**www.iwda.org.au**

ABN 19 242 959 685  
ACN 126 216 165