an economic gender lens on responses in disaster affected areas in Queensland and Victoria
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About economic Security4Women (eS4W)

The work of eS4W is based on the assumption that lifelong economic wellbeing is a high priority for Australian women. It empowers women to make choices and live independently. It enriches all aspects of women’s lives including their education, health, employment, personal safety and financial security over their lifetime. eS4W engages with Australian women to identify the issues they face and establish those of primary importance. The outcomes from our consultations contribute to national policy reform relevant to the lifelong economic wellbeing for women. eS4W is one of the six National Women’s Alliances funded by the Australian government. The Alliances take the lead in ensuring that the voices of as many women as possible are heard, especially those who in the past have found it difficult to engage in advocacy and decision-making.

About Justice Equality Rights Access International (JERA)

JERA International is a not-for-profit organisation that promotes Justice, Equality, Rights and Access to bring about positive change for women, to improve their living conditions and their communities. JERA International focuses on the mobilisation of women and men to bring about gender equity in Australia. Evidence indicates that sustainable change and equality requires the active participation of women and girls, men and boys. JERA works as a conduit between community and decision-makers, providing opportunity, access, training, and expertise linkages. Our vision is for gender equality in all areas of civil life, society, the economy and culture.

This study project forms part of the Economic Justice Program of JERA International.

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Women's Voices From The Flood Plains

1 Executive Summary

This study explores and investigates common perceptions and understandings around the economic issues and challenges impacting women affected through floods in early 2011. Throughout the consultations, it was evident that there was a great deal of trauma that women were facing and anxiety was continuing to rise as the anniversary of the floods drew near and following the anniversary.

This project was commissioned to explore an ‘economic gender lens on Australia’s flood affected areas’ and to develop some initial thinking and discussion on how, in the Australian context, women’s economic empowerment can be better supported in disaster affected areas. Strategic partnerships were formed with key stakeholders to assist in reaching out to communities in relevant affected areas. This study draws on the experiences of women across a broad range of sectors, including businesswomen, self-employed, unpaid work, and members of low socio-economic communities.

This was a small sample consultative study of 336 women and 15 men, held within already traumatised communities. A stakeholder-working group was developed to guide and support the researcher’s access into already formed support groups and with key individuals. Researchers worked with members of the stakeholder working group, local councils, chambers of commerce and local organisations. This recruitment strategy was employed specifically to minimise re-traumatisation of an already traumatised community. Piggybacking and working with already formed local support groups allowed the researchers access to historical data on the floods as well as current strategies and situations post- floods. Information on the study and invitations were extended by phone, email and word of mouth. Following an initial visit to Queensland, researchers were invited to return after first anniversary of the floods to follow up specifically with women in small business.

This study focusses on peri-urban and rural areas. In consultation with the stakeholderworking group, it was decided to study the Lockyer Valley and the Somerset Region in Queensland and the Ballarat to Kerang region in Victoria.

While flooding occurred in key urban areas in both Queensland and Victoria, the impact in both states was predominantly rural and peri-urban areas and recovery in urban centres had occurred fairly quickly in comparison to rural and peri-urban centres. Many urban stories were captured by the State Library of Queensland in the ‘Floodlines’ exhibition, therefore, this study sought to find the voices of those who had not necessarily been heard in the media or captured in this exhibit.

The Case Studies presented in this report were chosen to best reflect the economic impact of a comparative cross section cohort in both States.

1.1 Overview of findings

Recognition of women’s invaluable role in community rebuilding is vital. There had been little attempt to acknowledge the extra responsibilities that women have taken on in the recovery process or relief strategies. For women wanting to rebuild economic activity, the support services currently in place are geared towards addressing practical gender needs and not strategic gender needs.
During this chaotic period, residents, especially women and children, were seen as victims, but in many cases, they were also actors in their own lives and communities, making decisions at each stage of the flood and its aftermath. Women employed different strategies across different areas and timeframes; these are covered in Section 6 of this report.

They included:

- Trading or bartering of goods and services was a key form of initial survival, this continues in the rural communities under study.

- Pooling of resources, examples of this are where communities would pool available food and have a bake off, or barbeque. Other examples are where women in small businesses came together to run night markets or complementary goods such as shoes, dresses, makeup and beauty treatments.

- Increasing cash transfer activities (roadside markets, cash for service charges).

- Increase in debt was reported, especially where mothers had undertaken to repay children's loans due to their loss of jobs due to the flood.

- Leveraging from neighbours or family groups, in one example, the mother of a large family had her relatives staying with her for several months, they did not contribute to the household, nor did they assist in the household duties. Culturally the mother felt she could not complain or demand support from the family and so worked 50 hours a week, came home and fed the extended family. The financial burden was enormous.

- Attempting to sell investment properties in flood affected areas.

- Obtaining services and goods from relief agencies and government offices.

- Seeking work out of area.

- Leaving well-paid jobs to move closer to home/family.

Overarching issues (Key Findings Section 4) continue to challenge women's engagement in economic activity. They are:

- Displacement of women from communities and support networks

- Social isolation, trauma and conflict in family relations

- Ongoing stress and time depletion caused by lack of insurance pay outs or action

- Inconsistent support for women taking time off work to deal with disaster

- Design and delivery of flood relief services and strategies incorporating
  - lack of gender analysis and sex and gender disaggregated data;
  - existing support services are not geared to diversity of women or their needs;
  - lack of contextualised and localised strategies in rural and peri urban areas that incorporate cultural expectations; and
  - confusion about assistance available to small businesses including farms.

- The need to strengthen local economies and support local jobs growth.

- Specific challenges for women in business and the economy.

- Long term increase in unpaid work, including extra caring duties - enhancing gender stereotypes.

- Long term health implications for women and communities living in extended stress and resource poor situations.

- ‘Creeping poverty’ in rural communities impacting mainly on women.

- Perceived increase in levels of intimate partner violence and break down of marriages.
This range of issues faced by women and men seeking to rebuild livelihoods and lives following the floods are considered in full in this report and suggested responses are made in relation to the key findings.

### 1.2 Summary of suggested responses

This study suggests that effective gender analysis occurs in the context of a crisis. This requires field workers in every sector or area of activity to ask whether and how the situation affects women and men differently. A complete list of suggested responses can be found in section 6 of this document. A summary of these includes:

- Field workers (from all sectors – Government, private and NGO) address both the practical and long-term strategic needs of women and men and that they ascertain how their programmes will address the immediate practical and longer-term strategic needs of women and men.

- Sex and gender disaggregated statistics are gathered across all agencies. In this, it is also essential that different actors communicate and share information with each other about gender differences, to ensure that programmes are well coordinated.

- Disaster strategies and services recognise the impact of disaster on women is contextually and culturally different in rural areas to urban areas, and that this may require specific, localised, long term support services, finances and interventions to support women and communities to recover fully.

- There is a reassessment of disaster responses directly related to the rebuilding of small businesses and the impact on the economic fabric of communities, particularly in Queensland.

- Strategies are developed to assist in particular women, to rebuild their small businesses.

- Specific targeted, long-term support is given to minimise the detrimental effects of the additional unpaid and voluntary work taken up by women in direct relation to the effects of the flood and their family recovery.

- Education and awareness raising amongst employers and employees of the provisions when an employee is unable to attend work due to an emergency or natural disaster.

- Support strategies recognise that additional voluntary and caring work has added to the personal and financial cost of caring on women and the impact this has on their relationship with economic empowerment.

- Further research is undertaken in disaster-affected communities into the reported issue of ‘creeping poverty’. Rural communities should be primarily considered in the first phase of this research.

- Health care card eligibility is extended for a 4-year period to allow recovery to occur.

- Extra measures are taken to address long-term health implications of affected communities.

- Resources are allocated to investigate and act upon the perceived increase in levels of intimate partner violence and break down of marriages.

**Note:**

At the time of the study, women were focused on family/relationship recovery and the trauma of the ‘what if it happens again’ scenario rather than on entry/re-entry into income generating activities - unless they had been already forced by circumstances to do so. Matters were still raw. This presented some challenges in reflecting on ‘what additional skill sets have been learnt that might assist their future participation in the workforce’. While it is recognised that women often develop new skills that they could carry over into the job market as a result of their disaster response efforts, further research would be useful in describing the full Australian context of vocational education and training and workforce participation available. This may provide women with a unique opportunity to challenge and change their gendered status in the workforce and ensure their new skills are recognised.
This study was undertaken to identify a range of
gendered approaches that address the economic
empowerment needs of women in flood affected
areas by consulting with women living in rural and
peri-urban flood affected areas who represent
different sectors, age groups and socio economic
backgrounds. These consultations aimed to gather
information about:

- critical economic challenges women have
  experienced and overcome following flood
  events, and
- how future responses to floods could better
  serve the complex economic needs of women
  in disaster-affected areas.

The intention was to learn vital lessons of what
constitutes an effective recovery operation in terms
of women’s economic empowerment and what
impedes the process. This learning has been
augmented through the addition of first hand
testimonials from women and men from the flood
affected areas, gained through focus groups and key
informant semi-structured interviews in these areas.
The results, summarised in this report, seek to
provide practical assistance to key decision makers
in directing recovery actions that may empower
women to re-enter the workforce or to engage in
other income-generating activities in a more timely
fashion.

This study explores sustainable economic recovery
for Australian women firstly in relation to rebuilding
businesses and/or the resumption of income
generation/productive pathways and secondly to
determine what additional skills women have gained
by participating in community rebuilding, and how
these skills are/can be recognised to further
empower women economically in the future.

Overseas research indicates that natural disasters
can provide women with a unique opportunity to
challenge and change their gendered status in
society and as a result of disaster response efforts;
women can often develop new skills that can carry
over into the job market.¹ This project explores
whether women’s experiences in the Australian
context provided similar opportunities.

Women and men are affected differently in disaster
situations. Women and men are affected by,
contribute to, cope with and adapt to disaster
differently. There are many reasons for these
differences, including gender inequalities and the
roles women and men play in their families and
communities.² Disaster management and recovery
strategies and plans need to reflect these gender
dimensions.

and Emergencies’, UNDP Winnipeg Manitoba, 20 June, 1994
www.radixonline.org/resources/women-in-disaster-emergency.pdf
² UNDP (2012) ‘The gendered dimensions of disaster risk management and
adaptation to climate change - Stories from the Pacific http://
Recent research following natural disasters in Australia and New Zealand has revealed that women are more susceptible to becoming victims of domestic violence in the post-disaster period. This has been attributed to an increase of stress, alcohol abuse and lack of constrained behaviour in men in the aftermath of a disaster. This is a key issue that must be addressed when analysing the impact of women in the flood-affected regions of Australia.

One of the biggest challenges for Australians over the last few years has been the impact of natural disasters on communities. Drought, flood, fire and cyclone have devastated families and whole communities. Women are most affected due their socio-constructed roles and responsibilities and in many cases, their lesser access to available resources. Women continue to be primary carers for children, elderly and those with a disability; and in times of crisis are often at the forefront of serving community needs. Women, particularly the poorest and most marginalised, shoulder a disproportionate burden of the effects from such disasters.

Because women are primarily responsible for increased domestic and caring duties in post-disaster situations, they do not always have the liberty of migrating to look for work or are not willing to be distracted by the rebuilding of their business over the needs of their family. Moreover, after a disaster, women face a heavier workload involving cleanup work, subsistence activities and nursing the sick, etc. Consequently, not only are they left with virtually no time for income generating activities, but they also run the risk of being exhausted and overworked.

Although it is acknowledged that women are the most affected, it has also been demonstrated that when it comes to responding to disasters women are indispensable. In many instances women are at the forefront of organising comfort, shelter, fuel, nutrition and water, especially for children and the elderly, and are often most effective at mobilising the community to respond to disaster. So while women are severely affected by natural disasters, this is only half the picture. Natural disasters often provide women with a unique opportunity to challenge and change their gendered status in society and as a result of their disaster response efforts; women often develop new skills that they could carry over into the job market.

When disaster hits overseas, international actors support development strategies that promote market-based opportunities for some women, for example by strengthening women’s associations and advocating gender-sensitive business environment reform. There are also examples where women, despite gender-specific barriers, have established viable enterprises based on familial and community networks, e.g. Sri Lanka, Afghanistan, thus, in some instances changing the gender relations in the family and community. However, in Australia, these strategies are not employed and very little is known about the economic impacts on women in disaster affected areas in Australia.

Key to successful disaster relief is the integration of gender analysis and strategies that address both practical and strategic needs of women and men. In this study, it was found that lack of gender analysis combined with lack of sex and gender disaggregated data has led to massive impacts on women and their families.

2.1 What happened?

Metrological and hydrological conditions combined to precipitate the January 2011 floods in Queensland and Victoria.

The 2011 floods followed a 20-year drought and, while some of the areas had experienced flooding in the past, it has to be recognised that the floods that devastated Queensland and Victoria in 2011 were unprecedented in size, scale or impact.

In the second half of 2010 Australia experienced one of the strongest La Nina events on record. In the

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last four months ocean temperatures around Australia broke previous highest records by a large margin. As a result Queensland experienced its wettest July to December. In January 2011 two intense thunderstorms formed off the coast of Queensland, converging to form a single intense storm and resulting in devastating floods. While in Victoria, high intensity rainfall caused major flooding; several follow-up heavy rainfall events including Tropical Low Yasi caused repeated flash flooding in affected areas in early February in many of the communities affected by January’s floods.

Many rural communities were affected, however, there is little sex and gender disaggregated statistics available to give a breakdown on the numbers of women and men and their economic situations.

The damage to people’s homes, businesses and lives will continue to have long term effects on these shattered communities for years to come. The overall damage to the Australian economy is estimated to be $30 billion. The main industries that were affected include: mining, agriculture, farming and tourism, of which the economic impacts continue to be felt today. Small business owners felt the brunt of the impact and many part-time and casual positions were lost due to the floods and lack of money to re-employ those in such positions.

Queensland

The size of the flooded area of Queensland was larger than France and Germany combined. The floods directly affected over 70 towns and 200,000 people across Australia. Three-quarters of the state of Queensland was declared a disaster zone. Over 29,000 homes and businesses were inundated with the cost of flood damage to infrastructure estimated at $5 billion. Communities along the Fitzroy and Burnett Rivers were particularly hard hit, followed by unexpected flash flooding in Toowoomba. The torrential rain caused riverbanks to burst, pushing a wall of water through the city centre leaving the central business district devastated. In the nearby town of Oakey the creek rose to 7.5 metres causing flash flooding and inundating over 100 properties. The surge of floodwater continued through the Lockyer Valley where the Lockyer Creek rose to a record height of 18.92 metres. In the town of Laidley, in the Lockyer Valley, 19 local residents lost their lives, there was widespread structural damage to 119 properties, and another 2,290 properties were flooded.

The Bremer River in Ipswich reached 19.4 metres inundating the central business district and at least...
Three-quarters of the state of Queensland was declared a disaster zone. One-third of the city was reported to be underwater and over 1,100 people took shelter at evacuation centres. Nearby Goodna, bridging Ipswich and Brisbane, was one of the worst hit areas in the greater metropolitan region, with around 600 houses flooded, many of those submerged above the roofline. Goodna was particularly vulnerable as it was difficult to get to and the majority of the volunteers tasked to assist with the floods, were located in Brisbane or Ipswich. The town of Dalby, on the Condamine River, had been flooded on five occasions since December in 2010. The Condamine River reached 14 metres, the worst since 1983.

A large number of homes and farms in the area were affected by floodwaters, 140 businesses were evacuated and the town’s water purification system was flooded, resulting in water restrictions. Many houses were inundated in and around the Somerset region. Fernvale was completely cut off until the Brisbane Valley Highway was reopened.

Employment in Queensland declined by 23,700 (or 1.0 per cent) between January 2011 and February 2011. Females accounted for around 69 per cent (or 16 300) of the total fall in employment in Queensland over the month to February 2011.

The flood-affected regions such as the Lockyer Valley have lower than average education levels, low socio-economic status and a focus on ‘blue collar’ industries. As the region is seen as neither fully urban, nor totally rural, it consequently has missed out on various initiatives that target either ‘city’ needs or ‘rural community’ requirements. It is estimated that around five per cent of small to medium enterprises in the regions will fail to recover after being damaged by the floods. Many people lost their homes and business. These losses are predicted to lead to increased unemployment with flow on effects to the regional economy.

In the region, there were 10,331 single-parent families, accounting for 17.3 per cent of all families in the region (compared with 15.9 per cent in Queensland) with low-income earners, relatively lower education attainment, high unemployment and dwellings without motor vehicles. These families often experience additional stress and can require support and assistance. Thirty one per cent of the population of the region are in the most disadvantaged quintile compared with 20 per cent for Queensland. This relatively high level of disadvantage is consistent with the region’s reliance on low paid jobs and high level of social security payments. The region has a large number of people from culturally and linguistically diverse backgrounds, particular communities such as Goodna that are particularly diverse and will require tailored strategies for recovery.

The floods have also resulted in many farm labourers losing their jobs and leaving the region. Lower consumer and business confidence is affecting investment, employment growth and business earnings. The region is lacking in ‘high end’ employment opportunities. This makes it difficult to retain local talent, or entice new people with advanced education or training to the region.

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Victoria

The floods in Victoria have been reported as the worst in history. Storms and floods from September 2010 to March 2011 had consistently tormented regional Victoria. Rochester, on the Campaspe River, suffered its worst ever flood with around 200 properties inundated, representing 80 per cent of the community.18

Nearby Echuca accommodated flood affected people from surrounding towns and witnessed dozens of its own houses go under water. Widespread flooding in Kerang affected nearly 4,000 people with more than 1,000 residents who ignored evacuation alerts and became isolated by floodwaters.19 Women as well as men, stayed behind to protect their properties, already decimated through years of drought, to look at shoring up levee banks and save stock and equipment where possible in the hope of lessening the flood impact on their livelihoods. The flooding of the Yarrowee River inundated houses in Ballarat and surrounding towns. Many in areas surrounding Maryborough were forced to evacuate and Carisbrook was particularly hard hit due to the level of water that inundated the town as well as the destruction of bridges and widespread road closures in the region.

Irrigated horticulture is Loddon Mallee core business. It is in many respects the keystone that holds much of the other economic activity in the district together. Primary industry earnings are essential to regional employment opportunities and the economic wellbeing of the majority of the local population. More than 22 per cent of families living in the area with dependent children are single parent households, compared with Metropolitan Melbourne (20 per cent) and were more disadvantaged than the state average, with an index of relative socio-economic disadvantage being 970.9 compared with the Victorian average of 1021.8. Some areas in Loddon Mallee have high unemployment and around one in five workers are unskilled or semi-skilled. In addition, regional Victoria has less diversity of employment options and this makes unskilled workers vulnerable when industries restructure, particularly as there is also less opportunity to retrain in regional Victoria. Forty seven per cent of the population does not have access to the internet at home while 21 per cent report they have experienced transport limitations. It is acknowledged that these inequalities make people vulnerable to more serious disadvantage20 and to additional challenges in disaster recovery.

2.2 Insurance

It has been reported that up to half those affected were not covered by insurance – even though they had a ‘Home and Contents’ Policy and thought they were protected. However, this was due mostly to the definition of ‘flood’ in the policy, or the absence of flood coverage in the policy. It has also been reported that since 2003, the Federal Government has been negotiating with the Insurance Council of Australia to work out the issue. They are yet to reach an agreement21.

There are a number of reviews of flood insurance taking place in Australia:

Queensland Floods Commission of Inquiry
examination of the performance of insurers in meeting their claims responsibilities

Commonwealth Natural Disaster Insurance Review

20 Change and disadvantage in the Loddon Mallee region www.dpcd.vic.gov.au/.../ Change_and_Disadvantage_in_the_Lodd...
Women’s Voices From The Flood Plains

Commonwealth Treasury consideration of proposed reforms to insurance policies. In ‘A Nation Charred: Inquiry into the Recent Australian Bushfires - October 2003 House of Representatives Select Committee on the Recent Australian Bushfires: Australian Government Position’, a number of recommendations were made in relation to insurance in bushfire areas which would also benefit those living in other disaster susceptible areas in Australia such as flood prone areas.

The following recommendations came from the inquiry and could be addressed in the context of all forms of natural disasters, including:

- urging the Insurance Council of Australia to run ongoing education campaigns to increase public awareness on disaster preparedness, including the need for insurance.
- recommending that the Insurance Council of Australia coordinates a public education campaign aimed at illustrating the importance of asset protection and how this can be achieved (that is, insurance products).
- recommending that insurance companies ensure that potential and existing policyholders are aware of the need to regularly review their insurance policies to prevent undervaluing. This could be done through renewal notices and quarterly reminders. This should include a list of bushfire risk reduction measures that policyholders can implement to decrease the cost of their premium.
- urging the Insurance Council of Australia to run ongoing education campaigns to increase public awareness on bushfire preparedness, including the need for insurance.
- recommending that the Insurance Council of Australia coordinates a public education campaign aimed at illustrating the importance of asset protection and how this can be achieved (that is, insurance products).

2.3 Overall Flood Response and Impact

The response to the disaster was overwhelming with rescue workers and volunteers from all over Australia, as well as New Zealand, assisting in the emergency and recovery process. Community Recovery Centres were established across Queensland and Victoria to provide immediate assistance to locals during and following the disaster. These centres were instrumental in providing services to help people recover as quickly as possible. Services included: disaster information, financial assistance, counseling, temporary accommodation, and home rebuilding assistance. Many of these centres still operate in the communities to provide continued support for the victims of the floods.

In both Queensland and Victoria, major industries were affected as well as small to medium businesses and individual income loss.

Queensland

Queensland supplies about 60 per cent of the world’s coking coal exports and the lost coal production, because of the floods, is estimated at $2 billion.22

Agriculture was also badly affected with an estimated $1.6 billion worth of crops destroyed in

the floods.23 Other major industries that suffered were tourism and retail.

To compensate for the economic costs and income loss caused by the floods the Queensland government provided a number of grants and financial packages. Small businesses and primary producers in 13 local government areas became eligible for grants of up to $25,000 to pay for costs from damage incurred as a result of the floods.24 National Disaster Relief and Recovery Arrangements were made available to a total of 31 local government areas in Queensland.

**Victoria**

In response to the disaster the Victorian Government provided a variety of forms of financial assistance to flood affected Victorians. These included: clean up and restoration grants of up to $25,000 for small businesses, farmers and non-profit organisations and a business relief fund of up to $5,000 per business.25 In addition, the government developed a Business Flood Recovery Fund, which allocated $10 million to job creation and economic development focusing on existing medium to large businesses.26 Employment opportunities were also offered to those contributing to flood recovery works. The financial assistance prioritized the mining and agricultural sectors to avoid a detrimental impact on the Australian economy. Many families suffered from a loss of income in conjunction with the additional costs of damage to property and businesses. Follow-up reports identified concerns with the restrictive criteria applied to grants and confusion over where individuals could seek advice regarding their eligibility for grants.27 The delays in accessing financial assistance hindered the recovery process for affected communities. Impacts of which were still felt 18 months after the event.

**Government inquiries**

Government follow-up reports and inquiries on the floods in Queensland and Victoria have focused predominantly on flood mitigation and emergency responses. The key issues addressed were related to health concerns, emergency procedures, flood plans for communities to deal with future disasters and ways to rebuild the communities.

Whilst these are necessary imperatives in ensuring the safety and wellbeing of communities, other concerns, such as the impact on women, have been neglected. Neither state’s government reports on the disaster addressed the impact on women through a gendered lens. Many women not only lost their houses, incomes and businesses, but also took on the extra responsibility of looking after children, the elderly and community. The financial assistance provided by the government did not necessarily factor in the additional costs, financially and psychologically, to women following the floods.

Furthermore, there were reports of a lack of acknowledgement of local knowledge and leadership and confusion in regards to where responsibilities lay during and after the floods.28

In Queensland, a few smaller rural communities felt abandoned and overlooked by both the government and the media. For example some people believed that they were in the shadow-line between local government sectors and some felt that their plight was discounted with the coverage of events in neighbouring larger townships dominating, thus compounding a perceived uphill struggle.

Before moving to the findings, it is important to note that the floods in both Queensland and Victoria occurred in a pre-existing political and economic context that influenced the severity of the impact on all residents.

2.4 Geo-Political Context

In Queensland the growth and extension of the mining industry has seen an increase the number of men moving into the area and a rise in the price of rental accommodation. This has resulted in a severe shortage of affordable accommodation for many locals and a lack of alternative accommodation for women and their families fleeing violence.

In Victoria, the water ‘buy back’ scheme (Murray Darling Basin Plan –MDBP) has severely impacted on farming communities, particularly in the dairy sector in the irrigation towns of Loddon-Mallee who have been at risk of socio-economic decline. Pressure to ‘sell-out’ their rights and land is adding to insecurity among farmers and has a subsequent detrimental effect on small businesses in these areas as farmers are selling out, leaving properties and depleting local economies.

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29 Water entitlement purchasing in the Murray-Darling Basin

3 Methodology and limitations to the study

Substantive information was an integral part of the research methodology in the belief that dialogue and the development of sustainable economic mechanisms needs to be built upon a comprehensive and nuanced understanding of community needs.

The research approach was to report on the experiences of those whose livelihoods had been affected through the 2011 floods. By using the words of and examples from those affected, the aim is to avoid misinterpretation and distortion by outsiders viewing the issue from their own perspective. Semi-structured interviews were held with key informant individuals, including, but not limited to focal persons in government, service providers (both government and non-government), private sector workers, small business owners, self-employed workers, farmers and those seeking employment.

Case Studies were used to best reflect the economic impact on a comparative cross section cohort in both states.

This study also made use of the following research methods:
- Desk-based and literature reviews
- Document analysis
- Focus groups

As a small sample consultative study of 336 women and 15 men, held within already traumatised communities, a stakeholder-working group was developed to guide and support the access of the researcher team into already formed support groups and with key individuals. Researchers worked with stakeholder working group members, local councils, chambers of commerce and organisations in the field at the time. In addition advice was sought from groups and organisations already operating in the affected regions to decide the specific areas to visit and to accept their facilitation of meetings and invitations to focus groups through their known networks. This strategy was employed specifically to minimise re-traumatisation of an already traumatised community. Piggy-backing and working with already formed local support groups allowed access to historical data on the floods as well as current strategies and situations post floods. Information on the event and invitations were extended to women either by phone, email and personal invitation. Following an initial visit to Queensland, researchers were invited to return after the first anniversary of the floods to follow up specifically with women is small business.

Information was drawn from women and men in flood-affected areas, initially through facilitated focus groups and later through semi-structured interviews with key-informant individuals and groups of business people in both peri-urban and rural areas. Through the key partnerships, local contacts were identified and were consulted to ensure a sensitive approach to any contacts,
recognising the distress experienced by local people and then working with the organisation/s to establish appropriate timing and requirements.

The study focused on peri-urban and rural areas. While flooding occurred in key urban areas in both Queensland and Victoria, the impact in both states was felt in predominantly rural and peri-urban areas. In consultation with the stakeholder working group, it was decided to focus on the Lockyer Valley and the Somerset Region in Queensland and the Ballarat to Kerang region in Victoria. Urban areas such as Brisbane were also affected by flooding, however, recovery there had occurred fairly quickly in comparison to rural and peri-urban centres. Also, urban stories were captured by the State Library of Queensland, in their ‘Floodlines’ exhibit. The researchers in this study sought to find the voices of those who had not necessarily been heard in the media or captured in this exhibit.

### 3.1 Areas Visited

**Queensland** included the Lockyer Valley, Somerset Region and Western Downs, and included; Brisbane, Chinchilla, Dalby, Esk, Fernvale, Gatton, Goodna, Ipswich, Laidley, Lowood, Murphy’s Creek, Oakey, Withcott.

**Victoria** was focused on the North/West of the State and included; Ballarat, Carisbrook, Echuca, Kerang, Maryborough, Nathalia, Rochester.

#### Breakdown of participants

<table>
<thead>
<tr>
<th>Focus Groups</th>
<th>Female</th>
<th>Male</th>
<th>Peri-Urban</th>
<th>Rural</th>
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<tr>
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<td>15</td>
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</table>

<table>
<thead>
<tr>
<th>Key Informant Interviews</th>
<th>Female</th>
<th>Male</th>
<th>Peri-Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>Victoria</td>
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<td>2</td>
<td>17</td>
<td>32</td>
</tr>
<tr>
<td>Total</td>
<td>102</td>
<td>8</td>
<td>43</td>
<td>67</td>
</tr>
</tbody>
</table>
Throughout this study, it was clear that the researchers met with and consulted members of traumatised communities. It was essential that the discussions and field work was guided and agreed to by the affected community members and that time was given in the sessions for their experiences outside of economic livelihoods to be shared.

The age of women participants in the study ranged from 22 years to 70 years of age with the largest group of women falling between 45 - 55 years of age. The average range of the men in the study ranged from 42 years of age to 67 years of age with the largest group of men falling between 55 - 65 years of age. Insufficient number of participants identified their marital status therefore this cannot be drawn upon in any comparative data.

At the time of the study, women were focused on family/relationship recovery and the trauma of the ‘what if it happens again’ scenario rather than on entry/re-entry into income generating activities - unless they have been already forced by circumstances to do so. Matters were still raw.

This presented some challenges in reflecting on ‘what additional skill sets have been learnt that might assist their future participation in the workforce’. While it is recognised that women often develop new skills that they could carry over into the job market as a result of their disaster response efforts, further research would be useful in determining how these new skills could be recognised.

### 3.2 Challenges and limitations

During the initial round of consultations, in November, 2011 it was evident that there was still a great deal of trauma that women were facing and that their anxiety was continuing to rise as the anniversary drew nearer. Communities reported being hyper vigilant and any poor weather conditions caused stress to many participants in the consultations, with several leaving the interviews early to get to their homes before the rain came. At another consultation, it was reported that women had refused to leave home due to their fear of the rain; service providers informed JERA International that this was a common occurrence where community members would cancel appointments at any sign of rain. In consultation with relevant organisations, it was decided to postpone some of the consultations until after the flood anniversaries in 2012 and return when advised it was appropriate. JERA International returned to the flood areas after the first anniversary of the floods to finalise consultations and undertake key-informant, semi-structured interviews.
Little formal recognition of women’s invaluable role in community rebuilding was evident across this study. Across all areas, it was reported that there had been little, if any, attempt to acknowledge the extra caring and voluntary responsibilities that women have taken on in the recovery process.

While residents, especially women and children, were seen as victims during this chaotic period, in many cases, they were also actors in their own lives, making decisions at each stage of the flood and its aftermath (See below Section 5.1 for examples of strategies employed).

Overarching issues continue to be key challenges for women’s engagement in economic activity. The overarching issues identified in this study are:

- Displacement of women from communities and support networks.
- Social isolation, trauma and conflict in family relations.
- Ongoing stress and time depletion caused by lack of insurance pay outs or action.
- Inconsistent support for women taking time off work to deal with disaster.

Challenges in flood relief services and strategies: incorporating:

- lack of gender analysis and sex and gender disaggregated data;
- existing support services that are not geared to diversity of women or their needs;
- lack of contextualised and localised strategies in rural and peri urban areas that incorporate cultural expectations; and
- confusion about assistance available to small businesses including farms.

The need to strengthen local economies and support local jobs growth.

Specific challenges for women in business and the economy.

Long term increase in unpaid work, including extra caring duties – enhancing gender stereotypes.

Long term health implications for women and communities living in extended stress and resource poor situations.

Creeping poverty in rural communities impacting mainly on women.

Perceived increase in levels of intimate partner violence and break down of marriages.
4.1 Displacement of women from home, communities and support networks

Participants in this study commented on the negative impact of displacement. This was either forced or voluntary displacement of the participants and its impact on rebuilding home and work life, or the impact on trying to rebuild a business in an area where the community had been displaced. Farm owners especially discussed the massive long-term financial impact of being away from farms during the floods and the long-term recovery of land and cattle following the floods.

Participants in the study reported that loss of a “home” was more severe on women than men. It was noted by men in the study “women made the house a home” and invest far more in its daily upkeep and maintenance than men do. While this may be seen to be strengthening gendered stereotyping, observations in this report showed that women were far more attached to home assets than men, mourning the loss of small items of emotional importance. Household goods such as pots and pans, furniture, photo albums appeared to hold a sense of identity or belonging associated to a home that was very important for some of the women in the study. Loss of these items, along with the home impacted severely on rebuilding and reconstruction. Some women reported they now had the physical structure of the house, but did not want to live in it or invest time in making it a home in case it was taken away by another flood. The emotional investment of rebuilding was at times viewed as debilitating. International studies show, the impact of evacuation and displacement, whether short or long term impacts on women’s ability to recover socially, psychologically and economically post disaster. Evacuation and the impacts of loss from disaster are traumatic incidences for all concerned. For the participants of this study, this trauma compounds with already existing social and economic pressures and has led to severe challenges in rebuilding their lives.

For those evacuated, and those having to move due to their husband’s relocation following the floods, women’s regular survival mechanisms of aid-based, kin-based and work-based assistance are partially dismantled due to the disaster context, with kin assistance helping for short durations, and aid-based assistance being the most utilized in the longer term.

Displacement of women living on their own who were evacuated portrayed severe angst around reoccurrence of the event. Fear of people not knowing where they were and not being found was strong, especially in areas where local disaster plans existed and these were overridden by external agencies.

“I am an older woman and was on my own, so when they came to my home and told me I had to evacuate, I did. I wasn’t given enough information about what was going on. Afterwards I found out that all my friends stayed on to help. I know I shouldn’t feel guilty but I do. I feel like I let people and my community down. I still get very upset.”  (VIC participant)

For some of the younger women interviewed, the floods had ‘shattered their dreams’. Houses due to

unable to insure the business and couldn’t afford to access the government funds as you had to spend money before you could claim. We didn’t have that money. While we had some help from our suppliers to start up the business again, the lack of money meant my husband had to put some staff off or cut back their hours. They needed the work and money too. He was getting very despondent. I had to leave my home, my friends and my job and move here (where the business was) so that I could help to rebuild the business and support my husband. I still had to travel back for a while to where we once lived to care for my invalid mother. It has all been very distressful but we are working our way through it.”  (QLD participant)

“While the area we lived was affected, our house was ok and so was my place of work. But our family business was in another town and the business went completely under. It soon became evident that my husband was not able to cope on his own. We had been

be built, or those just renovated prior to the floods were destroyed. Plans to extend business, home, family have been ‘put on hold until they can just get through this bit’. However, many have stated they cannot return to the areas they once called home. It was just too traumatic. This has resulted in a total change of plan for the family and a “re-thinking” of work and employment activities.

4.2 Social isolation, trauma and conflict in family relations

Participants in the study discussed a sense of growing social isolation that was occurring. As things became tougher financially and emotionally within the home, some women were staying close to home and not attending clubs or meetings “like they used to”. Lack of transport, money and general exhaustion prevailed.

New support groups take a while to grow and women living on their own were especially finding it difficult to rebuild support networks. Across all areas of the study women commented upon growing social isolation and long term impacts on their family and subsequently themselves.

It was reported that a number of women had given up well-paying jobs in other areas to take up lower paid jobs in their hometowns. It will take further investigation to find out whether this was due to fear of being away from home should another flood occur; whether the move was due to a need to be closer to family and community support; whether the move was due to the needs of their children who were fearful of separation and needed to know their mothers were close by; or some other reason. However, the impact of moving jobs to be nearer home had impacted negatively on women in the areas studied. Changes in socio-economic status, such as employment have been directly correlated to social isolation.  

Increases in housing costs due to low availability of affordable housing have led to key challenges on return to their homes following the disaster. Women with little access to resources (financial and social) are especially marginalised and may have to move away from their families and friends thus increasing social isolation. Prohibitive housing prices and lack of adequate housing is a key issue for many affected communities. However, in discussing the impacts of having to move away from previous areas of residence, participants in this study reported that as the woman undertakes most of the household chores such as taking the children to school,
shopping, and caring for family and elderly relatives and friends, women are more connected to their local areas and social networks and therefore bear the brunt of being away from their support and assistance networks more than men in the same situation.

Women in the study stated that their focus on trying to deal with social isolation and resultant conflict arising within the family was detracting them from economic / productive activity. Typically, women have more extensive and varied social networks than men do. For women especially, the impact of the trauma, combined with loss of social network and the extra voluntary and caring duties thrust upon them in a resource poor environment was seen as a key barrier to engaging in economic activity and raising their standard of living. Women in the study reported feelings of isolation, increasing loneliness, decreased life satisfaction than before the floods. These feelings were reported as manifesting as feelings of constraint and had a direct negative impact on marital / partner / family relations.

Participants in this study revealed that 14 months following the floods, many women have reached a ‘tipping point’ in coping with their trauma, feelings of isolation, additional unpaid work and responsibilities, family health issues and continual stress. Moreover, as reconstruction financial support reaches its final stages, many families are reaching a financial crisis, particularly those in family owned businesses.

4.3 Ongoing stress and time depletion caused by lack of insurance payouts or action

The outcomes of dealing with insurance have resulted in a significant burden and distress. At the time of writing this report, (Aug, 2012) many of the women from this study are still in discussions with insurance companies, or are supporting others who had not yet received insurance payouts. This appeared to be more evident in Queensland than in Victoria. The amount of time taken to deal with insurance companies and to get quotes etc. has been a prohibitive factor in seeking/rebuilding economic/productive activities for women.

All participants in this study found insurance payouts (or lack of them) to be a major barrier to rebuilding and a source of stress and a consumer of time. Engagement with insurance companies was taking a personal toll with regard to the time it took to deal with all aspects of the insurance payouts and actions, as well as the distress if their policy did not cover flood and the need to find other sources of finance to rebuild.

These challenges are noted for this study, and as an extra cause of stress and anxiety, but the details are not covered in any depth in this study.

While gender-disaggregated data on this was not available to reveal any gender disparity, in the immediate aftermath of the disaster, it was reported that it was women predominantly, who stepped forward to deal with the insurance and other relief benefits paperwork.

4.4 Inconsistent support for women taking time off work to deal with disaster

Participants indicated that for most women in disaster situations, entry, return, or re-entry into the workforce is suspended for the initial time of the disaster.

The provision of time off for support and recovery activities was inconsistent across all sectors. For some, wages for time off were deducted from pay, leaving these women with the particular hardship of rebuilding homes and community with little funds and the stresses of potentially losing their jobs. In households where the women are the head of household, this was particularly stressful and impacted severely on the family dynamics and

“I feel like an insurance beggar – my husband was shy and reserved, he was so upset by the event – he is seeing a psychologist, my son is coping but this battle with the insurance company is still going on and it is stopping me getting on with life.” (QLD participant)

33 Head of household indicates main or only wage earner
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gender relations. Men interviewed in this study did not experience similar experiences in regard to their jobs.

Women with work in a business that was not affected by floods were able to take time off work to begin the rebuilding process, however, for many this time was not enough and some women found they had to leave their jobs in order to rebuild family life. A number of women participants reported that they have not been able to find jobs to replace those they lost due to the disaster and, due to their carer role, were less able to seek work outside the areas compared to men.

Most of the men interviewed in this study were small business owners who were severely affected by the floods. What was reported is that where male owners of small business were impacted, the wife/female partner in the household would suspend her work/job to assist the rebuilding of the business, in discussing this aspect with women small business owners, men were less likely to reciprocate.

In these circumstances it would appear that some employers and employees may not be aware of the provisions of the Fair Work Act where employees may have entitlements under their award or agreement that are relevant when an employee is unable to attend work due to an emergency or natural disaster. If no such entitlement exists, the Fair Work Guide will assist in determining the options available to employers and employees depending on their circumstances.34

Women and men involved in the emergency services were separated from their families with little or no communication for up to three days. One policewoman reported the impact of not knowing where her sons were, whether they were safe or not; not being able to physically reach them or talk with them caused her severe anxiety that distracted from her concentration on the emergency. This was also noted as occurring in male emergency workers in the same situation.

As well as the difficulties for the emergency and relief workers, also noted in this study were a number of challenges in flood relief strategies. While these challenges were evident for both women and men, as women were at the forefront of dealing with relief strategies, women appear to be the biggest bearers of the impacts of these challenges.

Key challenges noted were:

- Lack of gender analysis and sex and gender disaggregated data collection
- Existing support services are not geared to diversity of women or their needs
- Lack of contextualised, localised strategies in rural and peri-urban areas that incorporate cultural expectations
- Confusion about assistance available to small businesses.

“The floods definitely made some women stronger, but a lot aren’t strong, there are a lot of women who haven’t worked since the flood – I see them at the shops” (QLD participant)

4.5 Challenges in flood relief services and strategies

Response to the disaster was not always immediate and there is a perception that some areas gained more support due to increased media interest in those areas. This is a perception that continues one year after the disaster.


Challenges in flood relief services and strategies
4.5.1. Lack of gender analysis and gender-disaggregated data

There is little evidence that gender analysis is undertaken in disaster relief services and strategies and very little gender-disaggregated data is available. It was repeatedly reported that women were on the front line of initial flood relief community strategies and support and discussions 12 months following the flood reveal they are still at the forefront of dealing with insurance companies and rebuilding homes and communities. The men in the study reported that their clear perception was that the majority of women have had to change their social and economic / productive responsibilities in order to rebuild home and community. This is evident in the reports of women picking up children’s debt, taking on extra caring and voluntary duties, or providing psychological support of family and community members.

Lack of relief strategies that support both practical and strategic needs for women have served to strengthen gender stereotypes, especially in rural areas and has severely impacted on women’s economic empowerment and access to the economy.

4.5.2. Existing support services are not geared to gender equity or to women’s diversity of needs

Strategic gender interests concern the position of women and men in relation to each other in a given society. Strategic interests may involve decision-making power or control over resources. Addressing strategic gender interests assists women and men to achieve greater equality and to change existing gender roles and stereotypes. Gender interests generally involve issues of position, control, and power. Or in other words, strategic gender interests relate to status in society - for instance in terms of access to employment, inheritance, mobility, political or social participation - based on gender. These needs relate to control.

What the initial findings found is that for women wanting to rebuild economic activity, the support services currently in place are geared towards addressing practical gender needs and not strategic gender interests. For example, funding may be provided to assist mother’s to get their children to school, and food parcels may be available to supplement family diet, but longer term plans for support to ease the extended voluntary and caring responsibilities experienced by women are not being addressed. This, in the long-term limits their capacity for choice, and in turn limits their access to the workforce and income generating activities.

Diversity of needs

Women are not a homogeneous group; they are extremely diverse, with many social identities. There are differences in age and socio-economic status. Marriage, race and education level can influence needs and opportunities and should be taken into account in relief strategies. Women living on their own have different challenges in re-entering the workforce to women in families. Silent partners in husband’s businesses have different support needs to those with home-based businesses. Retired women who must now reenter the workforce require different supports to young women leaving educational institutions.

An in depth- intersectional analysis of the long term impacts on women undertaking extra caring and voluntary duties would bring light to strategic gender interests that need to be met in disaster relief to recognise and alleviate the extra burden of care and allow women more choice in their economic lives.

4.5.3. Lack of contextualised, localised strategies, that incorporate cultural expectations

Often where a local solution was offered or was in place, this was overridden by what was perceived by participants as a broader, less effective strategy. Women were at the ‘front line’ after the disaster, undertaking work in the relief centres and dealing with the needs of those in their community where they could. However, much of this voluntary work, done under the stress of their own disaster-affected circumstances, was not utilised, recognised or even acknowledged.

Severe criticism was made of agencies that “parachuted in” to help and then caused more work
and resource depletion for the locals in having to feed, accommodate and service these relief workers.

“We made sandwiches, even though there was little food available, we each put in a bit of what we had. We took them [the sandwiches] to the relief agency staff to let them know how much we appreciated having the help. I was very frustrated when one of them grumbled: “I don’t like this – could you make something else.” He didn’t bother to think about what we were going through and what it was taking for us to cope or to coordinate making those bloody sandwiches... Most of them were rude, didn’t want us to help except to bring them food, yet there was a lot we knew about our community and could had helped with. We were virtually told that they were the experts and we needed to keep out of the way, even though we had to drive them to places they should have known how to find, and had to let them know they had missed this farm or that farm in their visits...” (VIC participant)

4.6 The need to strengthen local economies and support local jobs growth.

It was consistently reported in all areas visited, that many farming families were resistant in coming forward for assistance, citing an attitude of stoicism relating to recent and generational experiences of a variety of repeated natural disasters. However, in most cases, it was women who made initial enquiries for support and assistance therefore they bore the brunt of the rejections, confusions and misinformation.

Evident in this study is a perceived lack of consistent information and/or misunderstandings of information received in relation to who was entitled to what benefits or the various assistance packages available. This was particularly so for business owners who were sometimes turned away from receiving food/goods parcels because of their perceived status as business owners.

Some relief workers were not clear about the difference between eligibility to personal/individual relief packages and packages available for business relief. In one case, a farming mother and daughter, living on adjoining properties that were devastated, with equipment buried by mud, were told to “go sell a tractor” and that they were not eligible for assistance being considered small business owners. These individual women from the farms actually were entitled to immediate and much needed relief, where the business would need assessment. The confusion resulted in the women feeling they had nowhere to turn and being reliant on charity handouts. This incident deterred others in the immediate area to approach the support services.

While financial support was offered to some businesses, this was under reimbursement Conditions\textsuperscript{35}. That meant that businesses had to expend money before being able to claim it. These conditions were prohibitive for many as they were already ‘cash strapped’. This economic burden, particularly where combined with no insurance or under-insurance, also had a high social cost. This situation resulted in high levels of stress and in some cases an inability to recover the business. Many simply walked away from their businesses and in some cases from their marriages.

Overall, it was reported that it was easier for Victorian business, both township and farming, to access across the range of assistance than it was in Queensland. However, in all areas under study, rumour, misunderstandings, lack of information and clarity around assistance led to time being spent in trying to find out, rather than in rebuilding strategies. For women, who were reported as being at the forefront of the insurance and relief package interface, these led to considerable challenges in engaging and re-engaging with economic/productive activities.

4.7 Specific challenges for women in business and the economy

There is evidence\textsuperscript{36} that the health of small businesses, particularly in rural communities is inextricably linked to the economic health of a


\textsuperscript{36} Our Roadmap | Regional Development Australia Ipswich and West Moreton www.rdaiwm.org.au/our-roadmaps/nda-ipswich-and-west-moreton/pp48
community, and that dynamic small businesses underpin a strong economy. Maximising opportunities for local supply chain growth and building business capabilities (micro and small businesses) during a period of recovery will deliver long term economic benefits.

Small business owners stated that the 13 weeks financial assistance allocated to get a business back up was not enough time. Due to the lack of customers and lack of money in the affected areas, many small business owners were carrying the debt of those who couldn’t pay bills, or were waiting for insurance money. Small businesses, themselves under financial duress from the disaster, felt unable to ‘call in’ the debts of their friends, neighbours and other small businesses, leaving them in a precarious situation. As most small businesses in this study were family businesses, and women identified as the key household shoppers, it was reported that the stress fall-out impacted on women and their children and added to the levels of stress on relationships because of the uncertainty of income.

There was a noted shift from permanent part-time (with fixed hours) work to casual labour (with insecure hours) reported. This was especially evident in service areas where businesses that had employed part-time workers now had to take them on as casuals due to the lack of income, the economics of rebuilding the business and lack of customers in flood affected and cash strapped economies.

In many areas it was noted that following the floods, older women had entered the casual workforce in local areas. Noticeable to the community, were the increased number of “grey haired ladies” who had taken up working in supermarkets and other low paid work in order to bring in some extra money for the house or farm.

In some farming areas, the renegotiation of contracts following the floods had locked them into 2010 prices for milk for three years. This was inadequate to rebuild and maintain the farm and necessitated women, who already undertook productive labour in the farm to also undertake paid employment to assist the farm finances.

Farm owners especially discussed the massive long-term financial impact of being away from farms during the floods and the long-term recovery of land and cattle following the floods.

Victorian businesswomen reported that there were few restrictions to access the financial support. Businesswomen in Queensland, on the other hand, reported a greater degree of frustration relating to the low level, or lack of financial support in both the immediate disaster response as well as their ongoing needs to recover.

“\textit{The money received from government was very welcomed, but it was over too short a period to rebuild my business.}” (QLD participant)

In this study, there were some circumstances where women had to enter the family business or take over the business because men were either not coping or had undertaken community support activities. This resulted in a steep learning curve for many women, adding more skills and experience to their resume, but has also added to the tensions in their lives.
Case Study: Victoria

Pre-flood: ‘D’ is a younger woman aged 25-35 with 3 children, living in a small rural township, working in her de-facto partner’s business. D worked long days in an unpaid capacity in the business, that is, she receives no salary from the business. (This is an example of an occurrence in a small business where the ‘shadow partner’ will play an active role in the business without direct income or security. At the time leading up to the flood, D was pregnant. She required an emergency caesarean and was released from hospital two days before the flooding began in her area. As the water began to rise early Saturday morning, D’s mother, who was caring for D’s two other children, advised her to evacuate from her home.

Post-flood: D returned the following day to check her home and the business that is owned by her de-facto partner where she worked every day. She found that the business had been inundated with waist high water, destroying most of the stock. They began the cleanup in order to restart the business as quickly as possible as that is the only source of income for her family.

Moving Forward: D has made a conscious decision to put the disaster behind her and “simply focus on getting on with it”: her family needs the income and she has decided to take on a positive attitude. “It’s happened now and there is nothing I can do about that”. Despite this attitude, the strain on D was obvious and her stress levels remain high.

Allocation of rebuilding contracts

Additionally, Queensland participants reported that rebuilding contracts were most often awarded to ‘outsiders’ who imported their own work teams and who generally commuted into and back out of the community, hence adding little financial value to the township’s. They reported that local tradespeople or businesses lacked opportunities to access these jobs or supply goods and/or services. While this does not appear to have a gendered impact, women reported they were picking up the debts of their children who had been working in labouring and casual jobs with building firms. Husbands and children lacking work brought extra pressure on women to support their families.

In Queensland, the lack of local building contracts further exacerbated the slow economic recovery of individuals and the local community. Some needed to exit the area to find work, thus causing additional financial and social hardships and stress for women who were left to rebuild and to care for family and extended community. The lack of local input of building contracts, combined with slow economic recovery and extra hardships placed on women made it extremely challenging for women to find income generating activities. Whereas in Victoria, it was reported that specific initiatives to engage local people in work contracts and rebuilding was beneficial to the whole community and the local economy.

Many women have had to abandon careers or limit their ability to work and contribute to the family income. This not only inhibited their access to services, but remains an ongoing extra burden for many women in seeking income related activities.37

For women from farming and rural communities (considered in this study as self-employed) the floods arrived on the back of 30 years of drought and the Global Financial Crisis. Lack of insurance, a life tied to the land that was now devastated and animals needing feed and care taking priority over rebuilding of property, plays a particular toll on women in such areas. Some reported they would remove essential items such as toilet roll, deodorant

37 Scoping the Australian Care Economy: A Gender Equity Perspective June 2010, Unpaid caring, page xvii www.security4women.org.au › Past Projects › 2010 Projects
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and shampoo from the shopping list to support their husbands ‘stress relievers’ (cigarettes, beer) and other farming needs (fencing etc.). Women from the rural areas observed a growth in ‘side of the road’ produce selling, an increase in cash transfer activities in their everyday life and a vibrant bartering of goods system being resurrected. Extended families, especially the older women in such communities were struggling with extra duties of child-minding (of relatives and neighbours children) while daughters, daughters-in-law and neighbour’s wives go to work in a local business to supplement money for the household. Many of the women in the study were caring for elderly parents as well as grandchildren.

Case Study: Queensland

Pre-Flood: ‘G’ is a married woman aged 65-75, living on a farm in a rural area who has her elderly mother living with her. Family members worked the farm.

Post-Flood: G’s property was significantly flood damaged including the house, pastures and fencing.

Moving Forward: As well as rebuilding the family farm and caring for her elderly mother, G now cares for her grandchildren. This allows her daughter to take up work, as there was a need to supplement her daughter’s family income as a result of the flood. Compounding their financial challenges was the significant re-negotiation of farming contracts across the region that had a detrimental effect on many farm incomes. G’s extra duties have meant G has very little time for family, her farm duties and her own recovery.

4.8. Long term increase in unpaid work, including extra caring duties – augmenting gender stereotypes and limiting economic security of women

Women and men in this study recognised and reported that women have had a long-term increase in unpaid work. Unpaid work in this study covers areas such as voluntary work and extra caring duties resulting from the floods. What discussions through this study found is that women are not economic dependents but producers, community workers, carers and earners and women and men alike must be assured of the conditions of life needed to enjoy their fundamental human rights, as well as simply survive. In the rebuilding of communities post-disaster, women and men stepped forward to undertake what needed to be done. Where the difference between women and men lay in this study, is that women undertake longer term unpaid work, often in addition to extra income generating activities.

Studies38 show that many women will choose to work part-time while juggling the responsibilities of a family.39 In a disaster context, unpaid care responsibilities also often extend and fall to women. This study was undertaken in both peri-urban and rural areas and by far the biggest impact was on women in the rural areas where access to alternative sources of income is limited and reliance on land is commonplace. Despite these extra voluntary and caring duties, women in rural areas were found to be reluctant to access services, ‘making do’ and ‘getting on with it’.

The cultural context of gender relations in rural areas appeared less challenged with men and women having specific roles and tasks. These roles and tasks were not challenged by the participants of this study; in fact some of the strategies employed enforced and reinforced gender stereotypes.

However, women have found strength in community through the experiences of the floods. For many,

39 78.7 per cent of men who run their own business worked full-time, compared to only 42.7 per cent of women www.news.com.au/business/your-business/women-take-a-firm-approach-to-the-future/story-fnrevb64-1226291476454#ixzz2BSYbOksy
initial relief and support came from neighbours and community members. Often, regardless of their personal circumstances or direct impact of the floods, women took up caring roles, starting in rescue centres where they dealt with the needs of families until and beyond the arrival of rescue agencies and organisations. Many have and continue to assist their community since the disaster, ensuring that where possible, the needs of families and individuals who are struggling to cope are addressed, such as seeking out provisions or relevant support.

It was noted that while extended family living nearby may initially share responsibility for childcare, care for the elderly and the disabled amongst themselves, in the mid-to long-term, it was more likely that the responsibility of care would land on just one person, often the matriarch of the family. It was reported that the lack of sufficient available childcare had postponed the return and/or inhibited the entry of some women to income generating pathways. Also, as time passes and facilities for the elderly, disabled and/or childcare fail to reopen it becomes a key challenge to returning or re-entering the workforce.

In the context of disaster, poor economic growth, lack of employment and often- increased caring duties, the opportunities for women to seek sources of income are greatly reduced. It is the long-term nature of the ongoing extra caring and voluntary support that is being provided that is now playing a toll on women in the flood-affected areas under review. Community expectation that one person will always provide the support, has led to over burden of some women in this study.

Time spent on community support is severely reducing economic activity and rebuilding for some women.

Impact on children

There is no doubt that the impact the floods had on children has also had an impact on the mother’s ability to move around and undertake key and emerging resettlement tasks. Parents, teachers and service providers reported that 18 months on from the floods, and after the anniversary of the floods, behavioural problems were showing up in schools. There were reports of younger children being traumatised by losing possessions or pets during the floods. Initially, due to the scale and nature of the disaster, for some, these traumas had been overlooked or deemed unimportant by parents.

It was noted that some schools had dealt with this well, but overall, the support for school children suffering loss, grief and trauma from the results of the flooding was largely not available.

Mothers were the primary agents attending school to discuss their children’s behaviour with school principals. It was noted that overall, some parents were disappointed with the low level of support for their children in the public schools system. It was noted however, that this was not across all areas and some schools were exemplary in the way in which they dealt with those suffering grief, loss and trauma due to the floods.

Child behavioural problems resulting from the floods, has resulted in some mothers leaving work, or moving to work closer to home and community in order to support their children. This has not only had a financial impact on family finances, but has also limited the mother’s social networks.

4.9. Long term health implications for women and communities living in extended stress and resource poor situations

The physical, psychological, emotional and spiritual impacts of the flood are complex and hard to disentangle from each other

Key to this discussion is the impact of stress, diet and lack of preventative medicine and services impacting on the health and wellbeing of
communities. For women, health issues and the effect of extra care on those health issues is often impeding their ability to re-engage in their ‘pre-flood’ lives and adding to the creeping poverty being experienced in many rural areas. A temporary health care card (available for one year following the floods) that allowed for subsidised prescriptive drugs was seen as essential to maintain health and dignity. The fear of having to pay full price for heart drugs and diabetes medication in an ageing rural population was palpable. The fear of having to choose between paying for a prescription and buying food was also extremely evident in the participants from rural areas of Victoria.

Twelve months on from the disaster it was reported that women are “burning out”; many of the women interviewed were tired, exhausted and overwhelmed by the scale of what was still needed to do. For many of the women, their relationship with their husbands had been put under extreme pressure. For some this had resulted in a breakup of their relationship, and with others it had strengthened it.

In a small number of cases it was also reported that women were starting to fall into depression and become immobile and socially isolated. In the cases discussed, this was where the man had returned to work and business was starting to pick up again, leaving the man to both rebuild the business and tend for a depressed and anxious wife.

Women reported a lack of confidence in dealing with finances including household expenditure. This lack of confidence was limiting women from applying for positions they were extremely capable of undertaking.

Women’s employment and earnings are a critical indicator of the health and well-being of their family and their community. Moreover, higher incomes for women have proven to have significant positive impact on health and education outcomes for households, improving overall welfare and bolstering future gains in productivity and inclusive growth.

Case Study: Victoria

Pre-Flood: ‘F’ is an older woman aged 55-65, living in a rural area, who, despite being challenged for many years by drought and water access, has run a successful farm with her husband.

Post-Flood: The floods significantly inundated F’s property and surrounding areas. They used their tractor to help neighbours reach safety.

Moving Forward: The cleanup of the farm is ongoing, as this needs to be done by themselves along with all the usual farming tasks. The outhouses for cattle needed to be cleaned first to enable milking to occur. Fields need to be re-fenced following the floods, and the fields are taking a long time to recover. Insurance is an ongoing challenge. F is very concerned about her husband’s health and welfare; since the flood he has not been into his shed (his retreat pre-floods) he cannot even bring himself to enter the shed. This concern for her husband is enhancing her levels of stress and impacting on her own health. Currently she is reliant on the temporary health card to be able to afford medication for herself and her husband and is not sure how they will manage once this is taken away. F lives in fear of extreme poverty and not being able to survive this current impact on their livelihood. Compounding this, is their predicament of “no money” and insufficient savings and income to survive on a day-to-day basis. To save costs, F’s cutting costs by eliminating essential items such as soap, shampoo/conditioner and toilet paper from their weekly shopping lists.

Note: F’s circumstances echo many other women experiencing similar circumstances, where shopping lists are made at home and shortened on the way to town; where using shampoo/conditioner are seen as luxuries and cheap/costless alternatives are found for other basics.

APEC WES 2011 San Francisco Declaration http://jerainternational.org/.../apec-women-and-the-economy-summit-wes
Some women reported that their perceived lack of contribution to the economic rebuilding of the family, had led to a lack of any control or confidence dealing with household expenditure, and to feelings of depression and 'sadness'.

4.10. Creeping poverty in rural communities impacting mainly on women

Women and community workers from the areas studies commented upon a “creeping poverty” occurring within rural communities. The “creeping poverty” statements were in the context of women and men surviving on small amounts of money and living without adequate shelter, limited diet due to cost of food, a cutting back on preventative medicine and dental treatments and the extra impact on support services and agencies to support such communities.

Some reported concerns that there were isolated areas where women were being either held-back or discouraged from seeking support, either financial or psychological, by their husbands and that there was little that the agencies could do except provide opportunities such as informal community gatherings that the women may be able to access and where the agency could discreetly assist.

Financially women are finding it hard. Rural and farming communities are finding it especially hard. The perception that those areas that got more news coverage through the floods and therefore more assistance is strong. Women are bearing the financial load of the household and many are struggling to pay medical costs. Since the temporary (one year) medical/health cards have been taken away along with the extra assistance, women especially are putting their children and husband’s needs in front of their own.

The things being crossed off this list were items such as toothpaste, soap and toilet paper, items that many of us would consider essentials.

While ‘creeping poverty’ includes women and men, girls and boys, the frontline of cutting back on items is the mother/wife who manages the household budget. Older women living on their own in this study were not identified as being as affected by creeping poverty as those in marriage / family situations. Further investigation into this would be needed to provide any substantive comment about the two groups.

Case Study: Victoria

Pre-Flood: ‘C’ is an older single woman aged 65-75, living in a peri-urban township, who retired from work a few years ago.

Post-Flood: C’s house was significantly damaged in the floods. Because of insurance challenges, limited superannuation to rely on or insufficient funds to complete the rebuilding of her home due to the floods, she has been forced to return to work in order to rebuild structurally and socially. C found the prospect of returning to work very stressful, being an older woman who had been out of the job market for some time. Her stress is further compounded by the diminished number of jobs available in the area, requiring her to travel further afield to seek work. In her search she has experienced an element of age discrimination. Being told she’s ‘a little older’ than expected at interviews. These combined experiences have left her feeling like she has very limited choices, is being ‘tipped over the edge’, and very uncertain of her future.

Moving Forward: The anxiety of not being able to financially support herself and the risk of homelessness is huge. C is now feeling vulnerable to the creeping threat of poverty. This is severely limiting her confidence, and impacts on her capacity to both seek and secure work.

“Every week I go to the shops with my list of essentials to buy. I leave the farm and by the time I get to the shops I have crossed one thing off the list. This way I can bring some change home to my husband so he has a little money in his pocket” (VIC)
4.11. Perceived increase in levels of intimate partner violence and breakdown of marriages

In the second round of interviews undertaken 18 months following the floods, there were reports of increased violence occurring in both peri-urban and rural communities.

This was reflected by “not enough safe houses for women escaping violent relationships”; “a lot of men felt the need to take their insecurities out on their families”; “women don’t go out anymore” and “men are more controlling of money”.

It was also noted that in some areas, there was rise in separations and pending divorces amongst the community members participating in this study.

While this is in no way conclusive that the event of the floods has a direct causal relationship to the violence, women within the study perceived it in this way and blamed increased financial stress and changed gender roles as a key cause.

The violence discussed was male to female violence and occurred between intimate partners. There was no discussion of intra-family violence or stranger violence. For the sake of this report it is necessary to mention the perceived increases in intimate partner violence as this was seen to be a key barrier to rebuilding lives for some women within this study. Further targeted research would be needed to investigate this aspect of the study.
Throughout this study a number of strategies were identified that were implemented to address the range of situations that women and men found themselves in. It is important to recognise the significant roles that women played in the immediate aftermath of the floods.

Women were quick to act in the crisis and employed different strategies across different areas and at different times of the crisis, as mentioned in the Executive Summary (1.1). These include, but are not restricted to:

- Trading or bartering of goods and services; this was a key form of initial survival and continues in the rural communities under study.

- Pooling of resources; examples of this are where communities would pool available food and have a bake off, or barbeque. Other examples are where women in small businesses came together to run night markets or complementary goods such as shoes, dresses, make-up and beauty treatments.

- Increase in cash transfer activities (roadside markets, cash for service charges)

- Leveraging from neighbours or family groups. In one example, the mother of a large family had her relatives staying with her for several months, they did not contribute to the household, nor did they assist in the household duties. Culturally the mother felt she could not complain or demand support from the family and so worked 50 hours a week, came home and fed the extended family. The physical and financial burden was enormous.

- Attempting to sell investment properties in flood affected areas which was exacerbated by a pre-existing weak housing market

- Obtaining services and goods from relief agencies and government offices.

- Seeking work out of area

- Leaving well-paid employment to move closer to home / community.

Overall, these actions were viewed by participants as short-term strategies to address the immediate situation. Longer-term strategies for improving access to economic empowerment were difficult to draw from the participants of this study who were keenly focused on 'survival' and 'what happens tomorrow' over the longer term aims and outcomes.
6 Suggested responses and examples of good practice

A number of suggestions as a way ahead on key issues and areas of good practice were discussed and arose from the study.

6.1. Suggested responses to key issues raised

Displacement of women from communities and support networks

That resources are allocated to the specific economic and social challenges faced by women in displacement due to temporary housing, or family members finding work outside the area and address the economic hardships faced by these women, which are exacerbated when recovery assistance decreases.

That relief agents (from all sectors – Government, private and NGO) identify, distinguish between and address both the practical needs and long-term strategic interests of women and men and that they ascertain how their programmes will address both.

Social Isolation, trauma and conflict in family relations

That localised strategies are initiated/strengthened to address the social isolation faced by women and to recognise their crucial post-disaster recovery roles.

That women be more publicly and formally acknowledged and supported by recognising their roles both in the immediate aftermath of disasters - such as in rescue centres - and in their ongoing work in their community.

Provision should be made of women-friendly spaces and long-term psychological support, combined with practical livelihood-building strategies tailored to the particular circumstances of the area.

Provision should be made of opportunities and forums for those affected to share their experiences and stories. In townships where it appears to be back to business the people in the rural farming areas are nowhere near ready to tell their stories. There was no explicit suggestion as to how these narratives could be told, as each circumstance in each town is different. A ‘Floodlines’ style exhibit / concept could be extended to cover broader areas of the flood disaster.

Ongoing stress and time depletion caused by lack of insurance payouts and action

As this study reports, the outcomes of dealing with insurance, under-insurance or lack of insurance have resulted in a significant burden and distress, particularly for women who predominantly dealt with the insurance follow-up or the resulting financial apprehension where uninsured. To ease these burden on women in a post disaster context:
Consideration should be given to agreeing on a simple standard definition of a flood that is easily understood and to make flood cover an automatic inclusion in every home and contents insurance policy.

The recommendations outlined by the current inquiries (Section 2.2 of this report) should be addressed; in particular, the public education campaigns to increase public awareness on disaster preparedness, including the need for full insurance cover.

**Inconsistent support for women taking time off work to deal with disaster**

Employers' guidelines are developed in order to minimise financial impact and stress on workers taking essential time off during and in the aftermath of disaster.

Public education and awareness for employers and employees in relation to the entitlement of the Fair Work Act relating to the provisions when an employee is unable to attend work due to an emergency or natural disaster.

State-based advice and assistance should be made available to affected employers and employees about state occupational health and safety laws that provide for a general duty of care toward employees.

**Challenges in flood relief services and strategies**

That field workers (from all sectors – Government, private and NGO) address both the practical needs and longer-term strategic interests of women and men and that they ascertain how their programmes will address both.

An in-depth intersectional analysis of the long term impacts on women undertaking extra caring and voluntary duties would bring light to strategic gender interests that need to be met in disaster relief to recognise and alleviate the extra burden of care and allow women more choice in their economic lives.

That long term psychological support is available to emergency and crisis workers, whether these are in paid or voluntary positions deal with the impact of their experiences of working in such situations.

That effective gender analysis occurs in the context of a crisis. This requires field workers in every sector or area of activity to ask whether and how the situation affects women and men differently.

That sex and gender disaggregated statistics are gathered and disseminated across all agencies and relief services. In this, it is also essential that different actors communicate and share information with each other about gender differences, to ensure that programmes are well coordinated.

Where possible, to use locally developed disaster plans and local people in the rescue and recovery of community members and for local gender concerns to be addressed in these local action plans.

A recognition of communities who have developed local disaster plans is required to use this local knowledge and experiences and wisdom in relation to community recovery and utilisation. This, rather than the overriding of such plans by response agencies where, the “tyranny of the urgent” in post-disaster reconstruction and rehabilitation means good local policies and action plans are overlooked, ignored or dismissed.

Disaster strategies and services recognise the impact of disaster on women is contextually and culturally different in rural areas to urban areas, and that this may require specific, localised, long term support services, finances and interventions to support women and communities to recover fully.

Clear guidelines and training be available to all relief workers to ensure an understanding of the diversity of needs and the diversity of people in disaster aftermath and the options available for the varying circumstances.
Specific challenges for women in business and the economy

The small business sector represents ninety seven per cent of all private sector businesses in Australia and accounts for almost half of all private sector employment. Women are a significant player in the sector as proprietors, partners or employees. Businesses are vital to building a strong society and are vital to the fabric of a strong community.

It is recommended that post disaster initiatives should address a range of strategies that will support the rapid recovery of the business community, particularly for women in small business and the provision of job opportunities for women and their timely re-entry into the economy. This is particularly in the context of, but not exclusive to, the additional unpaid primary caring and voluntary roles many women undertake in post disaster situations.

Raising awareness of benefits and relief entitlements (both personal and business) among small business owners, including farming families.

Re-evaluate the need to include reimbursement conditions on business relief packages.

Review and improve the current methodology used to assist businesses in a critical financial state due to the disaster.

The need to strengthen local economies and support local jobs growth

Strengthening local economies, maximising opportunities for local supply chain growth and building business capabilities during this period of recovery will deliver long term economic benefits.

Provide resources allocated to long-term support for micro and small businesses to strengthen their businesses, post-disaster. Suggested time four years.

Over the next two years, provide support to medium-sized and larger businesses to ensure they have effective supply chains and support business diversification and innovation.

Extend the Building Australia’s Future Workforce to include eligibility for small business owners/employers to access training and workplace development.

Ipswich, Queensland

Source: http://3.bp.blogspot.com/-V1qNwgiJDEw/Tzoc3NGz2I/AAAAAAAAGkU/7tgKQYRChM/s1600/Ipswich+2011+Flood+-+Limestone+St.jpg

Long term increase in unpaid work, including voluntary and extra caring duties – augmenting gender stereotypes

Apply a gender lens to disaster relief strategies and incorporate this gender analysis to all disaster relief strategies and programs to identify the extra work undertaken by women and its impact on them.

Review what is asked of women in disaster situations. In the initial disaster response where women undertake voluntary roles there is the potential for some of these activities to be converted into paid roles, engaged by and working alongside official agencies and organisations.
Women’s Voices From The Flood Plains

Provide programs to provide women with identification and conversion of skills acquired in post flood activities. BECs have the business knowledge and the potential to initiate such programs.

Acknowledge the strength women feel from their participation in disaster relief as well as provide specific targeted, long-term support to minimise any detrimental effects of the extra burden of unpaid and voluntary work taken up by women in direct relation to the effects of the flood and their family recovery.

That all support strategies recognise that additional voluntary and unpaid caring work has added to the personal, social and financial cost on women and the impact this has on their own economic empowerment.

Support local initiatives for building community resilience, especially to support children and women living on their own.

Long term health implications for women and communities living in extended stress and resource poor situations.

Extra measures need to be taken to address long-term health implications for affected communities.

Additional resources are allocated to community health centres to support the long-term well-being of community resilience in affected areas.

Disaster relief workers are funded for a minimum of four years following disaster.

Health care card eligibility is extended for a four year period to allow recovery to occur.

Further research is undertaken into the long-term health implications for women and communities living in extended stress and resource poor situations.

Creeping poverty

Address the direct economic hardships faced by women.

Longer-term economic support is required which reflects women’s lack of choices around family expenditure. Overall, the disbursement of money was not equitable and the length of time to access funding needs to be reconsidered. Most funding opportunities are currently coming to an end and 12 months to access these benefits has not been sufficient.

There should be an initiative to encourage the use of local contractors and local casual workers for affected areas wherever possible.

Further research is undertaken in disaster-affected communities into the reported issue of creeping poverty and its impact on women. Rural communities should be investigated in the first phase of this research.

Perceived increase in levels of intimate partner violence and breakdown of marriages

Resources are allocated to investigate and act upon the perceived increase in levels of intimate partner violence and break down of marriages in disaster affected areas.

Strategies and resources are provided in all disaster relief plans for women and children affected by violence.

6.2. Good practice examples

Throughout the study a few models were cited as good practice to address specific issues in specific contexts. While these were not many, they are deemed worthy of note. However, each context was different but overall local-based solutions seemed to fit better with the traumatised community.
**Overcoming social Isolation**

One example of good practice sited is the National Rural Women's Coalition and Network (NRWCN), which recently completed a project to facilitate women's awareness of potential disaster and support them to prepare. The aim of ‘Developing disaster resilient rural communities’, is to connect participants together, to build a group for ongoing support, encouragement and community resilience and to provide a toolkit that could incorporate the learnings of the women.'

**Localised solutions**

One example of overarching best practice in dealing with the aftermath of the floods was in Rochester. In the relief centre, the care and flow through of those affected was well thought through and holistic in approach. People were provided with information from the line up to get into the building through to claiming relief monies at the makeshift bank (all in one place). This strategy, incorporated psychological and social support via counselors who were available at the end, after applications were processed. A BBQ and tea for people allowed social interaction, discussion and collaborations to develop. Water and shade was provided for those waiting. Women reflected feeling cared for, informed and supported. Local knowledge allowed outreach to women, especially to women in farming areas. The psychological, pastoral and practical needs of those affected were well executed, with childcare and banking provided to assist stressed families.

**Specific challenges for women in the economy**

A good practice example of local government adaption for support of women in the local economy was in Ipswich, where local businesswomen were allowed to set up an evening mini-market in the shopping precinct.

In conclusion, this report scratches the surface of knowledge we need to have in order to establish policies benefiting the economic well-being of women; additional research is needed about the immediate and long-term economic impact of disasters on women. Continued monitoring is required to determine the outcomes for women and to make policy changes that will benefit and not burden women, especially low-income, elderly, and single mothers with children.

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*Developing disaster resilient rural communities.*
Further Information

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This investigation was undertaken throughout 2011 and 2012 in response to the economic needs of women in disaster affected areas in Australia and serves to support a gendered approach to strategies that increase women’s engagement in the economy in such