

**A Profile of**  
**AUSTRALIAN WOMEN in BUSINESS**

*Report prepared by the*  
**AUSTRALIAN BUREAU OF STATISTICS**  
*for the OFFICE FOR WOMEN, 2015*

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# Profile of Australian Women in Business

## Introduction

Australian women are increasingly becoming business operators, perhaps to improve their family's social and economic wellbeing, remain attached to the labour force and better manage their work-life balance. Just over a third of Australia's business operators are women (34%), and their numbers are rising.

This report provides a profile of Australian women business operators, to enable a better understanding of the changing role of this pathway of employment for women. A wide range of data has been gathered together for the first time to present a national picture of their personal, family, business and employment characteristics.

The report shows the ways in which women who run their own businesses differ from male business operators, and from female and male employees. It examines the reasons women establish their own businesses, and notes some of the barriers to women's employment in general and starting a business in particular.

Recognising interest in particular groups of women business operators, the report also provides key characteristics of the following groups: Aboriginal and Torres Strait Islander women, migrant women, women in remote Australia, women with a disability, older women and women with dependent children.

In the broader context of women's workforce participation, this wide-ranging and detailed collection of data adds depth and breadth to the existing literature on women's self-employment in Australia. Together with an extensive literature review, and a discussion of data gaps and options for addressing those gaps, this report provides a comprehensive resource for policy makers and academics.

## Contents

- Introduction
- Guide for reading this report: key data sources and definitions
- Chapter 1 - Background
- Chapter 2 - Personal characteristics
- Chapter 3 - Family characteristics
- Chapter 4 - Business characteristics
- Chapter 5 - Working arrangements
- Chapter 6 - Challenges, considerations and incentives
- Chapter 7 - Groups of interest
- Chapter 8 - Data development
- Chapter 9 - Reference material

# Guide to reading this report: key data sources and definitions

## Data sources

### Reference date of data source

To provide a comprehensive picture of women business operators, the information in this profile has been drawn from a range of different surveys, each contributing a different part of the picture. For ease of reading, these surveys are referred to by date throughout the text. If two dates are the same, the less common source will be named in the text.

Where the text refers to a particular month and/or year only, the data source is as follows:

- June 2014: Labour Force Survey (LFS)
- 2013-14: LFS data averaged over the financial year
- 2013: Forms of Employment Survey, November 2013 (FoES)
- July 2013: Job Search Experience survey (JSE)
- April 2013: Work Related Training and Adult Learning Survey (WRTAL)
- 2012-13: Survey of Barriers and Incentives to Labour Force Participation
- 2012: Survey of Disability and Carers (SDAC)
- May 2012: Survey of Employee Earnings and Hours (EEH)
- February 2012: Labour Mobility Survey
- 2011-12: Survey of Income and Housing (SIH)
- 2011: Census of Population and Housing (Census)
- 2010: General Social Survey (GSS)
- 2009-10: Family Characteristics Survey (FCS)
- 2008: Locations of Work Survey (LoW)
- 2007: Survey of Employment Arrangements, Retirement and Superannuation (SEARS)
- 2006: Time Use Survey (TUS)

### Longitudinal Census data

Where the text refers to longitudinal Census data, this is the Australian Census Longitudinal dataset (ACLD) 2011, which follows a 5% sample from the 2006 Census of Population and Housing.

### Date not mentioned in paragraph

Where no date is mentioned in a paragraph, the data will refer to the last date mentioned in the previous paragraph.

### Previously published and unpublished data

Where the data in this report is from a previously published data source, the source is mentioned in the previous paragraph.

All previously unpublished data (i.e. data that has been specifically created for this report) is sourced in the text using the date referencing method above. Much of the data in this report has not been published in other sources.

### Differing age ranges

It is not always possible to present data from different sources or time periods in the same age range formats. For example, when looking at people of working age, ABS Gender Indicators data might use

the age range 15-64 or 15-74 depending on the extent to which the data can be broken down by age. Where possible, this report has used the greatest age spread possible, but data extracted for the report and previously published data may show different age ranges for similar characteristics.

## **Data definitions**

### **Who is a business operator?**

For the purposes of this report, a business operator is defined as an owner manager of an incorporated or unincorporated enterprise. An owner manager is a person who works in his/her own business, with or without employees.

An owner manager of an incorporated enterprise (OMIE) is a person who works in his or her own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also known as a limited liability company). These people are employed by their business and are sometimes classified as employees in ABS surveys.

An owner manager of an unincorporated enterprise (OMUE) is a person who operates his or her own unincorporated enterprise, that is, a business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred. It includes those engaged independently in a profession or trade. OMUEs can be further classified as employers if their business has employees, or own account workers (sole operators) if it does not.

OMUEs can also be classified on the basis of their working arrangements as independent contractors and other business operators (see Chapter 9), which groupings do not correspond to employers and sole operators. Where these groupings are used they are noted in the text, and relate to specific contractor data (i.e number of contracts).

### **Age of business operators**

All data in the report refers to people aged 15 years and over except where noted for specific surveys, such as the Survey of Barriers and Incentives to Labour Force Participation, which collects information for people aged 18 years and over.

### **Main job**

All data refers to main job unless otherwise specified.

### **Availability of business operator data**

As OMIEs are employed by their business and can be classified as 'employees', some ABS surveys do not identify OMIEs separately from employees. In these cases, data for people operating businesses is only available for owner managers of unincorporated enterprises (OMUEs).

OMUEs with and without employees are classified respectively as 'employers' and 'own account workers' (sole operators). Where data in this profile is only available for OMUEs, they are referred to as 'employers and sole operators'.

### **Denominators**

Denominators for all proportions throughout the report exclude not stated responses - that is, proportions are calculated only for people whose information is known.

Due to their small numbers, contributing family workers are included in denominator totals where they form part of the employment type variable, but are generally excluded from graphs. (These are people who work without pay in a business operated by a relative.)

A comprehensive list of data sources and definitions is provided in Chapter 9.

# Chapter 1 - Background

*Despite the fact that women are graduating from university at higher rates than men, ...women are under-represented in the labour market. ...[This] has been widely recognised as having detrimental effects on individual workplaces and the wider economy ...costing the nation billions of dollars in the form of an unrealised productivity potential.<sup>1</sup>*

This chapter briefly introduces key aspects of women's participation in the labour market and in self-employment, and looks at how Australia's women in business compare internationally.

From this broad context, the report goes on to explore the characteristics of Australia's women business operators in more detail in following chapters.

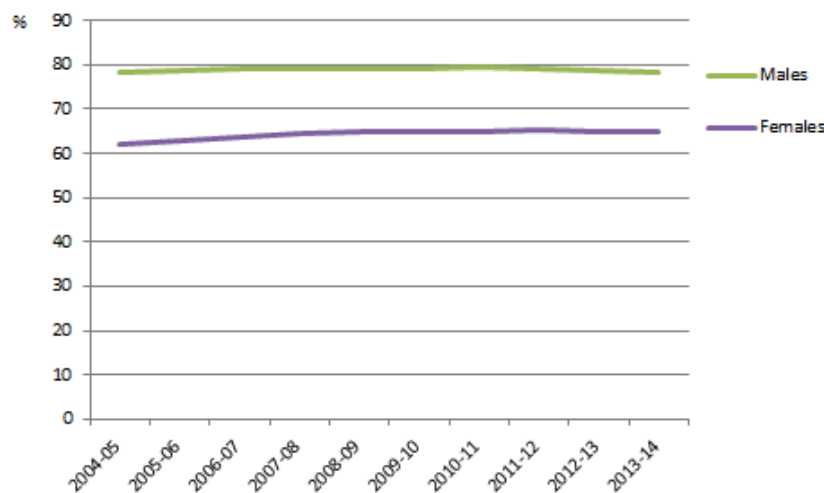
## Australian women in the workforce

Australian women's labour force participation has increased slightly over the past decade (from 62% to 65% of the population aged 20-74 years), while men's participation has remained largely stable (at around 78%).

However, while the gap between men's and women's participation rates has narrowed, it is still considerable (13 percentage points at January 2014).<sup>2</sup>

Research has claimed that closing this gap would boost the level of Australia's GDP by 11%.<sup>3</sup>

**Figure 1.1: Labour force participation rate(a), by sex, 20-74 years**



(a) Data averaged using 12 months in the financial year.

Source: Gender Indicators, Australia, August 2014 (cat. no. 4125.0): Labour Force Survey data available on request

Participation rates differ by age. While Australia's labour force participation rate for women aged 15-64 was higher than many OECD countries in 2013 (15th out of 38 countries, at 70%), some age groups ranked lower: for example, the participation rate of women aged 25-34 years (74%) was 24th out of 37 OECD countries.<sup>4</sup>

The nature of labour force participation also differs, with women tending to work less hours. Over two in five (43%) of Australia's working women work part-time, compared with 14% of men.<sup>2</sup>

## Underemployment

While men and women have the same rates of unemployment (5% in 2013-14), rates of underemployment differ (that is, the rate of workers who want, and are available for, more hours of work than they currently have). Almost one in ten employed Australian women want more work (9% compared with 5% of men).<sup>2</sup> In November 2014, there were 632,000 underemployed women compared with 452,000 underemployed men.<sup>5</sup>

## Becoming more educated but still a participation gap

*Getting more of our best qualified women into the workforce will not only boost the supply of talent and ensure women are securing their career foothold, it will also improve the return on Australia's investment in education. Currently, the nation is losing over \$8 billion each year for undergraduate and postgraduate women who do not enter the workforce.<sup>6</sup>*

Australian women are becoming more highly educated. In 2013, the apparent retention rate for full-time school students in Years 10 to 12 was seven percentage points higher for girls than for boys (84% compared to 77%).<sup>2</sup> More than half of all higher education students enrolled in 2013 were female (56%),<sup>7</sup> and those graduating were also more likely to be female (57% of award course completions in 2013).<sup>8</sup> However, the proportion of young women aged 20-24 who were not fully engaged in either study or work was 31% compared with 22% of young men.<sup>2</sup>

Overall, education levels are quite similar for women and men of working age. In 2013, 57% of both women and men of working age (15-74 years) had a non-school qualification.<sup>2</sup> The 2011-12 Programme for the International Assessment of Adult Competencies, however, showed that 44% of Australian women aged 15-64 also had low or very low literacy skills, and 57% had low or very low numeracy skills (compared with 42% and 48% respectively for men aged 15-64).<sup>2</sup>

## Australian women in business

*The relatively low rates of entrepreneurial activity among women represent a key concern for policy, since they signal a clear under-utilisation of entrepreneurial human capital.<sup>9</sup>*

The number of Australian women operating their own businesses has steadily increased over the past 20 years, but in line with other OECD countries, they remain 'substantially under-represented as entrepreneurs'.<sup>10</sup>

Internationally, Australia's experience is similar to that of the United Kingdom, where in recent years the number of women in self-employment has been increasing at a faster rate than the number of men (although in both countries men still dominate the sector).<sup>11</sup> In 2012, the OECD found that in Europe and the United States, women were under-represented as employers, but the gender gap was smaller for own-account workers (sole operators).<sup>12</sup> In June 2014, employed Australian women were almost half as likely to be employers (4.5% compared with 8.1% of employed Australian men), and two-thirds as likely to be sole operators (6% compared with 9% of employed Australian men).

The OECD study also found that the number of women who were employers had remained stable over the last decade, while the number of men who were employers had been slightly decreasing.<sup>12</sup> In Australia, this proportion has decreased slightly for both women and men, with the proportion of women employers dropping slightly over the last decade from 5.2% of all employed women in June 2004, and the proportion of men who were employers dropping from 8.9% of all employed men in June 2004.

## Looking forward

Women's widespread participation in employment and self-employment is (historically) still a relatively new phenomenon, and while the pace of change may seem slow, the trend is generally an upwards one. With such a distinct difference between the levels of men's and women's participation, however, there is great community, government and academic interest in the characteristics and experiences of women in business - perhaps working towards an ideal where those differences no longer exist:

*Eventually, we should aim to stop referring to 'women' entrepreneurs but simply note there are segments of people within the population who are entrepreneurial but whose gender is no longer of interest or note.<sup>13</sup>*

Until that day arrives, there are many opportunities to add to the existing knowledge of women business operators, and some data challenges to explore. This report seeks to take advantage of some of these opportunities, note some of the challenges, and draw together a profile of the self-employed women of Australia.

## End Notes

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4. OECD data retrieved 22/10/2014. More data available in ABS 2013, *Barriers and Incentives to Labour Force Participation, Australia, July 2012 to June 2013*, cat. no. 6239.0, ABS.
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6. Poynton, A & Rolland, L 2013, *Untapped opportunity - The role of women in unlocking Australia's productivity potential*, Ernst & Young, Australia, p. 7.
7. Department of Education 2014, *2013 Student Summary*, created 14 July 2014.
8. Department of Education 2014, *2013 Award course completions*, created 14 July 2014.
9. OECD 2012, '*Employers and own-account workers by gender*', in *Entrepreneurship at a Glance 2012*, OECD Publishing.
10. OECD 2013, '*Gender gaps in entrepreneurship are large and persistent*', fact sheet in *Entrepreneurship at a Glance 2013*, OECD Publishing.
11. Office for National Statistics 2014, *Self employed workers in the UK - 2014*, Office for National Statistics.
12. OECD 2012, op cit, p. 92.
13. Marlow, S, Hart, S, Levie, J & Shamsul, MK post 2012, *Women in Enterprise: a different perspective*, RBS Group, p. 4.

## Chapter 2: Personal characteristics

### Key findings

- Women made up just over a third of all Australian business operators (34% or 668,670 women).
- There has been a 46% increase in the number of women business operators over the past two decades.
- More than two in five women business operators were aged 40-54 (44%).
- Almost a third of Australian women business operators were born overseas (30%).
- 42% of women business operators had a diploma or degree.
- One in two women business operators did voluntary work for an organisation or group (52%).
- Women business operators had high levels of life satisfaction (57% were pleased or delighted with the quality of their lives).

*... becoming an entrepreneur appears to provide a solution to the problem of maintaining a balance between work and family responsibilities. It not only allows women to have careers that are vital and challenging, but it also gives them the power to decide when, how, and where their work gets done. Note that it is not a decrease in hours worked that women seek, but rather the flexibility to accomplish goals on their own terms.<sup>1</sup>*

This chapter looks at the number of women business operators in Australia, and discusses broad personal characteristics such as age and education, where they live, and how they feel. It also briefly introduces groups of interest who will be examined in more detail in Chapter 7.

The family characteristics of Australia's businesswomen and their business and employment characteristics are discussed in Chapters 3, 4 and 5 respectively. Challenges, considerations and incentives for employment and self-employment are discussed in Chapter 6.

### How many Australian women are business operators?

In June 2014 there were 668,670 women business operators in Australia.

Numbers of women in business have grown slowly but fairly steadily over the last two decades, from 459,100 in June 1994.

The proportionate increase in their numbers over that time was almost twice that of men: a 46% increase in the number of women business operators (from 459,100 to 668,670), compared with a 27% increase for men (from 1,018,400 to 1,294,400).

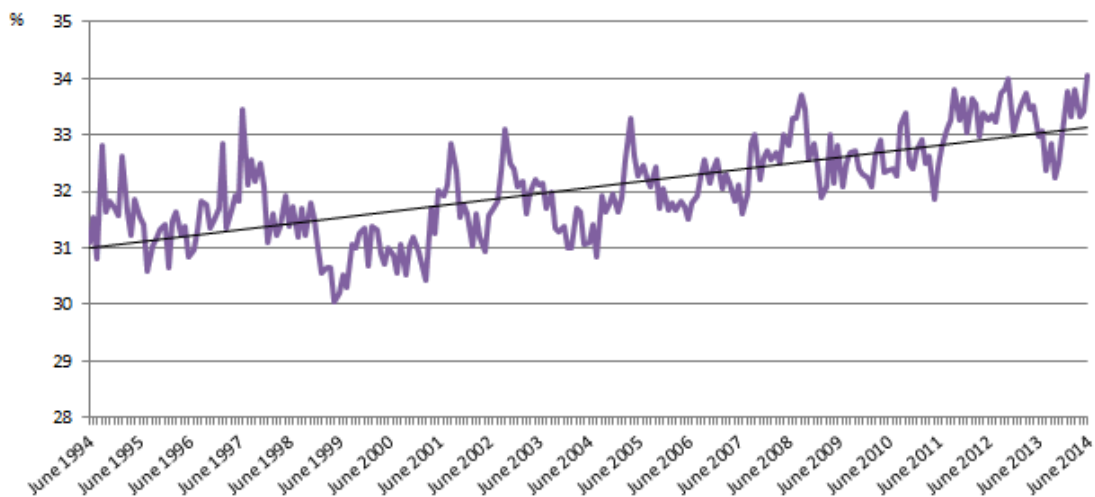
### As a proportion of all business operators

In 2014, women made up just over a third of all Australian business operators (34%).

This proportion has risen around three percentage points in the last twenty years, from 31% in June 1994.

**Figure 2.1: Women business operators as a proportion of all business operators in Australia(a), June 1994 to June 2014**





(a) Owner managers of incorporated and unincorporated enterprises.  
 Source: ABS Labour Force Survey, 1996 to 2014

### As a proportion of employed women

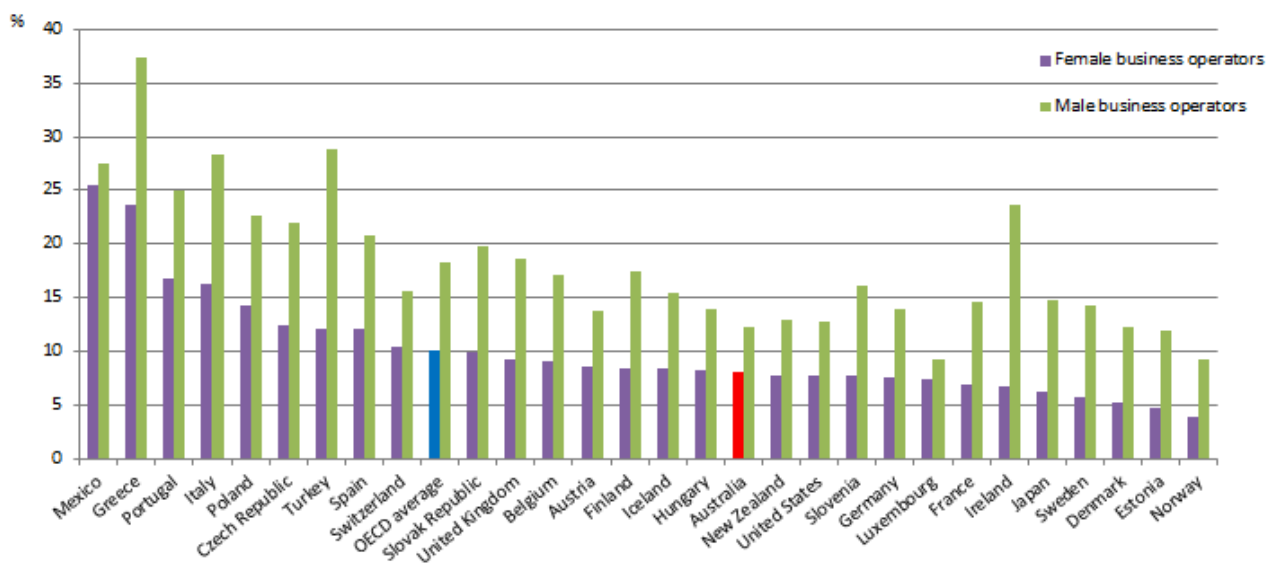
In June 2014, women who operated their own businesses made up 12.5% of the 5.3 million employed Australian women.

Around 4.6% were owner managers of incorporated enterprises (OMIEs) (paying themselves a wage as employees), while 7.9% were owner managers of unincorporated enterprises (OMUEs), who are classified as employers if they have staff and own account workers (or sole operators) if they don't (see Chapter 9).

### International data on OMUEs as a proportion of employed women

Internationally, the proportion of women employers and sole operators is fairly close to the 2012 OECD average for women of 10.1%: at 8.1%, Australia ranked 17th out of 29 OECD countries that provided data for 2012. (Data for OMIEs is not available for this comparison.)

**Figure 2.2: Employers and sole operators(a) as a proportion of the employed population(b), by sex, by selected country, 2012**



(a) Owner managers of unincorporated enterprises. Excludes OMIEs.

(b) Men as a proportion of male employed, and women as a proportion of female employed.

Source: Data extracted on 27 Aug 2014 from [OECD.Stat](#)

## One job or two?

In April 2013, 8% of women business operators had more than one job (compared with 5% of men who operated business, and 6% and 4% respectively of other employed women and men). In 2011-12, of women employers or sole operators with a second job, 40% operated another business, 58% were employees, and the remainder were volunteers or family workers without pay.

## More than one job in the last year

In February 2012, 81% of women business operators had only had one job in the last 12 months, while 15% reported having two employers or businesses in that time, and 4% reported three or more.

This pattern was quite similar for both male and female employees; however men who operated businesses as their current job were slightly more likely to have had one job only in the past year (85%).

## Groups of interest

**Aboriginal or Torres Strait Islander women:** In 2011, just under 2,890 business operators were Aboriginal or Torres Strait Islander women (0.6% of women business operators, and 0.2% of all Australian business operators).

**Migrant women:** In 2011, almost a third (30%) of women business operators were born overseas. Their top ten places of birth were United Kingdom, New Zealand, China, Vietnam, South Africa, Italy, India, Germany, Malaysia and South Korea. Women born in these countries made up 19% of all Australian women business operators.

**Women with disability:** In 2012, 12% of women employers and sole operators had a disability, with just under 2% severely or profoundly limited in their core activities.

**Women in remote Australia:** In 2011, 2.3% of women business operators lived in remote or very remote areas of Australia (around 11,200 women). Just under a third (31%) lived in regional Australia.

**Older women:** In 2014, 28% of women business operators were aged 55 years and over.

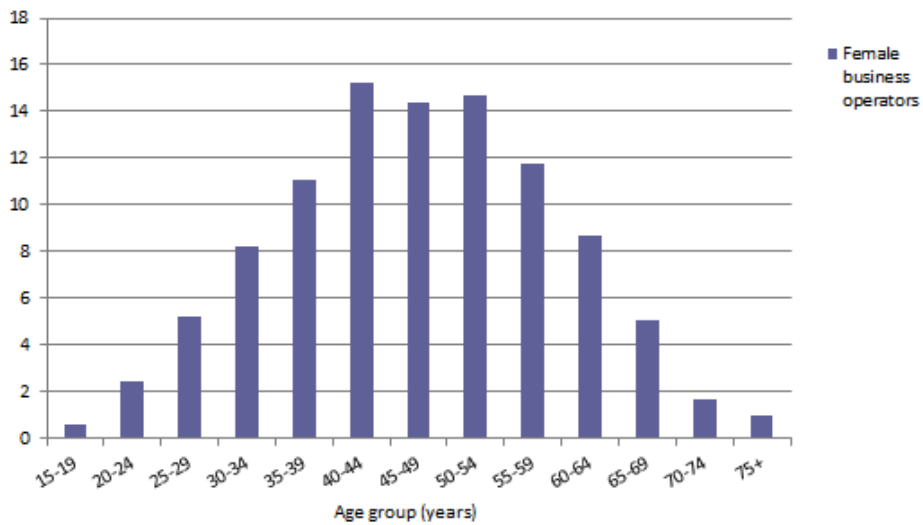
**Women with dependent children:** In 2011, 47% of women business operators had dependent children living in their household. Women who operated businesses were the most likely employed people to have dependent children, closely followed by women who were unpaid family workers (46%).

## For young and old, but mostly in the middle

Business operators in general tended to be in their middle years, with more than two in five (44%) aged between 40 and 54 years in June 2014.

Women business operators aged 40-44 years made up 15% of all women business operators, with those aged 45-49 and 50-54 close behind. Just over a quarter (28%) of women business operators were aged 55 years or more.

**Figure 2.3: Proportion of women business operators(a) by age**

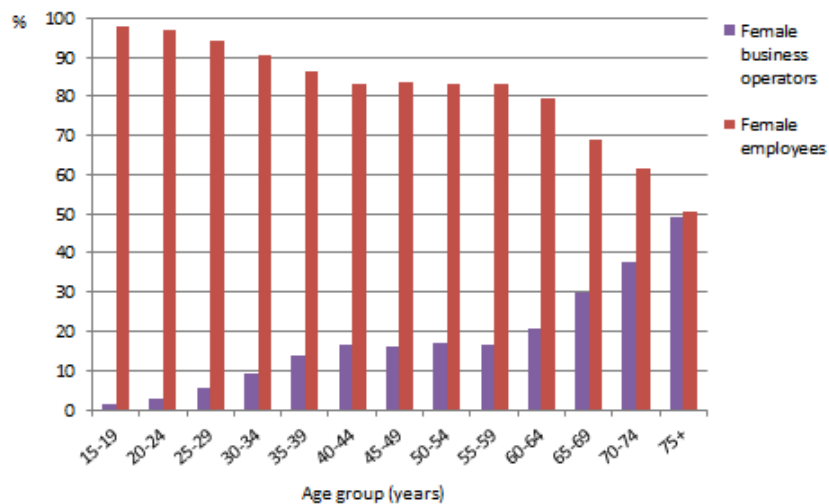


(a) Owner managers of incorporated and unincorporated businesses.  
Source: ABS Labour Force Survey, June 2014

However, there were also many younger and older women operating businesses. In 2011, around 2,200 women under 20 were business operators, including just under 180 fifteen year olds. There were also around 4,300 women aged 75 years or older.

Proportionally, the likelihood of an employed woman being a business owner increased with age. In June 2014, less than 2% of employed women aged 15-19 were owner managers of a business, compared with around half of employed women aged 75 years and over (49%).

**Figure 2.4: Employed women: type of employment(a) by age**

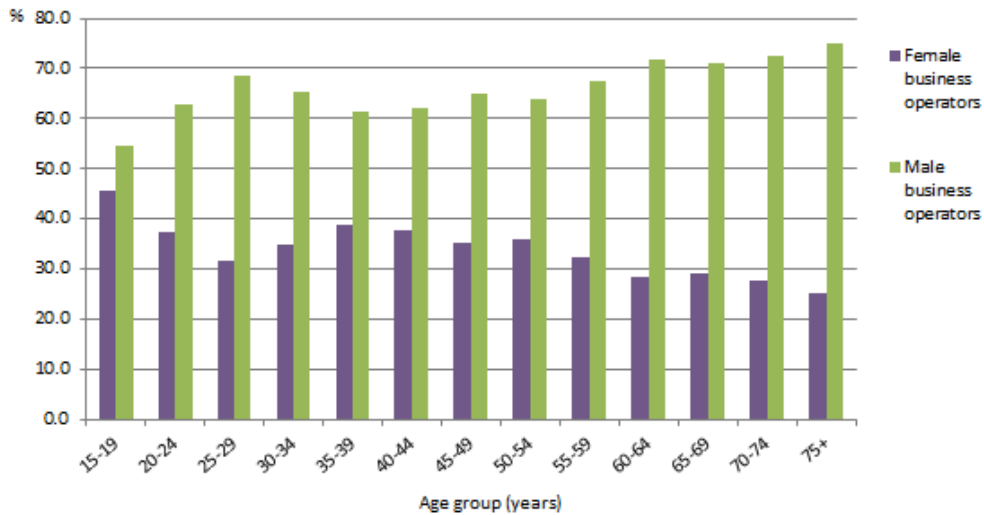


(a) Total includes contributing family workers (not shown on graph).  
Source: ABS Labour Force Survey, June 2014

### Gender divide by age

The gender split for business operators tended to widen with age (with a few bumps along the way). The likelihood of business operators aged 15-19 years being male or female was fairly close (54% compared with 46%, or a ratio of almost 1:1), however from the age of 20 onwards, the divide was much larger. Between the ages of 20 and 54, there were between one and a half to two men for every woman, and for those aged 70 years and over, it was around three men for every woman.

**Figure 2.5: Business operators(a), by sex and age**



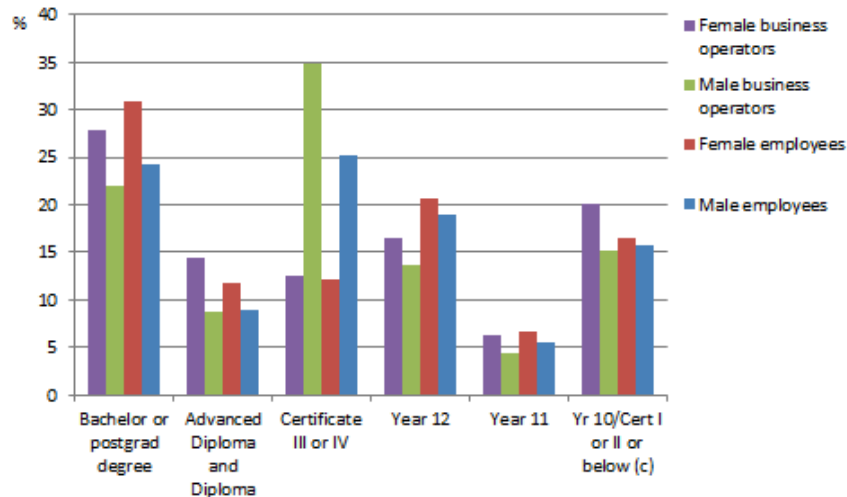
(a) Owner managers of incorporated and unincorporated businesses.  
Source: ABS Labour Force Survey, June 2014

## Education characteristics

### Level of education

In 2011, women business operators were more likely than their male counterparts to have diplomas or degrees (42% compared with 31%), and less likely to have Certificate Level III or IV qualifications (13% compared with 35%). Around one in five women business operators (20%) had no formal qualifications higher than Year 10 (including completion of a Certificate Level I or II), however this was more likely for older women (28% of women aged 45 years and over compared with 10% of those aged under 45).

**Figure 2.6: Employed people(a), by sex and level of highest educational attainment(b)**



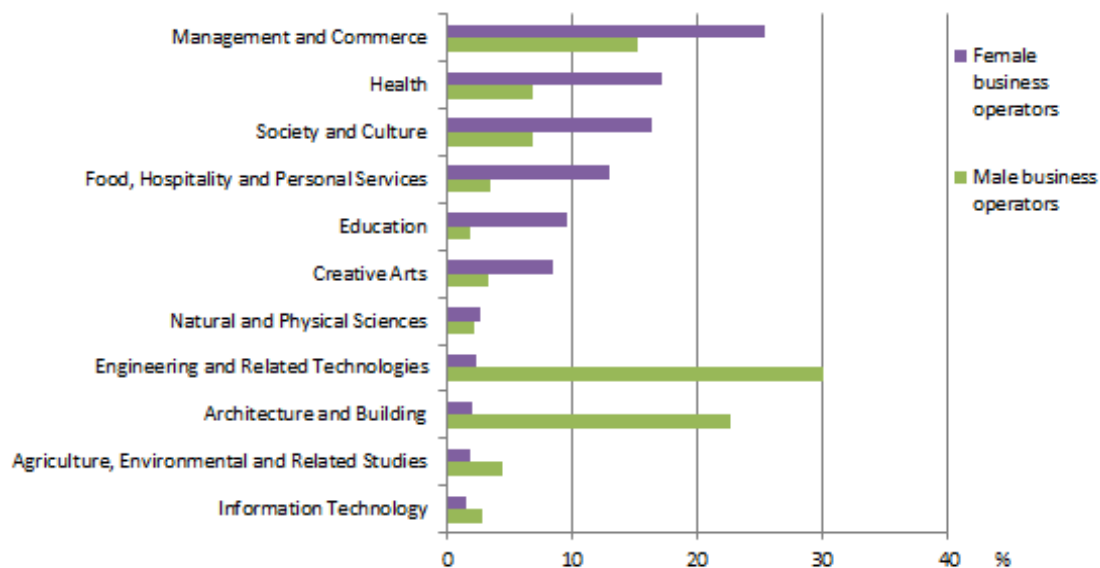
(a) Aged 15 years and over, excluding contributing family workers.  
(b) Excluding a small number of persons for whom educational attainment was not stated or inadequately described.  
(c) Includes people with no educational attainment.  
Source: ABS Census of Population and Housing, 2011

### Field of education

Of those business operators with a qualification, women were most likely to have studied in the field of management and commerce (25%), followed by health (17%) and society and culture (16%); and

men to have studied engineering and related technologies (30%), followed by architecture and building (23%).

**Figure 2.7: Business operators(a) by sex by field of non-school qualification(b)**



(a) Aged 15 years and over.

(b) Excludes people whose field of study was not stated or inadequately described.

Source: ABS Census of Population and Housing, 2011

### **Current study and training**

In 2012-13, 9% of women business operators were currently studying.

In April 2013, just over 22% of women business operators had participated in work-related training during the past year, while 37% had done some form of organised learning (both formal and non-formal). Almost all (92%) of the women who did work-related training said it was to increase their skills in their job (other options to select from included to increase their job prospects, increase their skills for voluntary work, increase their confidence, or enjoyment/interest).

In 2010, three quarters of women business operators who were not studying said it was because they did not want to study (77%). Around 45% of all employed women who weren't studying but would like to said it was because they had too much work or no time to study.

### **Income**

*...women business owners tend to pursue a balance between economic goals, such as profit and growth, and non-economic goals, such as product quality, personal enjoyment and helping others.<sup>2</sup>*

In 2011-12, the average weekly cash income from an unincorporated business for women (in their main job) was \$423, compared with \$890 for men. Women employers and sole operators were likely to have less money per week from all sources than their male counterparts and other employed women (\$587 compared with \$1,031 and \$1,000 respectively).

On average they had lower disposable incomes as well: women who operated unincorporated businesses had an average weekly disposable income of \$522 (89% of their total cash income from all sources), while for men it was \$831 (80%). Women employees had an average disposable income of \$843 (84% of their total cash income).

Around 15% reported government pensions and allowances as their main source of income (13% of those under 65 years of age and 35% of those aged 65 years and over).

In May 2012, the average weekly cash income for incorporated business owners was \$998 for women and \$1,451 for men.

**Figure 2.8: Business operators, by sex, by average weekly income from selected sources**



(a) For owner managers of unincorporated enterprises (OMUEs) only.  
 (b) For owner managers of incorporated enterprises (OMIEs) only.

Source: ABS Survey of Income and Housing, 2011-12 (for OMUEs); ABS Survey of Employee Earnings and Hours, May 2012 (for OMIEs)

**Varied earnings**

In 2013, 65% of women and 68% of men who operated businesses had earnings that varied from week to week. Sole operators were the most likely to have earnings that varied from week to week (79% for women and 88% for men), while those who were employees of their businesses were the least likely to do so (45% and 49% respectively).

**Figure 2.9: Business operators(a), by status in employment and sex, proportion whose weekly earnings varied**



(a) Owner managers of incorporated or unincorporated businesses in main job, aged 15 years and over.  
 Source: ABS Forms of Employment Survey, 2013

## Wealth

While women employers and sole operators had lower weekly cash earnings and disposable incomes than other employed people, they had higher net wealth (although still lower than male employers and sole operators).

With the average Australian household net wealth in 2011-12 being \$728,100, the mean wealth for households in which both a male and female unincorporated business operator lived was \$1.46 million. Households where a woman was the only unincorporated business operator had an average net wealth around \$897,100, compared with \$983,100 for households where the only unincorporated business operator was male.

Households with no unincorporated business operators had an average net wealth of \$690,000.

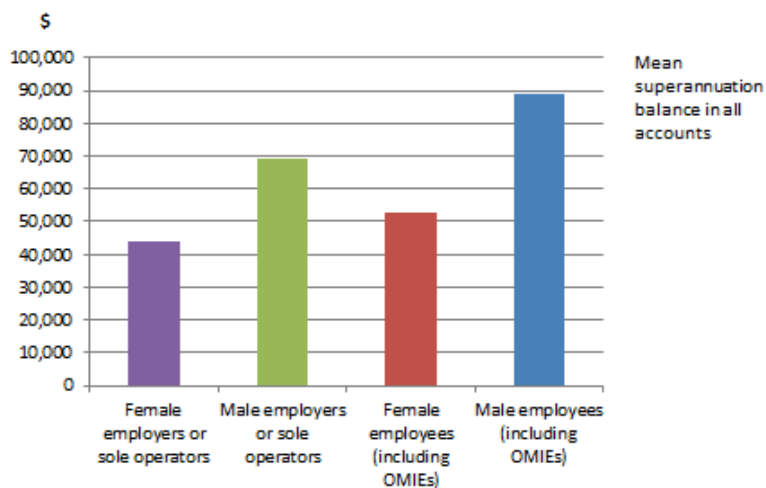
## Superannuation

In 2007, women business operators were less likely than women who were employees to have superannuation coverage (76% compared with 93%). Less than half (45%) were currently making contributions into their superannuation accounts.

Retirement intentions made very little difference to their superannuation coverage: 71% of those who intended to retire had coverage, compared with 69% of those who didn't intend to retire.

In 2011-12, women employers and sole operators reported an average superannuation balance of \$44,000, compared with \$69,400 for their male counterparts, \$52,900 for female employees (including OMIEs) and \$89,000 for male employees (including OMIEs).

**Figure 2.10: Superannuation balance(a), by status in employment(b) and sex**



(a) Balance in government and non-government accounts, as reported.

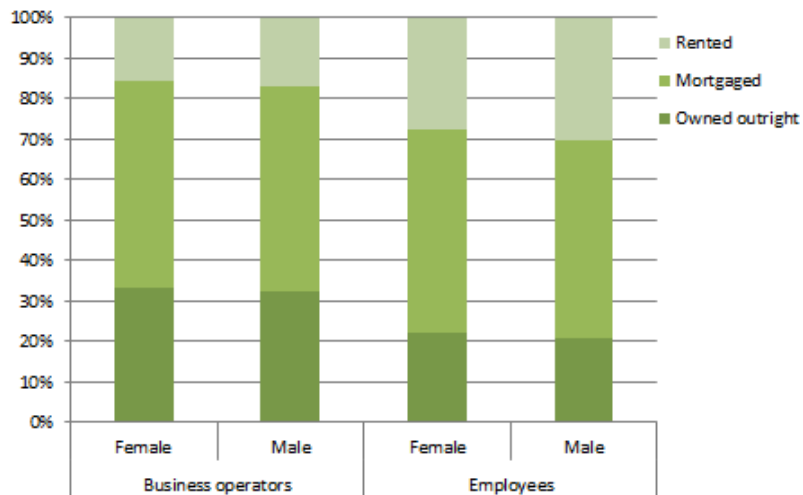
(b) People aged 15 years and over. Employers and sole operators are owner managers of unincorporated enterprises; OMIEs are owner managers of incorporated enterprises.

Source: Survey of Income and Housing, 2011-12

## Homes and mortgages

After women who worked without pay in a family business (50%), women business operators (49%) were the most likely to live in large houses (four or more bedrooms), and more likely than other employed people to own them: while half lived in a house with a mortgage (50%), a third owned the houses they were living in outright (33% compared with 31% of men who operated businesses, and 21% of employees overall).

**Figure 2.11: Tenure type(a) by employment type(b), by sex**



(a) Excluding people whose housing tenure type was not stated.  
 (b) Business operators are owner managers of incorporated and unincorporated enterprises.  
 Source: ABS Census of Population and Housing, 2011

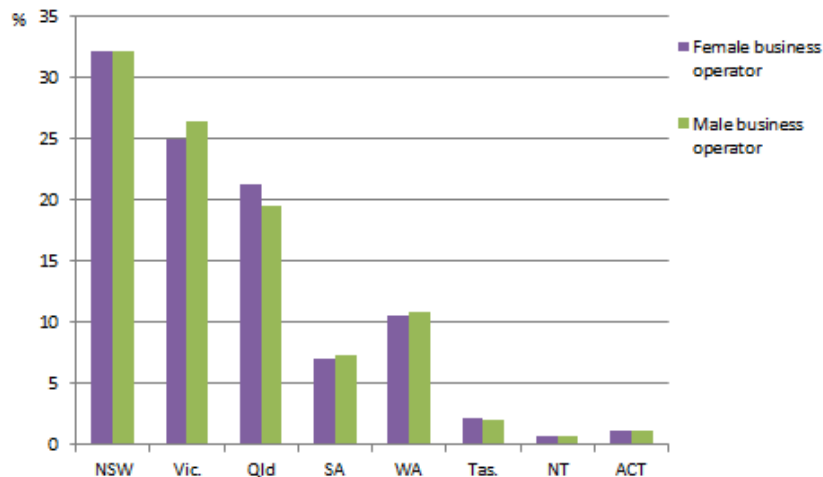
**Where do Australia's women business operators live?**

**State/Territory**

In 2011, around four in every five women business operators lived in New South Wales, Victoria or Queensland (79%), with the Territories having the smallest proportions. Almost a third of Australia's women business operators lived in NSW (32%).

The distribution of business operators by State/Territory closely reflects the distribution of Australia's population in general.

**Figure 2.12: Proportion of business owners(a) by sex, by State or Territory**

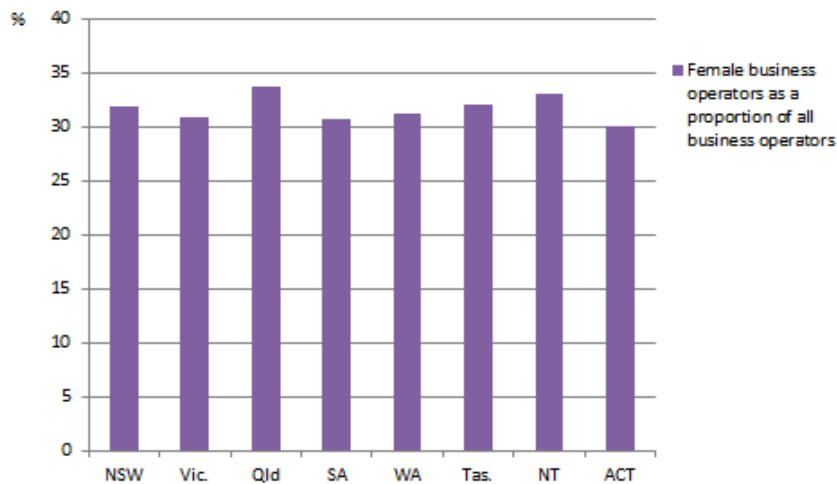


(a) Aged 15 years and over.  
 Source: ABS Census of Population and Housing, 2011

Looking at women as a proportion of all business operators, the national figure of 34% varied only slightly by State/Territory:



**Figure 2.13: Proportion of business operators(a) who were women, by State or Territory**



(a) Aged 15 years and over.

Source: ABS Census of Population and Housing, 2011

Longitudinal Census data shows that more than 90% of women business operators lived in the same State or Territory in 2011 they had lived in in 2006.

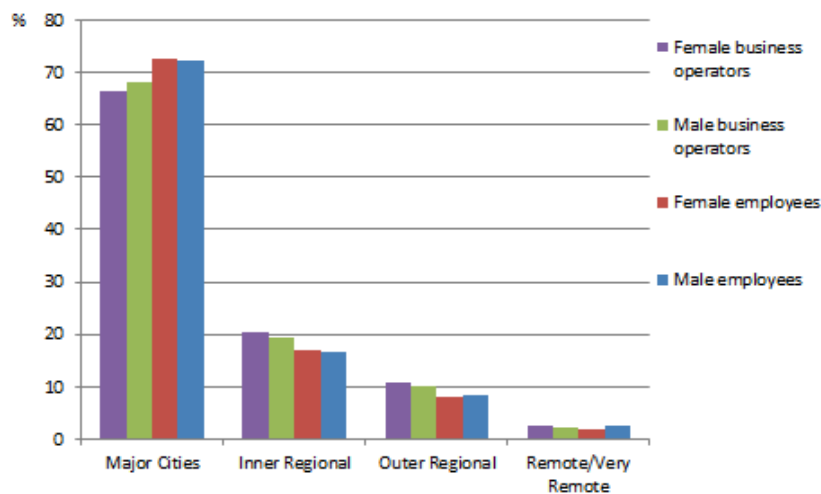
Women employees who had become business operators between 2006 and 2011 were unlikely to have moved interstate to start their business, with around 90% living in the same state they had lived in five years earlier. (This data excludes people living in the NT and ACT as the longitudinal sample was not large enough for estimates of transitions between states. 2011 Census data, however, shows that 63% and 66% respectively of women business operators living in the Territories were in the same address they lived in five years earlier).

### Remoteness

As with most employed people, more than two thirds of women business operators lived in major cities in 2011 (67%). Women business operators were slightly more likely than employees or male business operators to live in regional areas of Australia (20% in inner regional areas and 11% in outer regional areas).

Just over 2% of women business operators lived in remote or very remote areas of Australia.

**Figure 2.14: Remoteness Area(a), by employment type(b) and sex**



(a) Based on the ASGS Remoteness Structure, excluding a small number of people with no usual address, or migratory, offshore and shipping addresses.

(b) Aged 15 years and over, excluding contributing family workers.

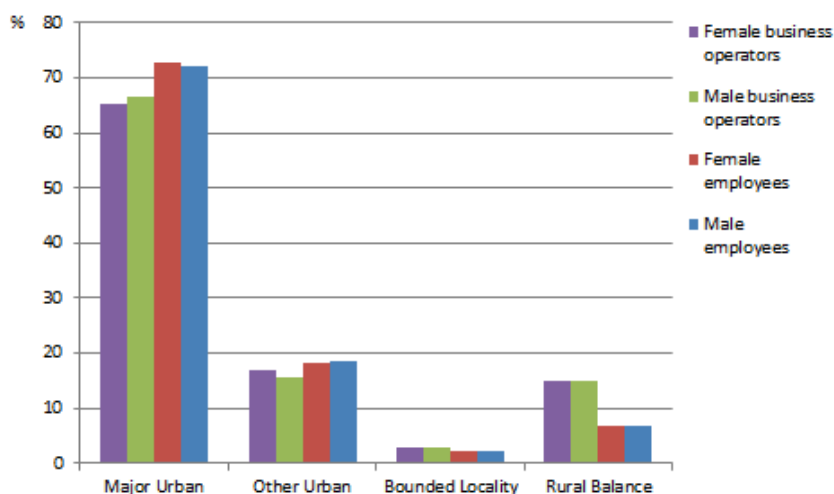
Source: ABS Census of Population and Housing, 2011

### Cities, towns and country life

Business operators in general were a little less likely to live in major urban areas (cities above 100,000 people) and more likely to live in rural areas than employees were.

Women business operators were very slightly less likely to live in major urban areas than their male counterparts (65% and 67% respectively), with the shortfall living in other urban areas (towns and cities with between 1,000 and 99,999 people). Gender proportions in small towns and rural areas were identical.

**Figure 2.15: Section of State(a) by employment type(b) and sex**



(a) 'Major Urban' consists of cities of 100,000 or more people, 'Other Urban' consists of towns and cities with between 1,000 and 99,999 people, 'Bounded Localities' are towns of 200 to 999 people, and Rural Balance is the rest. Excludes a small number of people with no usual address, and those with migratory, offshore and shipping addresses.

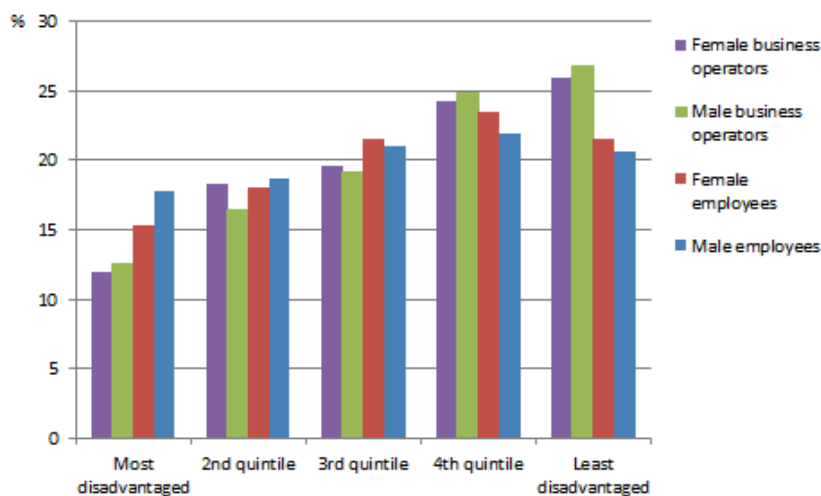
(b) Aged 15 years and over, excluding contributing family workers.

Source: ABS Census of Population and Housing, 2011

### Socio-economic index

Women business operators were more likely to live in areas of less disadvantage. In April 2013, over a quarter (26%) of women business operators lived in areas of least disadvantage, while 12% lived in areas of the greatest disadvantage.

**Figure 2.16: Index of relative disadvantage(a) by employment type(b) and sex**



a) Socio-Economic Indexes for Areas (SEIFA) Index of relative disadvantage. People in the lowest quintile live in areas of the most disadvantage, and those in the highest quintile live in areas of the least disadvantage.

(b) Aged 15 years and over, excluding contributing family workers.

Source: ABS Work Related Training and Adult Learning Survey, April 2013

## Volunteering and involvement in groups

A high proportion of women business operators do voluntary work, and many are actively involved in social, civic or governance groups.

In 2010, 52% of women business operators did voluntary work for an organisation or group in the last 12 months, compared with 40% of women on average.

In 2010, just under three quarters (73%) of women business operators were involved in a social group of some kind (such as sporting (43%), education (24%) or craft/hobby groups (17%)). Half (50%) were actively involved in community groups, and 28% were actively involved in civic and governance groups.

On average, participation rates in social, civic or governance groups for all women were 63%, 39% and 18% respectively.

## Overall life satisfaction

*"I probably work more hours now than ever before, and I certainly don't earn what I used to. But I'm so happy, as I love what I do."*<sup>3</sup>

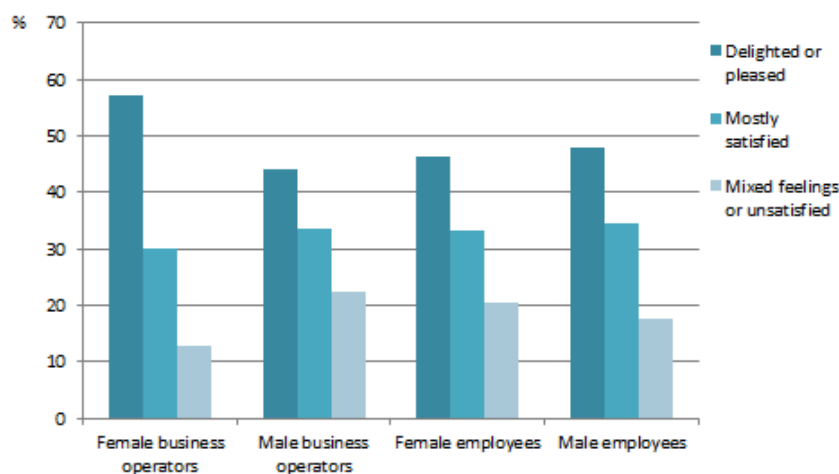
In 2013, the Global Entrepreneurship Monitor (GEM) found that while in most economies female entrepreneurs were outnumbered by males, they were generally more satisfied: 'on average they exhibit higher scores on subjective well-being and work-life balance'.<sup>4</sup>

The Household, Income and Labour Dynamics in Australia (HILDA) Survey found across every year of their longitudinal data (2001 to 2011) that self-employed women had higher job satisfaction than all other female workers. They also found that self-employed men and women had the highest levels of overall satisfaction even when they were the least satisfied with their pay.<sup>5</sup>

In 2010, when asked how they felt about life as a whole, taking into account what had happened in the last year and what they expected to happen in the future, 57% of Australian women who operated businesses were pleased or delighted with the quality of their lives, and 30% were mostly satisfied.

The remaining 13% had mixed feelings or were unsatisfied with the quality of their lives.

**Figure 2.17: Employment type by sex by self assessed quality of life**



Note: Only differences between female and male business operators were statistically significant.

Source: ABS General Social Survey, 2010

\*\*\*

## End Notes

1. Heilman, ME & Chen, JJ 2003, *Entrepreneurship as a solution: the allure of self-employment for women and minorities*, Human Resource Management Review, vol. 13, no. 2, pp. 347-364.
2. Brush, CG 1992, *Research on Women Business Owners: Past Trends, a New Perspective and Future Directions*, Entrepreneurship Theory and Practice, vol. 16, no. 4, pp. 5-30, in Owner-Manager Gender, Financial performance and Business growth among SMEs from Australia's Longitudinal Business Survey.
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## Chapter 3: Family characteristics

### Key findings

- Women business operators were most likely to be in couple relationships (81%), with 71% being in registered marriages.
- Married employed women were more likely to be business operators (15%) than those in de facto relationships (8%) or single women (5%).
- Women business operators were most likely to live in couple families where both partners worked (69%).
- Women business operators were more likely to have dependent children than any other employed people.
- 9% of women business operators had three or more children under 15 years of age.
- 6% of women business operators were primary carers of a person with disability, compared with 4% of other employed women, and 1.4% of employed men.

*The woman business owner is at the centre of a network of various relationships that include family, community, and business. In other words, when a woman starts or acquires her own business, in her view she is not creating/acquiring a separate economic entity, rather she is integrating a new system of business-related relationships into her life.<sup>1</sup>*

Becoming a business owner-operator may be one of the ways in which women can continue to participate in the labour force after they have children. In Australia, the gap between women's and men's labour force participation rates widens with the arrival of children and then reduces as children enter school. In 2013-14, mothers with children under five had a much lower labour force participation rate than fathers of children the same age (58% compared with 94%), while the rates for mothers and fathers whose youngest child was school aged (6-14 years) were 78% and 92% respectively.<sup>2</sup>

Australia's women business operators are more likely to be married and more likely to have children (and dependent children) than any other employed people, except for women who work without pay in a family business.

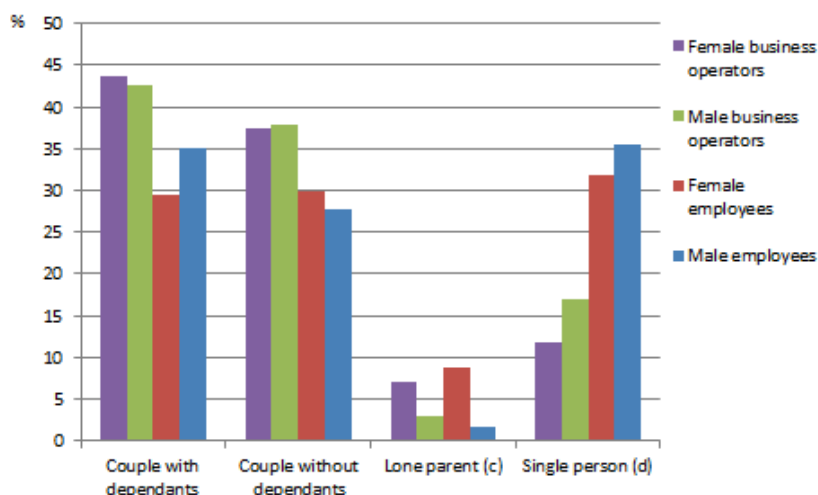
Being in a family may be seen as providing support to women business operators. Studies have found that family support and encouragement helped women cope with the stresses of running a business, and were positively related to women's entrepreneurial success.<sup>3,4</sup> It is also possible that being in a family, especially a couple relationship, provides a backdrop of financial security from which women are more able to tolerate risk.

The 2010 GEM Women's Report notes that women business owners tended to have smaller networks than men, and that they were more likely to seek advice from their families, rather than friends, work colleagues or professional advisors.<sup>5</sup>

### Family types

Most women business operators have families: in 2013, around 81% lived with a spouse or partner, with 92% overall living in a family household. Around 7% of women business operators were sole parents.

**Figure 3.1: Employment type(a) by sex by family type(b)**



(a) Employment type in main job, people aged 15 years and over.

(b) Relationship in household to survey reference person, excluding a small number of people whose relationship was unable to be determined.

(c) Differences between female and male business operators are not statistically significant.

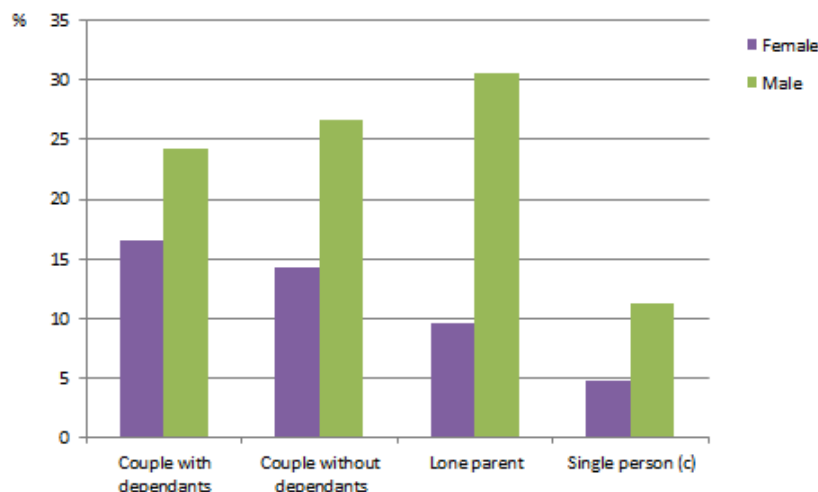
(d) Student, child, other family member or non-family member living in household, or person living alone.

Source: Forms of Employment Survey (FoES), 2013

Of all employed women, those in couple relationships with dependent children were the most likely to be business operators (17%) and single women least likely to be so (5%). Just under 10% of women who were lone parents were business operators.

The pattern was different for men, with almost one in three employed male lone parents being self-employed (31%).

**Figure 3.2: Employed people: family type(a) by whether operated a business(b) and sex**



(a) Relationship in household to survey reference person, excluding a small number of people whose relationship could not be determined.

(b) Owner managers of incorporated and unincorporated enterprises in main job, aged 15 years and over.

(c) Student, child, other family member or non-family member living in household, or single person living alone.

Source: Forms of Employment Survey (FoES), 2013

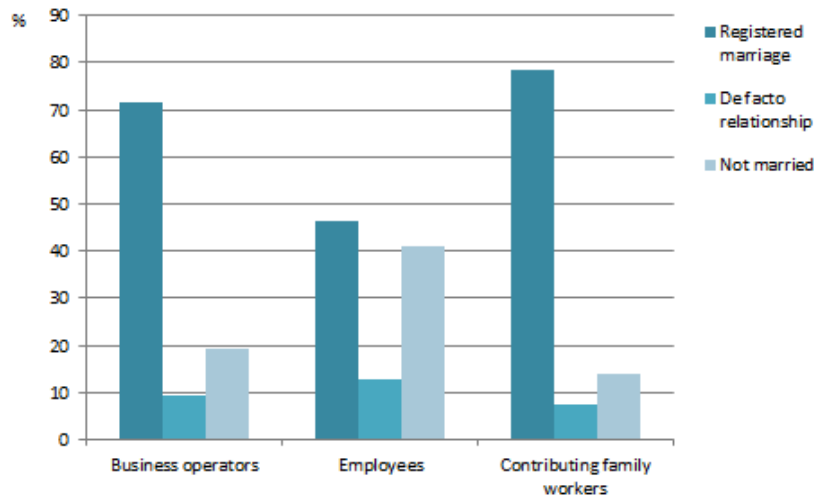
### Marital status

In 2011, seven out of ten women who operated a business were married (71%), compared with 46% of women who were employees. (Some of this difference can be explained by the fact that most women business operators were aged over 35, while younger women were more likely to be employees; and older women in general are more likely to be married than younger women.)

Women business operators were less likely to be in de facto relationships than women employees (9% compared with 13%), and half as likely to be single (19% compared with 41%). Just under 2,800 women business operators were in a same-sex couple relationship (0.6%).

Women who worked without pay in a family business were the most likely to be married (78%). Rates for male business operators and employees were very similar to their female counterparts.

**Figure 3.3: Employment type(a) of women, by social marital status**



(a) Employed women aged 15 years and over, excluding women whose employment type was not stated.  
 Source: 2011 Census of Population and Housing

Turning this concept around, married women were more likely to be business operators than women in de facto relationships or single women. Around 15% of employed married women were business operators, compared with 8% of employed women in de facto relationships and 5% of employed single women.

Married men were also more likely to be business operators than those in de facto relationships or single men.

### Employment status of household

Women business operators were most likely to live in a couple family where both partners worked.

In 2011, 30% of women business operators were in a couple relationship where both partners worked full-time, and a further 31% were in a couple relationship where one partner worked full-time and one worked part-time. Just under 8% were in a couple relationship where both partners worked part-time. Very few were living with someone that was unemployed (0.6%) or not in the labour force (3.7%).

In 2012-13, 33% of women business operators' partners derived their main income from profits or loss from their own unincorporated business or shares in a partnership, while 49% had wages or salaries as their main source of income (including income from an incorporated business). (This data is for people aged 18 years and over.)

In 2011, the Pregnancy and Employment Transitions Survey (PaETS) looked at characteristics of women with children under two, including their partner's employment. For women business operators with children under two, 53% had partners that were also business operators.

A 2007-2011 Australian study of entrepreneurial emergence looked at start-ups for young and nascent firms by gender. The study found that around 32% were mixed gender teams, and that these were predominantly married or de-facto couples.<sup>6</sup>

## Women breadwinners

The Household Income and Labour Dynamics in Australia Survey (HILDA) found in 2014 that members of female breadwinner couples (that is, married couples where the woman is the major earner), tended to be older and in relationships that had lasted longer. Women in female breadwinner couples were also more likely to have a university education and work in a managerial or professional occupation. The survey also found differences between male and female breadwinner households in terms of the presence of children: only one in three female breadwinner households had dependent children, compared with more than one in two male breadwinner households. While more women were breadwinners than in the early 2000s, the study found that male breadwinning arrangements were more enduring than female breadwinning arrangements.<sup>7</sup>

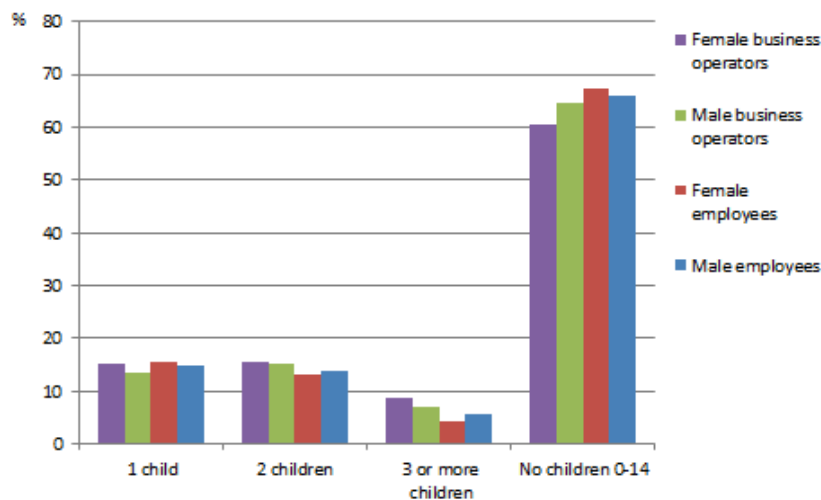
In 2011-12, just under a quarter of women employers and sole operators in opposite-sex couples were the major earners in their households (24%), compared with 35% of women who were employees (including those employed by their own businesses).

## Children

In 2011, 81% of women business operators were mothers (of children of any age) compared with 57% of women employees. Around 47% had dependent children (including students aged 15-24) living in their household, compared with 43% of women employees and 46% of women who were unpaid family workers.

Balancing work and family is an issue for all working parents, but particularly for those of younger dependent children, as the need for childcare may affect working hours and incomes, and involve more flexible working arrangements. In 2013, just under 40% of women business operators had younger dependent children (aged 0-14 years): 15% had one child under 15, 16% had two children under 15, and 9% had three or more children aged under 15 in their families.

**Figure 3.4: Number of children aged 0-14 years, by employment type(a) and sex**

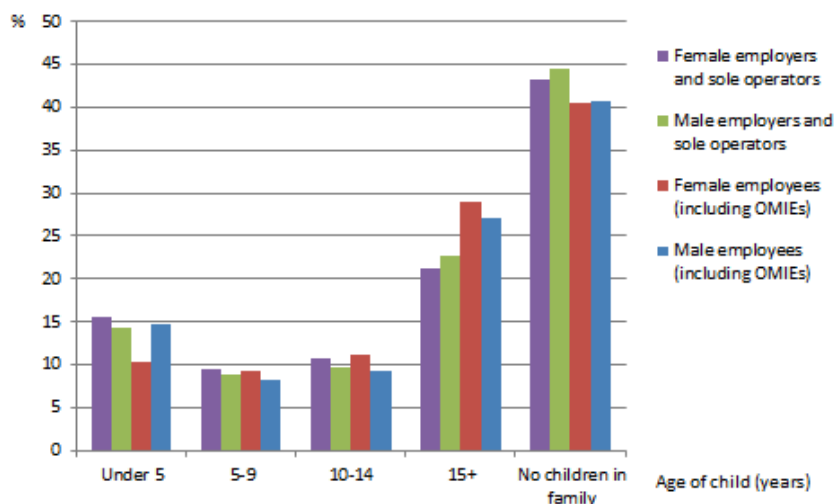


(a) Employment type in main job, people aged 15 years and over.  
Source: Forms of Employment Survey (FoES), 2013

Women who were employers or sole operators (OMUEs) were more likely than women employees to have younger dependent children: in 2009-10, 36% of women who were employers or sole operators had children under 15 living in their households, compared with 31% of women employees (including OMIEs). Just under 16% had at least one child under 5 years old in their families, with a further 9% having at least one child aged between 5 and 9 years old, and 11% with at least one child aged between 10 and 14.



**Figure 3.5: Age of youngest child in family, by status in employment(a) and sex**



(a) Employers and sole operators are owner managers of unincorporated enterprises (OMUEs). Employees include owner managers of incorporated enterprises (OMIEs).

Source: ABS Family Characteristics Survey, 2009-10

For the most part, women employers and sole operators with children aged 0-14 years lived in couple families where the children's father worked full time (90%). Around 4% lived in couple families where the children's father did not work, and 6% were sole parents.

Around 15% of these women had children 0-14 living in their household whose other natural parent was living elsewhere, and 61% had child support arrangements in place for their children.

For more characteristics of women business operators with dependent children, see Chapter 7. For working from home arrangements of women with children, see Chapter 5.

### Use of childcare

The 2011 Childhood Education and Care Survey (CEaCS) found that 60% of families where the mother was an employer or sole business operator usually used formal or informal care for their children aged 0 to 12 years (excluding preschool). This compares with 71% of families where the mothers were employees (including those employed by their own businesses). Around 14% of families where the mother was an employer or sole business operator used formal childcare only, with 36% using informal childcare only, and 9% using a mixture of both.

Four in five (81%) women employers and sole operators who were mothers of young children (aged 0-12) used flexible work arrangements to care for their children (increasing to 90% for those who were sole parents). This compares with 74% of employees (including OMIES) who were mothers of young children.

In 2010, the the Pregnancy and Employment Transitions Survey (PaETS) asked new mothers (women with a child under two years old) about their childcare usage (in reference to that child). The survey found that 24% of business operators who were new mothers had used formal childcare (24% compared with 46% of new mothers who were employees), and 85% had used informal childcare (compared with 77% of new mothers who were employees). Where that child was the only child in the house, 27% of new mothers who were business operators had used formal childcare, and 90% had used informal childcare.

The word 'mumpreneur' - a woman who combines running a business enterprise with looking after her children - officially entered English dictionaries in 2011.

## Transitions - what happened when women business operators had children?

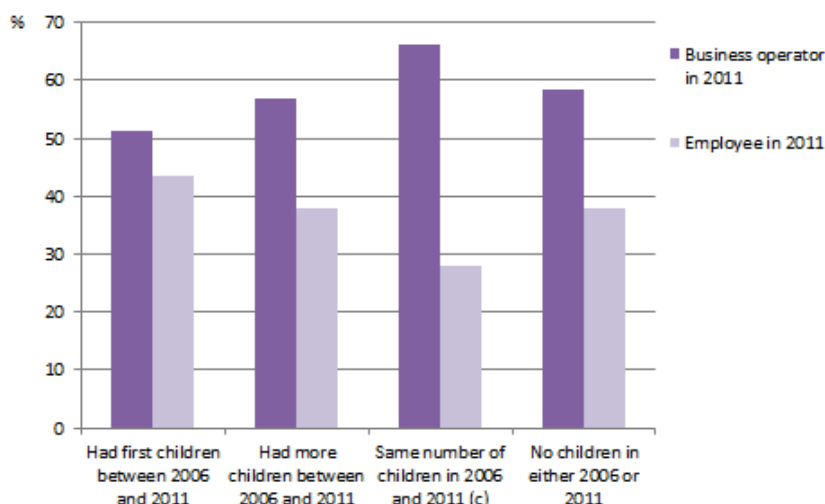
Longitudinal Census data shows that employment type was more affected when women became new mothers than when they already had children. Childless women business operators in 2006 who had become mothers by 2011 were less likely to be in a business in 2011 than those who did not have children in that time, or those who had already had children by 2006.

Just over half (51%) of women who were business operators with no children in 2006 and had children born between 2006 and 2011 were also business operators in 2011 (while 44% had become employees).

Around 58% of women who were business operators with no children in 2006 and still had no children by 2011 were also business operators in 2011, with 38% having become employees. This was similar for women business operators with children in 2006 who had more children by 2011 (57% and 38% respectively).

Those most likely to be in business in both years were women business operators with children in 2006 who did not have more children born between 2006 and 2011 (66%). Just over a quarter (28%) of these women had become employees.

**Figure 3.6: Women business operators in 2006: employment type in 2011(a), by whether had children(b) between those years**



(a) Women who were employed in both 2006 and 2011 and whose employment type was known in both years.

(b) Excludes women with four or more children in 2006 due to classification grouping.

(c) Excluding women with no children in either year.

Source: Australian Census Longitudinal Dataset, 2011

Conversely, women employees who had children (or more children) between 2006 and 2011 were more likely to turn to self-employment (9%) than those with the same number of children they had in 2006 (5%) or those with no children in either year (3%).

## Other caring responsibilities

*Currently, work–family flexibilities are more likely to be implemented earlier in women’s careers, with more attention paid to maternity leave and bringing women back into the workforce than at the end of their working lives, when caring responsibilities can increase. Pathways that enable work and caring responsibilities to coexist at later stages of working lives are essential.*<sup>8</sup>

### **Primary carers for people with disability**

In 2012, 6% of women employers or sole operators were primary carers (that is, a person who provided the most informal assistance, in terms of help or supervision, to a person with one or more disabilities, with one or more of the core activities of mobility, self-care or communication). This compares with 4% of female employees (including OMIEs) and 1.4% of employed men overall. A further 12% were non-primary carers. Most women employers or sole operators who were carers were aged between 35 and 64 years.

Just over 4% of women employers or sole operators cared for a person with a disability or someone over 65 living in their household. For the most part, this was someone over the age of 15 who was not their spouse or partner.

### **Time off work to care**

In 2007, 14% of women business operators that provided care for someone in the past week had taken time off work to provide that care (compared with 9% of women employees).

More detail on caring for children and family members can be found in Chapters 6 and 7.

\*\*\*

### **End Notes**

1. Brush, CG 1992, *Research on Women Business Owners: Past Trends, a New Perspective and Future Directions*, Entrepreneurship Theory and Practice, vol. 16, no. 4, pp. 5-30.
2. ABS, *Gender Indicators, Australia, August 2014*, cat. no. 4125.0, ABS.
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## Chapter 4: Business characteristics

### Key findings

- Women were most likely to be owner managers of an unincorporated business with no employees (51%).
- Women business operators were less likely to be independent contractors (38% compared with 55% of male business operators).
- Women were more likely to have started their business more recently (61% of women and 50% of men had been working in their business for less than ten years).
- The mean length of time worked in their current business was 5.3 years for women (and 5.6 years for men).
- Over the last two decades, women business operators overall have become less likely to employ staff, dropping from 39% in 1994 to 36% in 2014.
- The greatest number of women business operators worked in the hairdressing industry.
- The most common occupations of women business operators were bookkeeper, retail manager, general clerk, office manager, secretary, and hairdresser.
- Around 17% of women business operators had no intention of ever retiring.

*Companies need access to the biggest possible talent pool and ... the complementary perspectives and leadership styles that women bring.<sup>1</sup>*

Certain characteristics of Australian women's businesses are available from labour force and other ABS social surveys, as well as surveys conducted in the academic and business communities. This chapter shows the structure, size, value, industry and occupation of Australian women's businesses, as well as giving an idea of transitions in and out of businesses. It also touches on women's aspirations, risk-taking and retirement plans, and considers workplace injury and illness by employment type.

Other business characteristics, such as entry and exit rates, innovation, income from exports, or business focus, have been identified as data gaps (see Chapter 8).

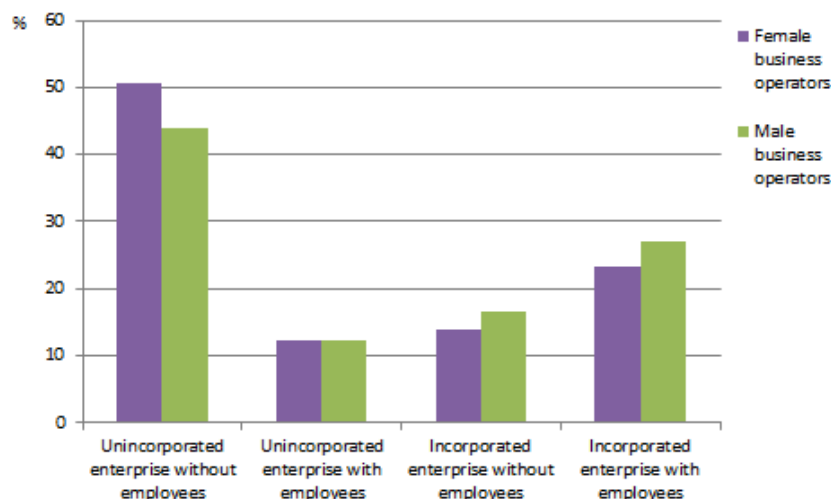
### Employment type

In June 2014, most Australian women business operators (51% or 338,700 women) were own account workers (that is, they had an unincorporated business without employees). The next most common business type for women was an incorporated business with employees (155,700 women or 23%).

Around 14% of women business operators (91,800 women) owned an incorporated business with no employees, and 12% (82,400 women) were employers (that is, they had an unincorporated business with employees).

This pattern of business type was similar to that of men who operated businesses.

**Figure 4.1: Business operators(a), by type of business and sex**



(a) People aged 15 years and over who were owner managers of incorporated or unincorporated businesses in their main job.

Source: ABS Labour Force Survey, June 2014

### Independent contractors

People who operate unincorporated business can be further classified as 'independent contractors' and 'other business operators'. Independent contractors are engaged by a client rather than an employer to undertake work, while other business operators tend to manage staff or sell goods or services to the public, rather than providing a labour service directly to a client.

Women were less likely than men to be independent contractors: in 2013, 38% of women business operators were independent contractors, compared with 55% of men who operated businesses. Overall, 12% of employed men and 5% of employed women were independent contractors. Women who were independent contractors were most likely to be professionals (34%) or clerical and administrative workers (20%). Women who were other business operators were most likely to report their occupation as 'Manager' (36%).

Most women independent contractors had no employees (86% compared with 78% of men), and most had authority over their own work (61% compared with 63% of men). (Those that did not have authority over their own work may have been subject to the authority of a customer, business partner, board, franchising company, or a government or other regulation/standard.)

Around 68% of men and 53% of women who were independent contractors in 2013 were able to subcontract their own work.

### Multiple contracts

In 2013, 73% of women and 75% of men who were independent contractors were usually able to work on more than one active contract at a time. In the week before the Forms of Employment survey reference week, just under half (49%) of women and 47% of men who were independent contractors had more than one contract on the go.

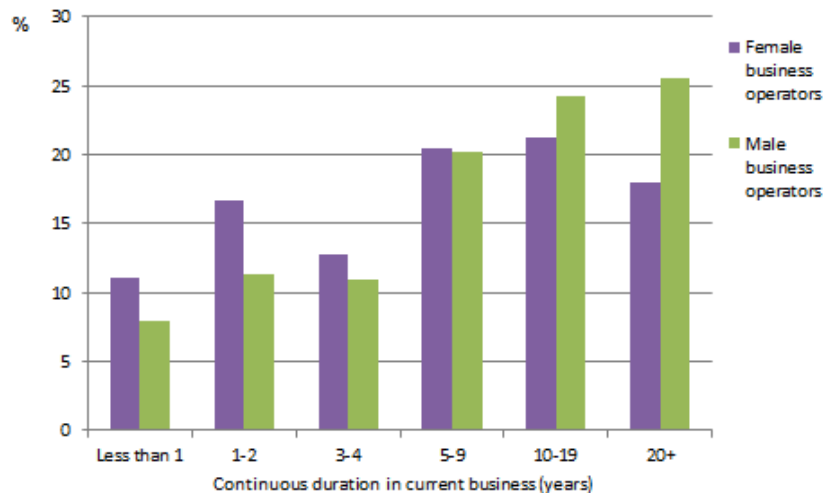
### Length of time in business

While the length of time a business has been operating is not able to be derived from ABS social surveys, and is not available by gender in ABS business surveys, a proxy measure is available in the Forms of Employment Survey, which asks how long people have been continuously employed in their current job or business. In 2013, three in every five women business operators had been working in their current business for less than ten years (61%). Just over one in ten (11%) had been working in their current business for less than a year, while a further 17% had been working in their business for

one or two years only. This compares with 50%, 8% and 11% respectively of men who operated businesses.

Reflecting the growing nature of women's business ownership, women business operators were more likely than men to have been working in their business for less than three years (28% compared with 19%) and less likely than men to have been in their current business for 20 years or more (18% compared with 26%). The mean length of time business operators had worked in their current main job was 5.3 years for women and 5.6 years for men.

**Figure 4.2: Business operators(a), continuous duration in current business(b), by sex**



(a) People aged 15 years and over who were owner managers of incorporated or unincorporated businesses in their main job.  
 (b) Continuous years worked in current business.  
 Source: ABS Forms of Employment Survey, 2013

In 2013, women were just as likely as men to expect that they would still be in their business in 12 months' time (96% and 95% respectively).

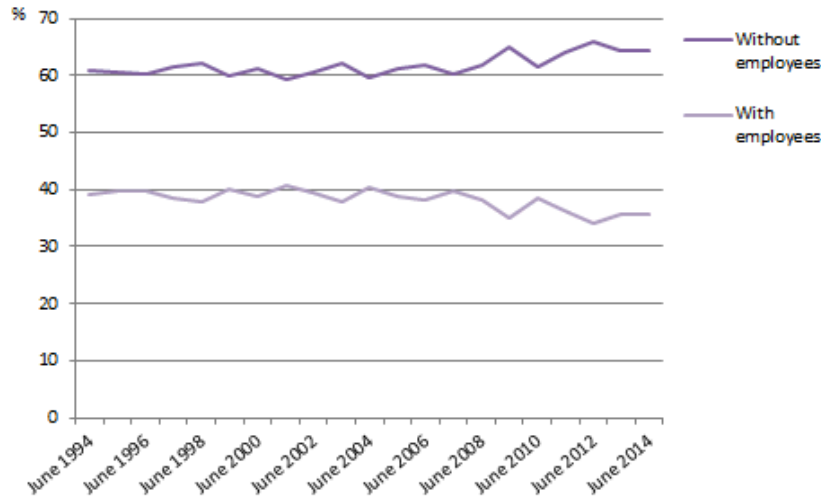
While reasons for not expecting to be with a current employer or business in 12 months were asked, the number of women business operators who did not expect to be in their business in that time was too small for robust estimates of their reasons to be collected. The main reasons business operators in general did not expect to be operating their business in 12 months' time were that they were changing jobs or seeking other employment (31%), or retiring (29%).

### Size of business (number of employees)

Most women business operators do not employ staff. In June 2014, just under two thirds of women's businesses had no employees: 430,500 women had businesses without employees (64%), and 238,100 had businesses with employees (36%). This compares with 61% and 39% respectively for their male counterparts.

Over the last two decades, women business operators have become less likely to be employers, dropping from 39% in June 1994.

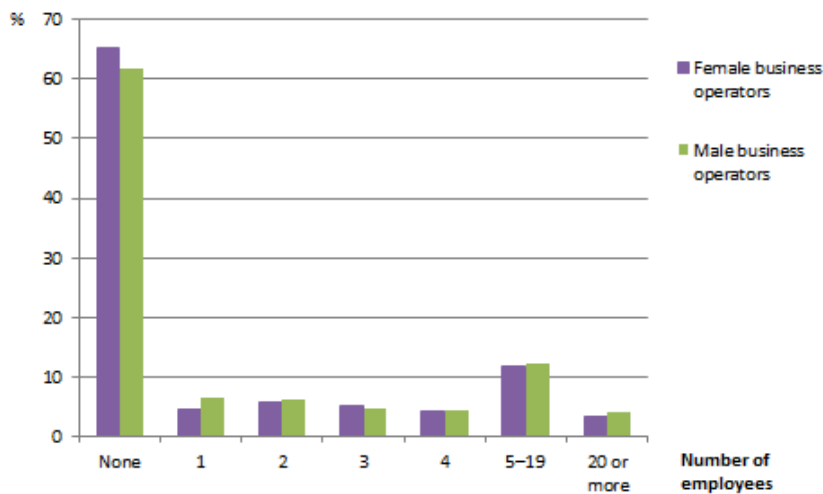
**Figure 4.3 Women business operators(a) by employer status, June 1994 to June 2014**



(a) People aged 15 years and over who were owner managers of incorporated or unincorporated businesses in their main job.  
 Source: ABS Labour Force Survey, June 1994 to June 2014

Women business operators were only a little less likely overall to have employees as men. In 2013, business operators were asked how many employees they had in their business. While the vast majority (65%) had no employees, around one in seven women had five or more (15% compared with 17% of men). Most business operators had less than 20 employees (97% and 96% respectively for women and men), defining them as small business owners.

**Figure 4.4: Business operators(a) by sex and number of employees**

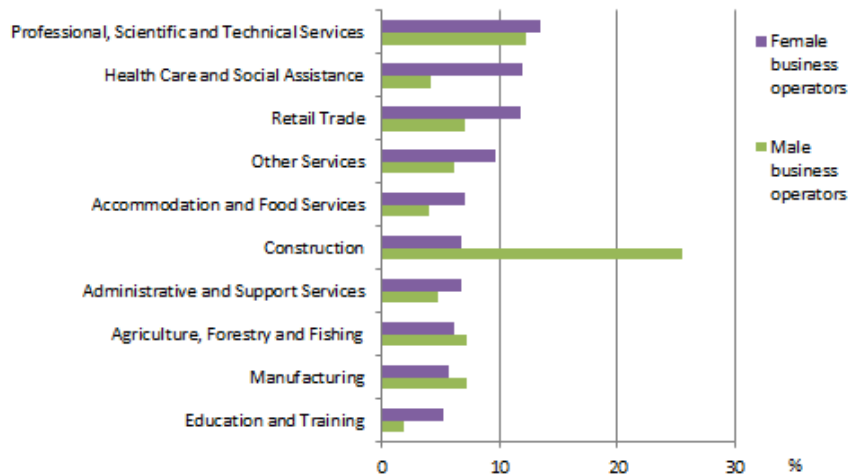


(a) People aged 15 years and over who were owner managers of incorporated or unincorporated businesses in their main job.  
 Source: ABS Forms of Employment Survey, 2013

### Industry

In 2011, the most common broad industries of women business operators were professional, scientific, and technical services (13%), followed by retail trade (12%), health care and social assistance (12%), and 'other services' (such as repair and maintenance, personal care, funeral services and religious services)(9%). The most common broad industries for male business operators were construction (26%), professional, scientific, and technical services (12%), agriculture, forestry and fishing (7%), and manufacturing (7%).

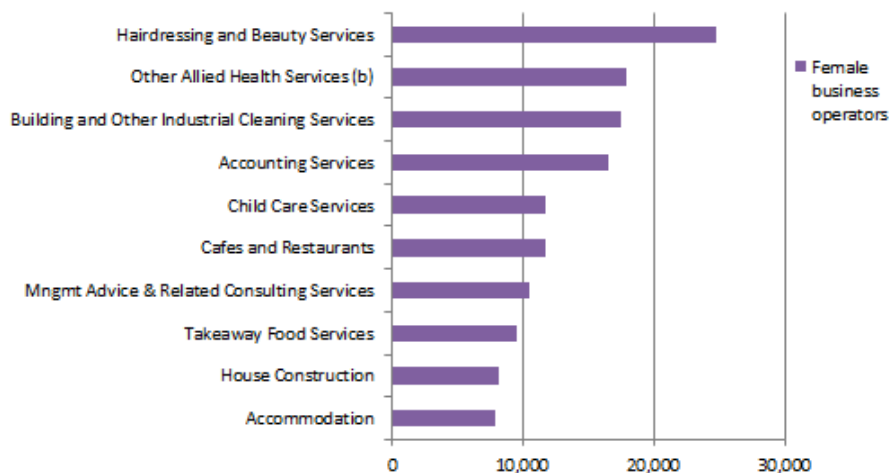
**Figure 4.5 Business operators(a), broad industry by sex**



(a) Owner managers of incorporated and unincorporated businesses, aged 15 years and over.  
 Source: ABS Census of Population and Housing, 2011

Looking at detailed industry, the hairdressing and beauty, other allied health service, and building and other industrial cleaning service industries accounted for the greatest number of women business operators.

**Figure 4.6: Women business operators(a) by detailed industry**



(a) Owner managers of incorporated and unincorporated businesses, aged 15 years and over.  
 (b) Allied health industries were split into Dental, Optometry and Optical Dispensing, Physiotherapy, Chiropractic and Osteopathic, and 'Other Allied Health' services.  
 Source: ABS Census of Population and Housing, 2011

## Occupation

The top broad occupations for women business operators were managers (23%), professionals (22%), and clerical and administrative workers (22%).



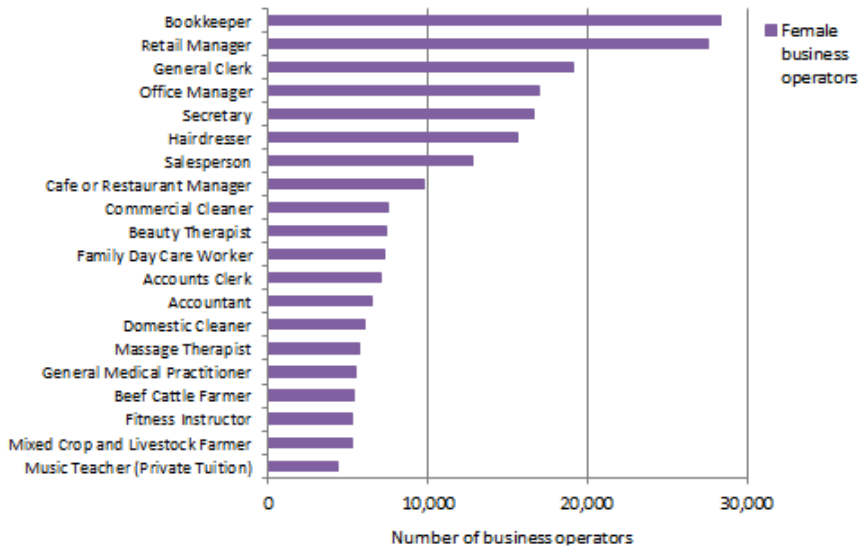
**Figure 4.7: Business operators(a), broad occupation by sex**



(a) Owner managers of incorporated and unincorporated businesses, aged 15 years and over.  
 Source: 2011 Census of Population and Housing

At a more detailed level, the top jobs for women business operators were bookkeeper (28,300 women), retail manager (27,500), general clerk (19,100), office manager (17,000), secretary (16,700), and hairdresser (15,700).

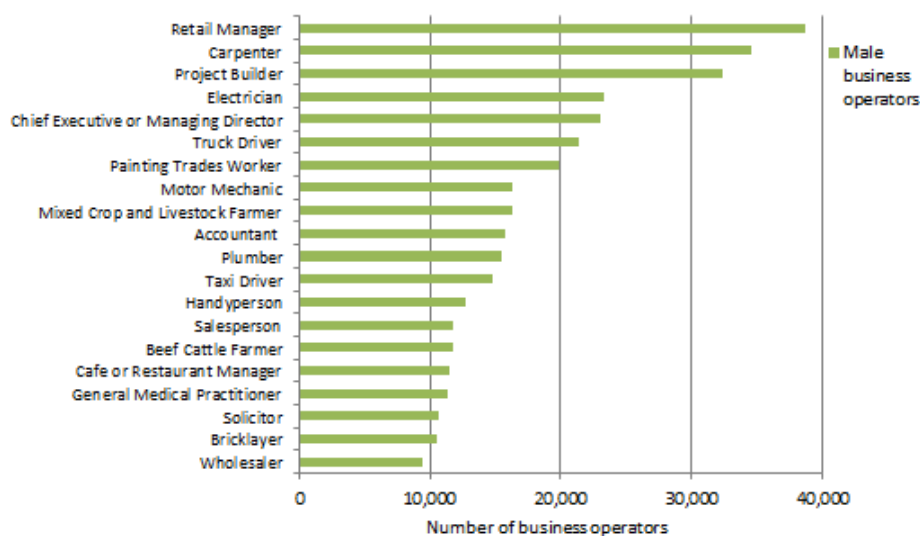
**Figure 4.8: Top 20 detailed occupations of female business operators(a)**



(a) Excluding occupations that were inadequately described.  
 Source: ABS Census of Population and Housing, 2011

Beef cattle and mixed crop and livestock farming made it into the top twenty for both women and men (10,600 women and 28,000 men), as did retail manager (27,530 women and 38,680 men), salesperson (12,820 women and 11,760 men), cafe or restaurant manager (9,800 women and 11,500 men), accountant (6,560 women and 15,800 men), and general practitioner (5,400 women and 11,400 men).

**Figure 4.9: Top 20 detailed occupations of male business operators(a)**



(a) Excluding occupations that were inadequately described.  
 Source: ABS Census of Population and Housing, 2011

### Business value

In 2011-12, the average value of unincorporated businesses operated by women whose business was their main job was \$114,391, compared with \$144,211 for those operated by men.

The average value of incorporated businesses was \$435,400 for women and \$457,000 for men.<sup>2</sup>

### Startups and finance

The Global Entrepreneurship Monitor (GEM) survey found in 2010 that 7.8% of Australian women aged 18 years and over were involved in setting up a new business or owned a newly founded business. The study ranked Australia first among the participating developed economies for proportion of women currently involved in start-up businesses. It also found that Australia was the only developed economy where men and women were starting up businesses at the same rates (although the gap widened again in 2011).

Researchers suggested that the high rates of startups for women were due to a combination of both business opportunities and entrepreneurial skills, noting that around 40% of the women surveyed could identify opportunities for new ventures, and believed they had the necessary skills to start a business; with a majority reporting that the 'high media attention for entrepreneurship in Australia provided successful role models for prospective entrepreneurs'. The study found these numbers were all 'well above average' when compared with other major economies.<sup>3</sup>

Internationally, the business birth rate overall of women-owned enterprises was higher in 2012 than that of those owned by men, indicating an acceleration in the creation of new enterprises by women.<sup>4</sup>

The 2011 Australian Women's Chamber of Commerce and Industry (AWCCI) survey of women business operators found that women with access to start-up capital had a higher turnover. The survey found that 66% of women's startup funds were sourced from personal savings and 25% from a credit card or bank/credit union loan. It also found that 42% of respondents started their business with less than \$5,000, while 83% did so with less than \$100,000.<sup>5</sup>

A 2010 study of women's access to business finance in Australia found that men and women did not differ significantly in their demand for business finance or the types of finance that they used, and that gender did not influence the probability of reporting denial, discouragement or financial constraint. It did, however, point out that young and home-based firms were the ones that typically faced difficulties accessing finance, and these firms are more likely to be owned by women. The study also showed

that women were slightly less likely than men to report that their firm was profitable in recent years, and slightly more likely to report moderate or high debt levels.<sup>6</sup>

## **Aspirations**

The 2010 GEM study found differences between the aspirations of Australian male and female entrepreneurs.

Regarding job growth, 24% of women compared with 42% of men said they wanted to grow their business larger than 5 employees within the next five years, and only 6% of women aimed to internationalise their business compared with 14% of men.<sup>3</sup>

## **International businesses**

The 2012-13 Business Characteristics Survey (BCS) found that more than 80% of Australian businesses sold goods or services within their local geographic market. While almost a third of businesses with 200 or more people employed sold goods or services internationally, only 6% of businesses with 0-4 employees did so.<sup>7</sup>

The 2013 report for Women in Global Business (WIGB) found that Australian women-owned internationally active organisations were typically small-medium enterprises, which were more likely to have staff than women's businesses on average: 47% employing more than five employees, compared with 13% for all women-owned businesses in November 2012.

The study found that over a third of women's internationally active businesses (37%) had ventured overseas in the past three years, and 66% had done so in the past six years. Just under a third (29%) earned more than 50% of their sales revenue internationally.

Over half (58%) of these business operators said their business was solely owned, with 42% jointly owned, usually with a spouse or long-term partner or a business acquaintance. Women with internationalised businesses were much more likely to work longer hours, and only 7% had dependent children. Around 44% had some capacity to speak a language other than English, and 70% had a bachelor's degree or higher educational qualification.<sup>8</sup>

## **Risk-taking**

In a 2007 study of Household, Income and Labour Dynamics in Australia (HILDA) data, researchers found that self-employed people were more willing than employees to take risks to gain greater financial well being.<sup>9</sup> The 2013 Women in Global Business (WIGB) survey, however, found that decision-making employees reported higher levels of risk tolerance than owner-operators, noting that owner operators are risking their own money and the financial future of their own families, therefore they may tread more cautiously.<sup>10</sup>

A 2014 report on waves 1 to 11 of HILDA found that women tended to be 'considerably more risk averse' than men, with 59% not prepared to take any financial risk, compared with 45% of men. It found that people aged 25 to 54 were less risk averse than both older and younger people (in 2011, this was 91% of women business operators), and the most risk averse age group was people aged 65 and over. It also found that people in couple families without dependents were less risk averse<sup>10</sup> (in 2011, this was 37% of women business operators).

## **Employment transitions**

### ***Previous job***

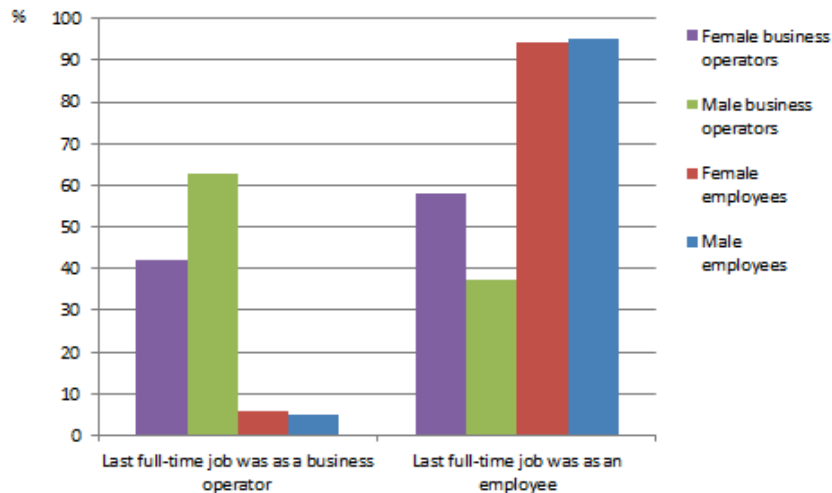
In 2012-13, people aged 18 years and over were asked about previous full-time paid work in the last twenty years. Over half (58%) of women business operators had been an employee in their most

recent previous job, with the remainder being business operators. A quarter (25%) of women business operators said they had left their last full-time job for pregnancy or childcare reasons (compared with men, for whom the most common reason was being retrenched or dismissed (25%)).

Around 9% of women and 20% of men who were employees in their current job had been business operators in their most recent previous full-time paid job.

For just over 8% of women business operators, their previous full-time job was more than 20 years ago.

**Figure 4.10: Employment type of last full-time job(a) by employment type and sex**



(a) People aged 18 years and over who had had a previous full-time paid job in the last 20 years.

Source: *Barriers and Incentives to Labour Force Participation Survey, 2012-13*

In February 2013, 3.5% of women business operators who had been employed in both 2011 and 2012 had changed their employment type between those years (that is, changed from being an employee or contributing family worker to being a business operator).

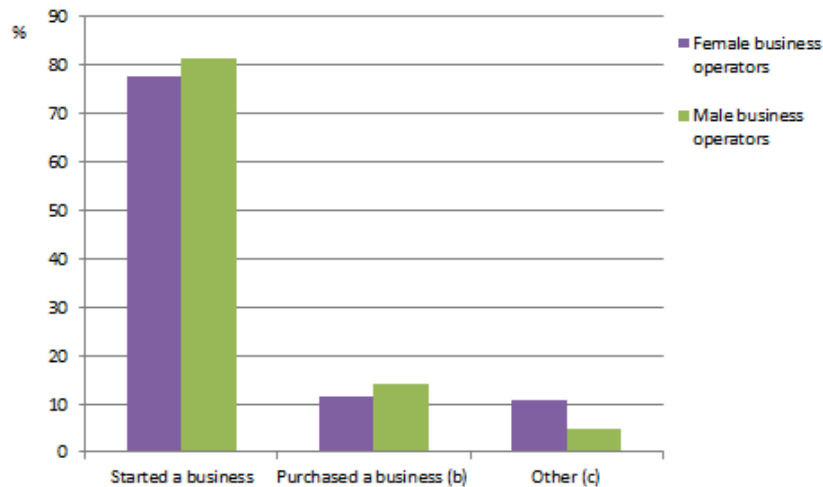
Conversely, 7% of female employees had changed from being a business operator or contributing family worker to being an employee. Proportions for men were similar to women by employment type.

### **Started business in last 12 months**

In July 2013, there were 169,900 business operators who had started their current business in the previous 12 months, 44% of whom were women. A further 7% of women had considered starting a business in that time.

For the most part, women who became a business owner manager in the past year started a business (78%), while 12% bought one and 11% acquired the business in another way, such as inheriting it.

**Figure 4.11: Business operators(a), method of starting business in last 12 months, by sex**



- (a) Owner managers of incorporated and unincorporated enterprises, aged 18 years and over.
  - (b) Including a small number of people who both started and purchased a business. The estimate for women has a relative standard error greater than 25% and should be used with caution.
  - (c) Estimates have a relative standard error greater than 25% and should be used with caution.
- Source: Job Search Experience Survey, 2013*

The main reasons these women gave for starting their business were that they wanted to be their own boss (37%), financial gain (35%), and control over working conditions (31%). (More than one reason could be given.)

**Started business since 2006**

Longitudinal Census data shows that a number of women had become business operators between 2006 and 2011. Around 4% of women who were employees in 2006 were business operators in 2011 (compared with 8% of men who were employees in 2006), while 2% of women that were not in the labour force and 3% of women who were unemployed in 2006 were business operators in 2011. Just over one in five (22%) women who were contributing family workers in 2006 owned and managed a business in 2011.

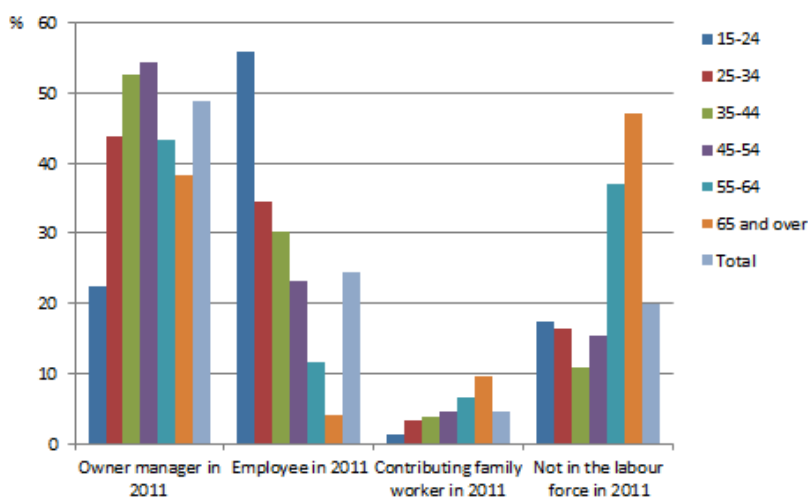
Starting a business was most common for women employees aged 25-44 years in 2006, 5% of whom were owner managers in 2011.

**Staying in business**

Although almost all women business operators expected to be operating their business in 12 months time, the longitudinal Census data shows the fluctuating nature of self-employment.

Just under half (49%) of women who had been business operators in 2006 were also business operators in 2011, compared with 61% of men. (While someone may have been a business operator in both 2006 and 2011, this does not necessarily mean they were in the same business in those years, or even in any business in the intervening years.)

**Figure 4.12: Women who were business operators(a) in 2006, employment type in 2011(b) by age in 2006**



(a) Owner managers of incorporated or unincorporated enterprises.

(b) Excludes a very small number of women who were business operators in 2006 and unemployed in 2011.

Source: Australian Census Longitudinal Dataset, 2011

Around half the women who had been business operators in 2006 were no longer in their own business in 2011: 25% of women who had been owner managers in 2006 were employees in 2011, while 5% were contributing family workers, and 20% were not in the labour force.

These outcomes were not evenly spread across age groups: over half (56%) of women aged 15-24 in 2006 who had operated a business were employees in 2011, while 10% of those aged 55 years and older in 2006 were in a family business without pay in 2011.

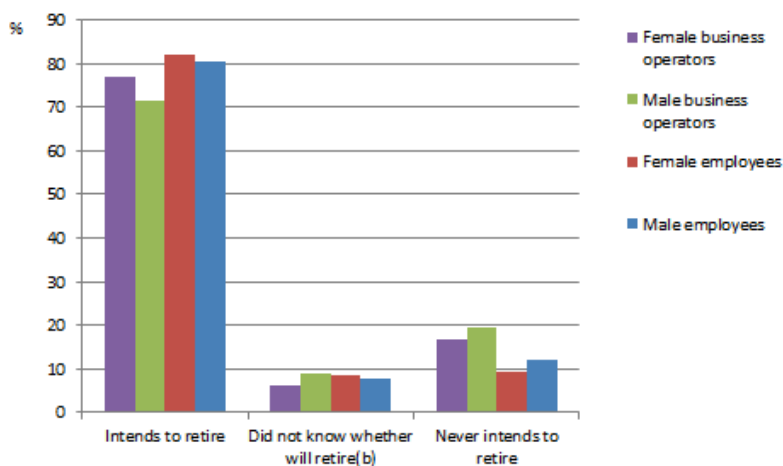
Internationally, OECD data shows the business death rates of women-owned businesses are lower in some countries (Italy, New Zealand, Spain and Sweden), and higher in others (Austria, Finland and Slovak Republic), but for the most part, businesses tend to have a similar survival performance three years after they started regardless of the owner's gender.<sup>11</sup>

### Retirement intentions

In 2012-13, around 17% of women business operators aged 45 years and over had no intention of ever retiring, compared with 20% of their male counterparts, and 9% and 12% respectively of female and male employees.

Even those who said they intended to retire showed a little reluctance to commit to the idea, with 49% not knowing the age they intended to retire. A quarter (25%) said they would retire before the age of 65, and a further 24% said they would retire between the ages of 65 and 75.

**Figure 4.13: Retirement intentions, by employment type(a) and sex**



(a) Employment type in main job.

(b) Estimate for women business operators has a relative standard error greater than 25% and should be used with caution.

Source: *Barriers and Incentives to Labour Force Participation Survey, 2012-13*

In 2007, 27% of women business operators who did intend to retire said financial security was the main factor influencing their decision about when to do so, although whether or not they had superannuation coverage made very little difference to retirement intentions.

Around 24% said it would mostly depend on their own health and physical abilities.

### Workplace injury or illness

Business operators were less likely to experience work-related injury or illness than employees, but were also much less likely to receive financial assistance for medical treatment or income loss.

Of the 531,800 people who experienced a work-related injury or illness in 2013-14, 90% (477,900) were employees in the job where they experienced the injury or illness and 10% (53,900) were owner managers. Just over 4% of women who had experienced a workplace illness or injury in the past 12 months were business operators, compared with 14% of men.

Just under one in five business operators (18%) received financial assistance for medical treatment or income loss for their workplace injury or illness, compared with 72% of employees with paid leave entitlements and 41% of employees without paid leave entitlements.

Of the business operators who did not receive financial assistance, 98% said it was because they had not applied for it (with 30% being not covered or not aware of workers compensation).<sup>12</sup>

\* \* \*

### End Notes

1. [http://www.womenonboards.org.au/pubs/reports/McKinsey\\_Women\\_matter\\_mar2012.pdf](http://www.womenonboards.org.au/pubs/reports/McKinsey_Women_matter_mar2012.pdf) Devillard, S, Graven, W, Lawson, E, Paradise, R & Sancier-Sultan, S 2012, *Women Matter 2012: Making the Breakthrough*, McKinsey & Company report.
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3. Steffens, P, Stuetzer, M & Davidsson, P, *ACE Research Vignette: Women Entrepreneurs*, The Australian Centre for Entrepreneurship Research, Queensland University of Technology [https://cms.qut.edu.au/\\_data/assets/pdf\\_file/0011/158654/015-ACE-Research-Vignette.pdf](https://cms.qut.edu.au/_data/assets/pdf_file/0011/158654/015-ACE-Research-Vignette.pdf); Global Entrepreneurship Monitor, *National Entrepreneurial Assessment for Australia, GEM Australia – 2011 National Report*, p. 19.

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12. ABS, *Work-Related Injuries, Australia, 2009-10*, cat. no. 6324.0, ABS.



## Chapter 5 - Working arrangements

### Key findings

- More women business operators worked part-time (53%) than full-time (47%).
- Women employers were less likely to work part-time (41%), and those with more employees tended to work longer hours.
- One in five women business operators usually worked less than 15 hours a week (20%), while 19% usually worked 49 hours or more per week.
- Just under one in three usually worked more than five days a week (30%).
- Almost half of women business operators only or mainly worked from home (47%).

*The Australian policy environment has adapted to working women around the edges – modifying 'standard' employment practices ...to provide part-time work and paid parental leave for example – but it has not fundamentally transformed to reflect the different life-time work and care patterns of most women. Women are stretched in light of this partial adaption which leaves them very busy on the work and home fronts.<sup>1</sup>*

The working arrangements of women who run businesses differ from their male counterparts and also from male and female employees. Women business operators are more likely to work part-time, work from home, and work in more than one job, and are less likely to participate in work-related training. They are also likely to volunteer and be active in social, civic and governance groups, they do the most domestic work, and for the most part they rarely or never have spare time they don't know what to do with (see Chapters 2 and 6).

This chapter looks at the working arrangements of women business operators compared with other employed people.

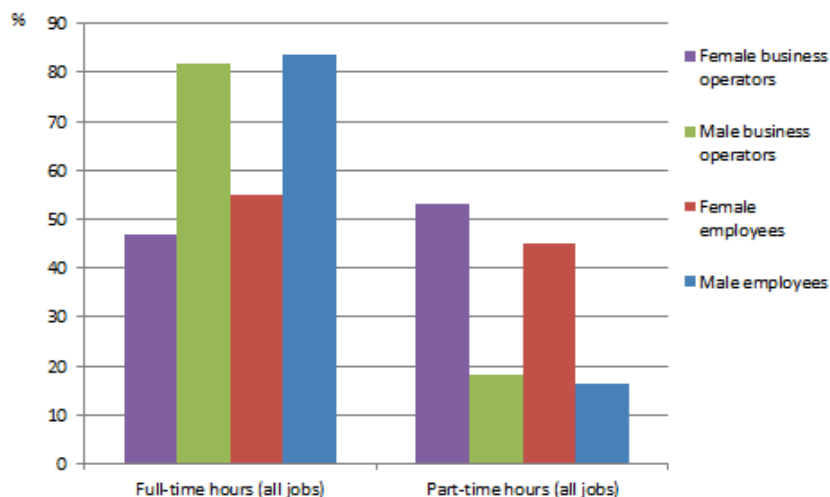
Further detail on working hours by life stage or circumstances (mothers of young children, older women, Aboriginal and Torres Strait Islander women, women with a disability, migrant women, and women in remote areas of Australia) can be found in Chapter 7.

### Full-time/part-time status

In 2013, more women business operators worked part-time than full-time (53% compared with 47%).

They were more likely to work part-time than women employees (45%), and much more likely to do so than men who operated businesses (18%) or were employees (16%).

**Figure 5.1: Whether worked part-time or full-time(a) by employment type(b) and sex**



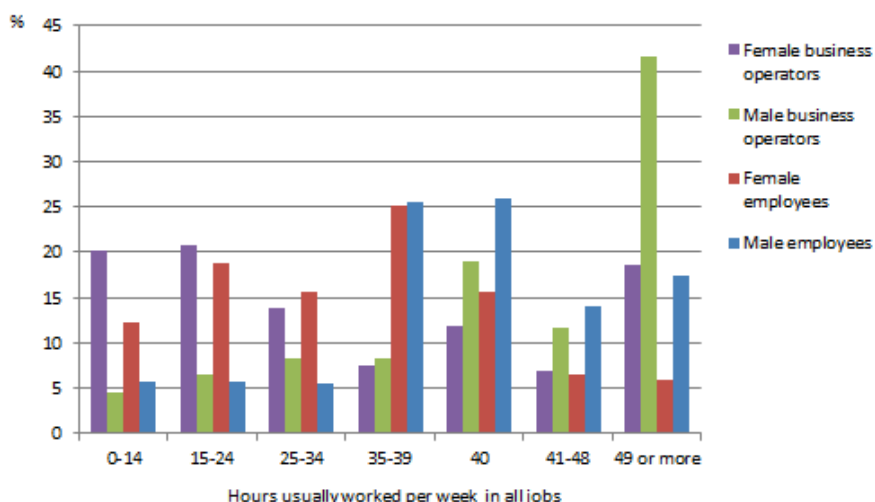
(a) Usually worked in all jobs.  
 (b) People aged 15 years and over, employment type in main job.  
 Source: ABS Forms of Employment Survey, 2013

Women business operators who were employers in their main job were less likely to work part-time hours in those jobs (41% compared with 63% of those without employees) and also less likely to work part-time hours in all their jobs (39% compared with 61%).

### Hours worked

Women business operators had a wide spread of working hours. In 2013, one in five usually worked less than 15 hours a week in all their jobs (20%), with a further 21% working between 15 and 24 hours a week. Around 12% worked a 40 hour week, and 19% usually worked 49 hours or more a week (less than half the proportion of men who operated businesses (42%)).

**Figure 5.2: Usual hours worked per week in all jobs by employment type(a) and sex**



(a) People aged 15 years and over, employment type in main job.  
 Source: ABS Forms of Employment Survey, 2013

Around one in 20 women business operators worked 60 hours or more a week: in May 2014, 14,000 women business operators with employees (6%) and 19,000 without employees (4%) worked 60 hours or more a week, compared with 53,000 and 88,000 men respectively (both 11%).<sup>2</sup>

In 2011, the Australian Women's Chamber of Commerce and Industry (AWCCI) study found that women business operators with more employees tended to work more hours per week.<sup>3</sup> This finding which is borne out by labour force data: in 2013, 14% of women business operators without

employees usually worked 49 or more hours per week, while 38% of those with 20 or more employees did so.

In 2013, the average number of hours usually worked by women business operators was 31.5 hours per week (in all jobs). Working hours could be quite variable, however: 40% of women business operators usually worked a different number of hours per week, compared with 43% of their male counterparts and 24% on average of employees.

In 2011-12, the average number of hours worked by women employers and sole operators in all jobs was 31.4 hours per week, compared with 43.8 hours for their male counterparts (and 31.7 and 41.1 hours respectively for other employed women and men).

Information on the number of hours worked by women business operators with dependent children can be found in Chapter 7.

### **Satisfaction with hours worked**

In 2012-13, 80% of women business operators aged 18 years and over were satisfied or very satisfied with their working hours, compared with 75% of men who operated businesses and 85% and 83% respectively of female and male employees. These groups had similar levels of satisfaction with their overall working arrangements, ranging from 83% to 87%.

Just under one in ten women business operators were dissatisfied with their working hours, 76% of these being sole operators. Around 7% were dissatisfied with their general working arrangements, again mostly sole operators.

In 2007, 60% of women business operators felt that their work and family responsibilities were in balance, and 64% felt satisfied with the number of hours they were currently working. A quarter (25%) felt they would like to work fewer hours than they were currently working, and 12% would have liked to work more hours.

The main reasons women business operators gave for wanting to work less hours were that they wanted more time for recreation and social activities, that their current job usually involved working long hours, or that they needed to care for children. The main reason they gave for wanting to work more hours was to increase their income.

In 2010, 93% of women business operators felt their work enabled them to meet their family and community responsibilities.

### **Night-owls and weekenders**

In 2007, 42% of women and 46% of men who operated their own businesses usually worked at least some hours between 7pm and 7am, compared with 32% and 37% respectively of female and male employees. Of the women business operators who worked at least some hours at night, 56% said they were happy with the mix, but a third said they would prefer to work daytime hours only.

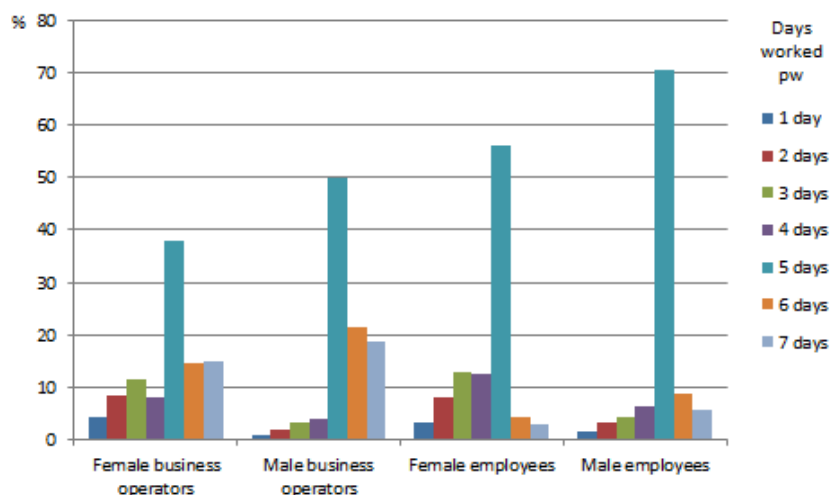
In 2013, around half of all business operators worked both weekdays and weekends (51% of women and 49% of men), compared with just under a third of employees (30%). In 2007, two in five women business operators working both weekends and weekdays would have preferred to be working weekdays only (41%).

Business operators in general were required to be on call more than employees: in 2013, 37% of women and 43% of men who operated their own business were usually required to be on call or stand-by, compared with 19% and 25% of female and male employees respectively.

## Days worked

Women business operators were less likely than other employed people to work a standard five day week (in all their jobs) in 2013. Almost one in three women business operators usually worked more than five days a week (15% usually working six days a week, and a further 15% usually working seven days a week), while 32% worked between one and four days a week.

**Figure 5.3: Number of days usually worked per week in all jobs by employment type(a) and sex**



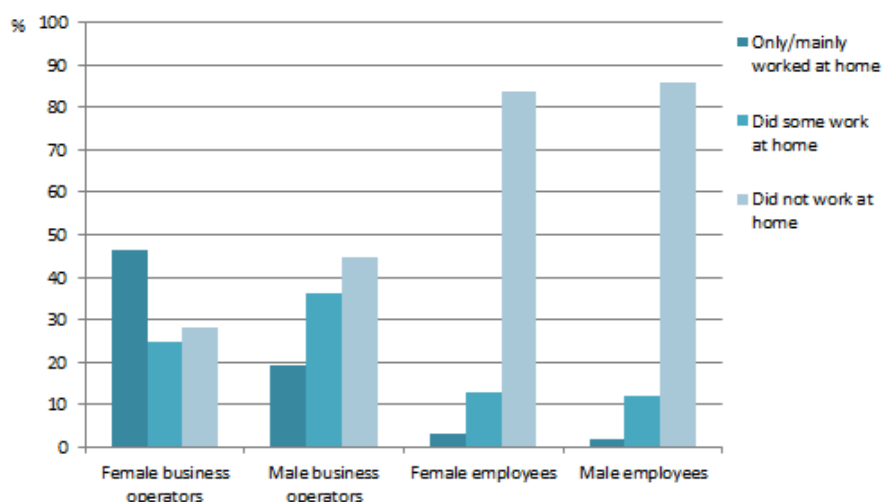
(a) People aged 15 years and over, employment type of main job.  
Source: ABS Forms of Employment Survey, 2013

## Working from home

Working from home is a flexible working arrangement that can help people manage their family and work responsibilities, and can be seen as an incentive to increase participation in the labour force.

In 2012-13, half (51%) of women business operators aged 18 years and over who worked less than 35 hours a week felt it was very important to be able to do some or all of their work at home, and a further 24% felt it was somewhat important. In 2008, 47% of women business operators only or mainly worked from home, with a further 25% doing at least some work from home.

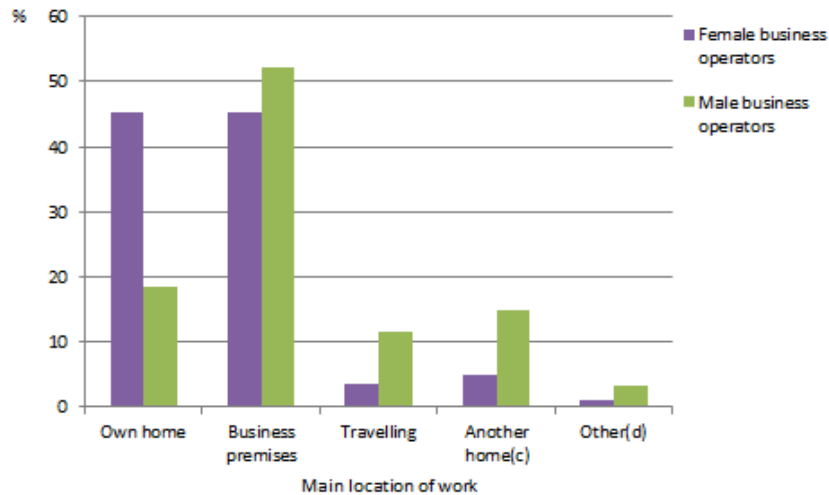
**Figure 5.4: Whether worked from home(a) by employment type(b) and sex**



(a) In main and/or second job.  
(b) People aged 15 years and over, employment type in main job.  
Source: ABS Locations of Work Survey, 2008

Women business operators were the most likely people to mainly work at home: 47% compared with 21% of male business operators, and 4% and 3% respectively of female and male employees. Women were less likely to work at a client's or employer's home than men, perhaps due to the fact that more men work in trades and construction jobs, requiring their presence at their business location.

**Figure 5.5: Business operators(a), locations of work in main job(b) by sex**



(a) People aged 15 years and over, owner managers of incorporated and unincorporated enterprises in main job.

(b) Excluding a small number of people who did not work in the reference week.

(c) Including clients and employers homes.

(d) Estimate for women has a relative standard error greater than 25% and should be used with caution.

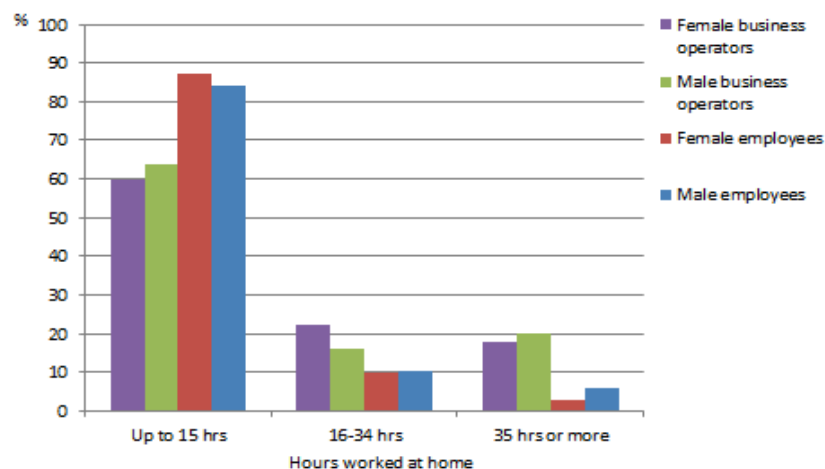
Source: ABS Locations of Work Survey, 2008

The main reasons women gave for working at home in their business were to have an office at home/no overheads/no rent (37%), to have flexible working arrangements (17%), to operate a farm (13%), and childcare/family considerations (11%). Just over one in ten (11%) worked from home to catch up on work.

### Working from home: hours usually worked

In 2006, 51% of women employers or sole operators usually did more hours of work at home than elsewhere, with only 19% not doing any work from home. In 2008, of women business operators that worked from home at least some of the time, 60% worked 15 hours or less a week at home, while just under one in five (18%) worked full-time hours at home (35 hours or more per week).

**Figure 5.6: Hours usually worked at home per week(a), by employment type(b) and sex**



(a) People who worked at least some hours at home in their main or second jobs.

(b) People aged 15 years and over, employment type in main job.

Source: ABS Locations of Work Survey, 2008

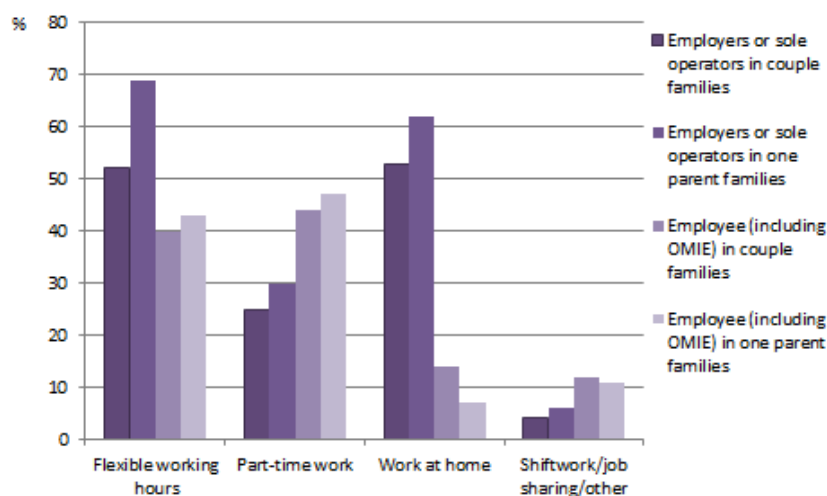
### Working from home: women with children

In 2011, women business operators in families with dependent children of any age were slightly more likely to have worked from home the day before the Census: 35% compared with 31% of those with no dependent children.

The 2011 Childhood Education and Care Survey (CEaCS) found that over half of women who were employers or sole operators with children under 13 worked from home (54%) and/or used flexible hours to care for their children (also 54%), compared with 13% and 40% respectively for women employees with young children (including women who were employees of their own businesses).

Those in one parent families were the most likely to use flexible working hours and work from home.

**Figure 5.7: Employed mothers of children aged 0-12 years, working arrangements used to care for children(a) by status in employment(b)**



(a) People could choose more than one option so totals may not add up to 100%.

(b) Employers and sole operators are owner managers of unincorporated enterprises (OMUEs). Employees include owner managers of incorporated enterprises (OMIEs).

Source: ABS Childhood Education and Care Survey, 2011

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### End Notes

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## Chapter 6 - Challenges, considerations and incentives

### Key findings

- 60% of employed women (and 68% of those working part-time) reported family or community commitments.
- 39% of women business operators who worked part-time said they would prefer to work more hours than they usually work.
- Just under 6% of women employers and sole operators found that lack of childcare stopped them from working as many hours as they wanted to.
- Over a third (38%) of women employers and sole operators said they never had spare time they didn't know what to do with, and a further 48% rarely had any such spare time.
- 7% of women who had looked for work in the past year had considered starting a business (but not done so), while a further 7% had started one.
- Lack of finance was the main reason most women (58%) gave for not starting a business when they had been considering doing so.
- Just over 1% of women who had looked for work in the past year had started a business but not continued with it.

*Combining paid work and care is currently - and likely to remain - a struggle for the majority of women. Inflexible work arrangements, work intensification and unsupportive workplace cultures need to be addressed. Until then it is likely that Australian women's employment participation will continue to lag behind comparable industrialised countries, as will their capacity to realise the personal and financial benefits of engaging in quality, well-paid jobs over the life-cycle.<sup>1</sup>*

Some women experience difficulties in looking for work or managing their employment arrangements while trying to juggle work and family responsibilities. There is a perception that self-employment is one of the ways these difficulties can be addressed, however this may lead to a range of new hurdles, such as difficulty accessing finance, exposure to risk, and untried business management skills. As seen by the growing number of women operating businesses, these issues can be overcome, however the gap between proportions of men and women operating businesses suggests there are challenges remaining.

This chapter examines some of the challenges and commitments that may affect women's work choices and arrangements, or that need to be taken into consideration when women are looking for work.

It also looks at women jobseekers who started or considered starting a business in the past year, and explores government, community and business support for women's participation in employment and self-employment.

### Commitments outside work

Women are more likely to have caring commitments than men, and more likely to be juggling caring and working. In 2010, 60% of employed women (and 68% of those working part-time) reported family or community commitments.<sup>2</sup> In 2012, women made up more than two thirds of all primary carers of people with a disability (70%).<sup>3</sup> On average, women also spend more time on unpaid domestic work.

## Family responsibilities

Most Australian mothers work: in 2011, 65% of mothers with dependent children of any age were employed (with 9% being owner managers of a business). However, their participation is often disrupted by having children.

A report on the 2009 Australian Longitudinal Study on Women's Health found that while the majority of women worked full-time prior to having their first child, less than 20% worked full-time after the birth, just under half worked part-time and the remainder were no longer in the labour force.<sup>4</sup>

Longitudinal Household, Income and Labour Dynamics in Australia (HILDA) data shows that women's average working hours declined from 29 hours to 12 hours a week the year following their first birth, and that between one and two years following this birth about 38% of women were not in paid employment. After a second birth, the likelihood of working dropped further, and average hours for women who were working declined by a further six hours.<sup>5</sup>

Women business operators may also may work part-time to manage their caring responsibilities. In the four weeks prior to the 2012-13 Barriers and Incentives for Labour Force Participation survey, 77% of part-time women business operators spent time in caring activities. Just under half (47%) spent time caring for their own children, 44% cared for other people's children (including grandchildren), 16% were caring for someone with a disability, and 14% were caring for an elderly person. (People may have been participating in more than one caring activity.)

In 2006, women employers and sole operators spent on average 2 hours and 41 minutes on childcare as a primary activity (11% of their day). This was very similar for other employed women (2 hours and 37 minutes).

In 2010, HILDA data showed that over half (57%) of mothers working full-time felt they did more than their fair share of childcare. Just under two-thirds of mothers who worked part-time felt they did more than their fair share of childcare (65%).<sup>6</sup>

Around 35% of women who were not in the labour force but would have liked to have a paid job (depending on circumstances) said they were not actively looking because of childcare responsibilities. Just under a quarter (22%) said they were not looking because of family considerations or the ill-health of others.

## Underemployment

In 2012-13, 9% of employed women and 5% of employed men aged 20-74 years wanted and were available to work more hours. This proportion was 9% and 3% respectively for those with children aged 0-5, and 11% and 3% respectively for those with children aged 6-14 years.<sup>7</sup>

For part-time business operators, women were less likely than men to want more hours: 39% of women and 56% of men who worked in their businesses part-time said they would prefer to work more hours than they usually work.

## Cost of childcare

***So what's the incentive to take the leap from a regular paycheck to becoming a mumpreneur? For many women, it's a practical choice. With the rising costs of childcare, women are being forced out of the employment market because they simply can't justify going to work every day.<sup>8</sup>***

An inability to access childcare may prevent some women from working as many hours as they would like to work, or in some cases from working at all. In 2011-12, 4% of Australian women felt that lack of childcare prevented them from working (or working more hours), with 62% of these women including cost as a reason.



Self-employment may enable women to be more flexible with their working hours, or allow them to work at home while caring for their children: in 2012-13, a majority (67%) of part-time women business operators aged 18 years and over said one of the reasons they did not want to work more hours was because they were caring for their children.

However, in 2011-12, just under 6% of women employers and sole operators found that lack of childcare stopped them from working as many hours as they wanted to, with 90% of these women including cost as a reason.

The 2011 Australian Women's Chamber of Commerce and Industry (AWCCI) survey found that women business operators in metropolitan areas were more likely to indicate that childcare costs were a strain on their business than their regional counterparts, but that the strain was similar for sole parents and couple families.<sup>9</sup>

### **Difficulty combining caring and business**

*One commonly held view of the motive [for entrepreneurial activity] among women is a desire for flexible hours and the ability to spend more time caring for children. ...Given the immense amounts of time and effort required to make a venture into self-employment successful, however, it is possible that the presumed relationship between self-employment and time spent caring for children does not hold.<sup>10</sup>*

The 2013 Women in Global Business (WIGB) survey found that Australian women business operators and corporate managers felt the imbalance in their work and family commitments was 'tipped towards work rather than family' - that is, work was pulling them away from family, rather than family pulling them away from work.<sup>11</sup>

A 2004 European study found that 'caring for children significantly reduces the duration of self-employment ventures, for both males and females, and in most countries studied'.<sup>12</sup>

### **Unpaid domestic work**

*The unpaid work of women is an extremely large social and economic contribution to Australia. While it is not generally included in economic statistics, this work would have a very substantial economic value if paid at market rates. ...Despite increased participation in the workforce, women still do significantly more unpaid domestic work than men, even in couples where both partners work similar hours.<sup>13</sup>*

In 2006, the total value of unpaid household work in Australia was \$392 billion. Women did about 64% of it, spending on average 12% of their day on domestic activities.<sup>14</sup>

While 19% of women employers and sole operators had home help, on average they spent 3 hours and 25 minutes on domestic work as a primary activity every day (almost 14% of their day), compared with 2 hours 31 minutes for female employees (including OMIEs), and 1 hour 55 minutes for men who were employers or sole operators.

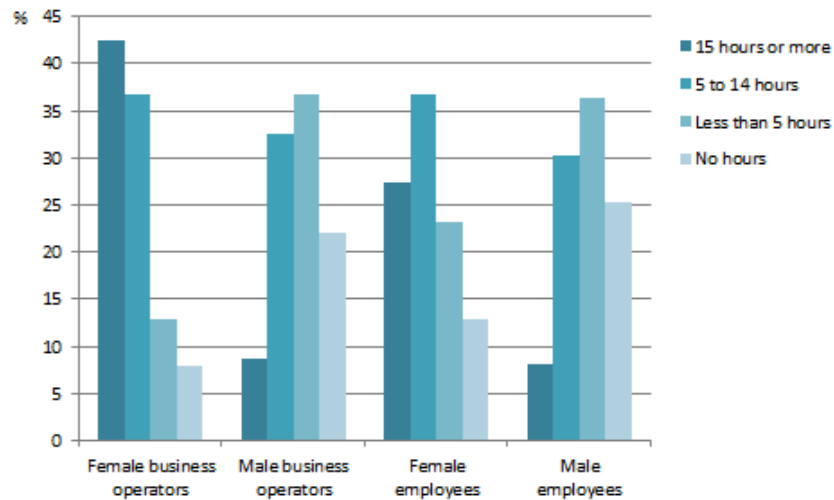
In 2011, 36% of Australian women did 15 or more hours of unpaid domestic work a week, compared with 12% of Australian men.

In 2010, HILDA data showed that 61% of mothers who worked full-time felt they did more than their fair share of housework, compared with 68% of mothers who worked part-time.<sup>6</sup>

Despite being in paid work, employed women were still more likely than employed men to do 15 hours or more of unpaid domestic work per week (29% compared with 8%). Women business operators were even more likely to do this much (42%, rising to 53% for women business operators with dependent children).

Less than 8% of women business operators did no unpaid domestic work.

**Figure 6.1: Hours spent on unpaid domestic work per week by employment type and sex**



Source: Census of Population and Housing, 2011

**Time pressures and spare time (or lack of it)**

Employed women were more likely to feel rushed or pressed for time (64%) than those who were not working (32%), and they were less likely to have spare time they didn't know what to do with (74% and 64% respectively rarely or never having such spare time). In 2006, two thirds of women employers or sole operators said they always or often felt rushed or pressed for time (66%). This compares with 64% of female employees (including owner managers of incorporated businesses) and around 57% of employed men.

Just under three quarters (74%) of women employers and sole operators who felt they were always or often pressed for time said this was due to trying to balance their work and family responsibilities. Around 37% said it was because they had too much to do or too many demands were placed on them, while 21% said it was due to unpredictable working hours. Two in five (40%) said they felt rushed or pressed for time because of taking too much on. (People could choose more than one reason.)

Over a third (38%) of women employers and sole operators said they never had spare time they didn't know what to do with, and a further 48% rarely had such time.

**Figure 6.2: How often had spare time(a), by employment type(b) and sex**



(a) Spare time they did not know what to do with.

(b) Employers and sole operators are owner managers of unincorporated enterprises (OMUEs). Employees include owner managers of incorporated enterprises (OMIEs).

***(It's not all work and no play...)***

In 2006, in addition to domestic work, and the time spent on childcare, women employers and sole operators still managed to spend roughly 14% of their day on recreation and leisure activities.

**Other challenges**

***Australia has made good progress towards achieving gender equality in recent times. However, women still experience inequality and discrimination in many important parts of their lives. At work, women continue to face a gender 'pay gap' and barriers to leadership roles. Many encounter reduced employment opportunities because of the time they give to family and caring responsibilities.***<sup>15</sup>

**Discrimination**

The 2011 Pregnancy and Employment Transitions Survey (PaETS) collected data on perceived discrimination due to pregnancy. This survey found that around one in five (22%) mothers who were employees who worked in their job while pregnant felt that they had experienced some type of discrimination in their workplace during their pregnancy.

Most (91%) felt that this was a direct result of their pregnancy. The most common types of discrimination were receiving inappropriate or negative comments from a manager/supervisor or colleague (37%), and missing out on opportunities for promotion (34%) or training or development opportunities (32%).<sup>16</sup>

The Australian Human Rights Commission has conducted similar surveys. Their 2014 report found that one in two (49%) mothers reported experiencing discrimination at some point during pregnancy, parental leave or on return to work, and just under one in five (18%) lost their jobs or had their jobs restructured because of their pregnancy, their request for taking parental leave, or their caring responsibilities on return to work.<sup>17</sup>

The necessity for some women to withdraw from the workplace or reduce their hours because of their caring commitments may contribute to the persistence of gender pay differences, and to women having difficulty climbing the career ladder.<sup>18</sup>

Family commitments aside, the 2013 WIGB report found that Australian businesswomen were not 'typically encountering or being held back by commonly held ideas of gender barriers'. The survey found a lack of acceptance of women in business dealings and a lack of female role models were consistently in the bottom six barriers reported, with the high dollar (at the time of the survey) being the most common.<sup>10</sup>

**Financial barriers for women business operators**

Financial constraints feature in women's reporting of barriers, but data from non-business surveys in this area is scarce. In July 2013, lack of finance was the main reason most women gave for not starting a business when they had been considering doing so (58%, compared with 56% of men).

In 2010, 9% of women business operators reported that government support had been their main source of income sometime in the past two years, suggesting that access to capital may be more difficult for almost one in ten women operating businesses.

The WIGB survey showed that resource issues were the barriers most noted by women business operators, especially the high costs of establishment (with 32% finding this hindered their business), lack of alternative sources of capital (29%), and the reluctance of banks and financial institutions to fund expansion (22%).<sup>10</sup>

International data shows differences in finance use between businesses owned by women and those owned by men. A 2010 report for the White House Council on Women and Girls found that women start with less capital than men but were more likely than men to indicate they do not need financing to start their business. They also found women were less likely than men to take on more debt to expand their businesses.<sup>19</sup> A 2009 study of American businesses by the Kauffman Foundation found that after controlling for the amount of startup capital, women-owned businesses still underperformed those owned by men.<sup>20</sup>

However, in Australia, a 2003 study using ABS Business Longitudinal Survey data from 1995-96 to 1997-98 (when owner gender was collected) found no significant differences in financial performance and business growth between Australian women's and men's businesses.<sup>21</sup> In 2013, women were just as likely as men to have multiple contracts on the go (see Chapter 5).

In 2012, a national research project commissioned by the AWCCI found that less than 20% of Australian women business owners were tendering for local, State and Federal Government contracts around Australia, but of those that tendered, 60% were successful.<sup>22</sup>

### **Income protection for older workers**

Another possible financial barrier for self-employed older people in particular is that with no particular retirement age, they may have difficulty obtaining income protection or workers compensation. Most of Australia's workers compensation schemes contain an age limit of between 60 and 65 years, after which workers are no longer covered for income replacement, accident or illness, (although by 2012 some insurers and superannuation funds had lifted their age limits for income replacement insurance to between 67 and 70 years).<sup>23</sup>

### **Risk tolerance**

HILDA data shows that women 'tend to be considerably more risk averse' than men, with 59% unprepared to take any financial risk, compared with 45% of men.<sup>24</sup> Women business operators were a little more risk averse than their male counterparts, but they were twice as likely to take risks as women employees: 16% of women business operators were prepared to take substantial or above average risks with their spare cash, compared with 20% of men who operate businesses, and 8% of women employees.<sup>14</sup>

### **Challenges and considerations for jobseekers**

#### ***Looking for work***

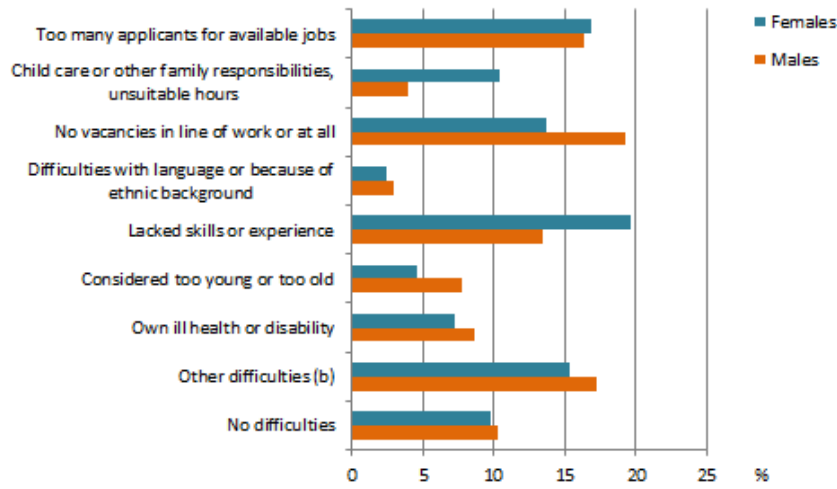
The need to balance caring commitments is reflected in the employment arrangements that women jobseekers see as important: in 2012-13, 53% of women aged 18 years and over who were unemployed said that being able to work a set number of hours on set days was very important in their search for possible work.

For almost two in five women who were not in the labour force (38%), being able to work part-time was seen as a very important incentive to join the labour force, along with the ability to work a set number of hours on set days (36%), and work during school hours (28%).

Caring commitments were also a consideration for employed women looking for more work. Over half of women employed part-time with children under 13 said that the availability of childcare places and financial assistance with childcare costs were very important when looking for more hours.<sup>25</sup>

However, they were not the only challenges experienced by women looking for work. In July 2013, one in five unemployed women reported a lack of skills or work experience (20%) as the main reason they were unable to get a job, compared with 14% of men. Around 17% said there were too many applicants for existing jobs, while just over 10% said they had difficulty finding work because of childcare or other family responsibilities, or the jobs had unsuitable hours.

**Figure 6.3: Job seekers(a) by sex, main difficulty finding work**



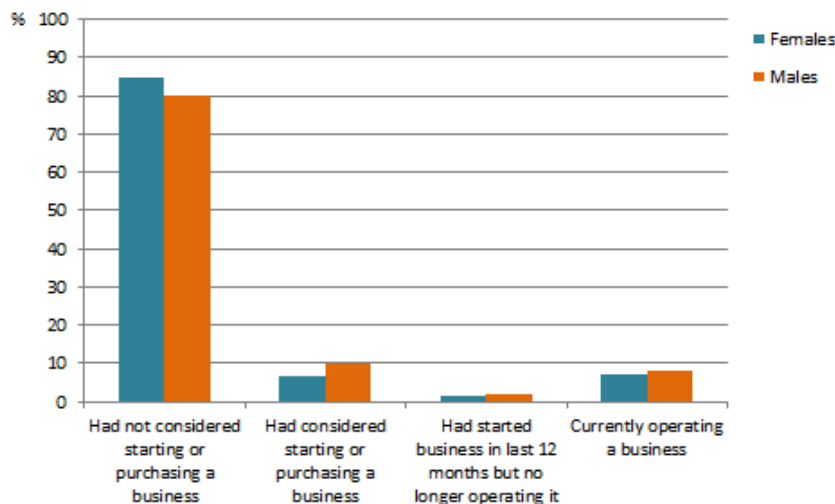
(a) Unemployed people aged 15 years and over.  
 (b) Including transport and other difficulties, and no feedback from employers.  
 Source: ABS Job Search Experience (JSE) survey, July 2013

**Considered starting a business**

*I think the main reason that women are seeking alternatives to the corporate environment is all about creating choice. Choice to be the master of their own destinies, whether that relates to creating financial independence and security, or whether it's having the choice to start a family or spend more time with their kids.<sup>26</sup>*

In July 2013, 7% of women who were looking for work or had started work sometime in the past year had considered starting a business in the last 12 months, while 7% had started and were currently running a business. Just over 1% had started a business but had not continued with it.

**Figure 6.4: Job seekers and job starters(a) by sex, whether considered starting a business in last 12 months**



(a) Unemployed people and people who had started a job in the past 12 months, aged 15 years and over.  
 Source: ABS Job Search Experience (JSE) survey, July 2013

Of the 74,000 women who had started a business in the last 12 months, 31% said one of their reasons for starting it was for control over their working conditions.

Around 37% said they started their business to be their own boss, and 35% said it was for financial gain. (People could choose more than one reason.)

## Supporting women

***Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities.***<sup>27</sup>

Efforts are being made to address the barriers to women's labour force participation and participation in self-employment. In 2008, a study supported by Australian corporate, government and university professionals found that an increasingly tight and globally competitive labour market had resulted in the Australian business community making 'genuine efforts to promote and retain women'. This research noted that 'a number of Australia's leading organisations have adopted globally recognised strategies to facilitate gender diversity within their workforces'.<sup>28</sup>

In 2014, the Dell Global Entrepreneurship and Development Institute (GEDI) gender index, which measures 'the quality of the entrepreneurial environment, the entrepreneurial eco-system, and women's entrepreneurial aspirations' through a range of individual and institutional variables, rated Australia second of 30 countries for conditions favourable for high-potential female entrepreneurship development.<sup>29</sup>

Australian women are also supported by such initiatives as the Workplace Gender Equality Act, the 'Male Champions for Change' movement, the global Women's Empowerment Principles,<sup>27</sup> and the Telstra Business Women's Awards (which annually recognise inspirational business women of Australia). There is also a great deal of community encouragement from and for businesswomen themselves (evident from the multiple formal and informal support and networking channels available online - see Appendix A).

\*\*\*

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## Chapter 7 - Groups of interest

*...an economy's entrepreneurial capacity is based on individuals with the ability and motivation to start businesses, and may be strengthened by positive societal perceptions about entrepreneurship. Entrepreneurship benefits from participation by all groups in society, including women, disadvantaged minorities and a range of age groups and education levels.<sup>1</sup>*

This chapter presents key characteristics of the following priority interest groups of Australian women in business: Aboriginal and Torres Strait Islander women, migrant women, women with disability (particularly those who need assistance with core activities), women living in remote areas of Australia, older women (aged 55 years and over), and women with dependent children.

Six key indicators will be presented for each group: Age, Industry, Occupation, Number of employees, Hours worked and Income. In some cases, the analysis includes additional indicators of particular relevance to individual groups. All data for this chapter is from the 2011 Census of Population and Housing unless otherwise specified.

### Aboriginal and Torres Strait Islander women who own and manage businesses

#### *How many business operators were Aboriginal and Torres Strait Islander women?*

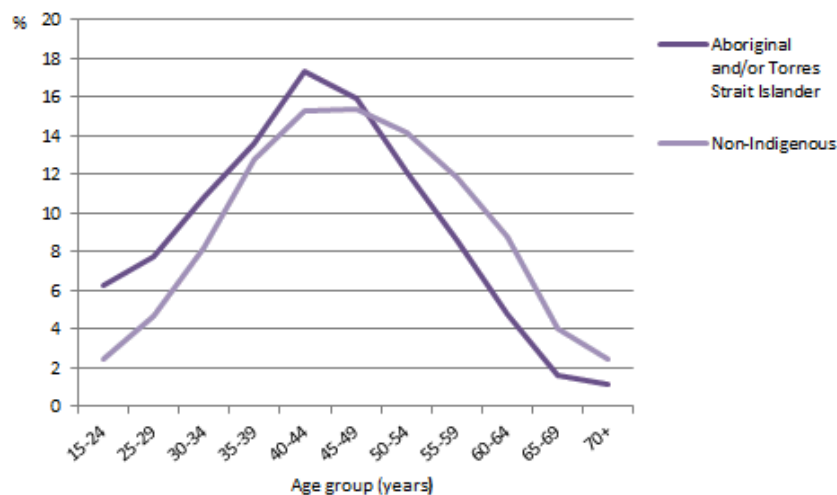
In 2011, around 2,890 women business operators identified as Aboriginal and/or Torres Strait Islander (0.6% of women business operators, and 0.2% of all Australian business operators). Most of these women (92%) identified as Aboriginal, with the remainder identifying as Torres Strait Islander (5%) or both Aboriginal and Torres Strait Islander (3%).

Just over 4% of employed Aboriginal and Torres Strait Islander women were business operators, a much lower proportion than non-Indigenous women (11% in 2011). Around 180 women business operators spoke an Australian Indigenous language at home (with 96% of these women also able to speak English well or very well).

#### Age

Reflecting the different age structures of the Aboriginal and Torres Strait Islander and non-Indigenous populations in general, Aboriginal and Torres Strait Islander women business operators had a younger age profile than their non-Indigenous counterparts: 56% were aged under 45 years, compared with 43% of non-Indigenous women business owners.

**Figure 7.1: Age profiles of Aboriginal and Torres Islander and non-Indigenous women business operators**



Source: Census of Population and Housing, 2011



## ***Industry***

Aboriginal and Torres Strait Islander women business operators were most likely to record their broad industry as health care and social assistance services (12%), retail trade (11%), and 'other services' (11%), which include such industries as repair and maintenance of mechanical, electrical or other goods; personal care, hair, diet and beauty services; funeral services; photographic film processing; and religious services. The top ten detailed industries reported were:

- Hairdressing and beauty services
- Building and other industrial cleaning services
- Childcare services
- Creative artists, musicians, writers and performers
- Other allied health services (which includes allied health services not elsewhere classified, such as midwifery, occupational health, homeopathy, acupuncture and podiatry)
- Accounting services
- Management advice and related consulting services
- Road freight transport
- Accommodation
- Cafes and restaurants

## ***Occupation***

Aboriginal and Torres Strait Islander women business operators were most likely to record their broad occupation as clerical and administrative workers (20%), professionals (19%), or managers (18%). The top ten detailed occupations reported were:

- Bookkeeper
- Retail manager
- Hairdresser
- General clerk
- Office manager
- Salesperson
- Commercial cleaner
- Secretary
- Family day care worker
- Domestic cleaner

Around 47 Aboriginal and/or Torres Strait Islander women who were artists or involved in visual arts or crafts identified themselves as business operators, out of a total of 307 Aboriginal and Torres Strait Islander women artists/visual arts and crafts professionals.

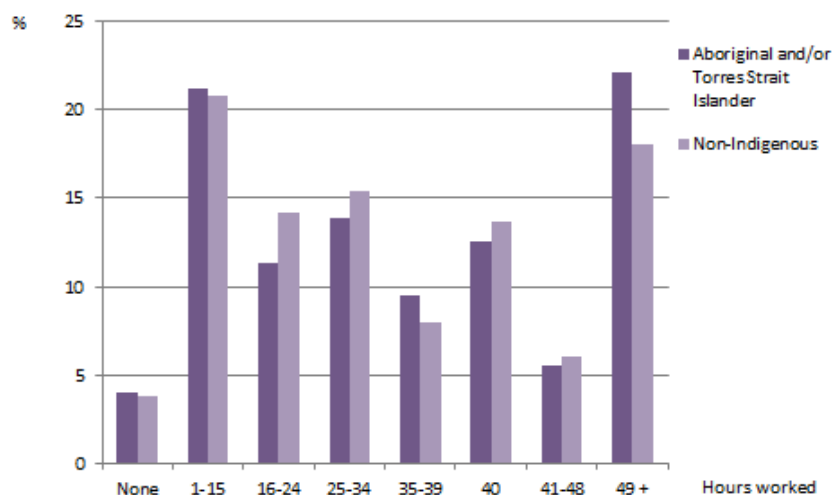
## ***Number of employees***

Just under half (48%) of Aboriginal and Torres Strait Islander women's businesses had no employees, compared with 44% of non-Indigenous women's businesses. Around 5% had 20 or more employees.

## ***Hours worked***

In all jobs during the week prior to the 2011 Census Night, Aboriginal and Torres Strait Islander women business operators were slightly more likely to have worked full-time (50%) than non-Indigenous women business operators (46%). Around one in five (21%) worked between one and 15 hours, and 22% worked 49 hours or more.

**Figure 7.2: Women business operators, by Indigenous status and number of hours worked(a)**



(a) Hours actually worked in the week before the 2011 Census Night.

Source: Census of Population and Housing, 2011

### **Income**

Almost three quarters (74%) of Aboriginal and Torres Strait Islander women business operators had a weekly personal income less than \$1,000 per week, compared with 66% of non-Indigenous women business operators. One in five (20%) had a weekly personal income of between \$400 and \$599 per week.

### **Remoteness**

The majority (69%) of Aboriginal or Torres Strait Islander women business operators lived in major cities or inner regional areas of Australia, but they were more likely to live in remote or very remote areas of Australia than non-Indigenous women business operators (12% compared with 2%).

### **Migrant women who own and manage businesses**

#### **How many women business operators were born overseas?**

In 2011, almost a third (29%) of Australian women business operators were born overseas.

The ten most common places of birth for these women were United Kingdom, New Zealand, China, Vietnam, South Africa, Italy, India, Germany, Malaysia and South Korea. Women born in these countries made up 19% of all Australian women business operators.

(These countries reflect the migrant make-up of Australia quite closely: South Korea is the only one not in the top ten most common countries of birth of all Australians born overseas).

#### **Proficiency in spoken English**

Just over half (52%) of women business operators born overseas only spoke English, and a further 25% spoke another language but spoke English very well.

Around 7% did not speak English well, and less than 1% spoke no English at all.

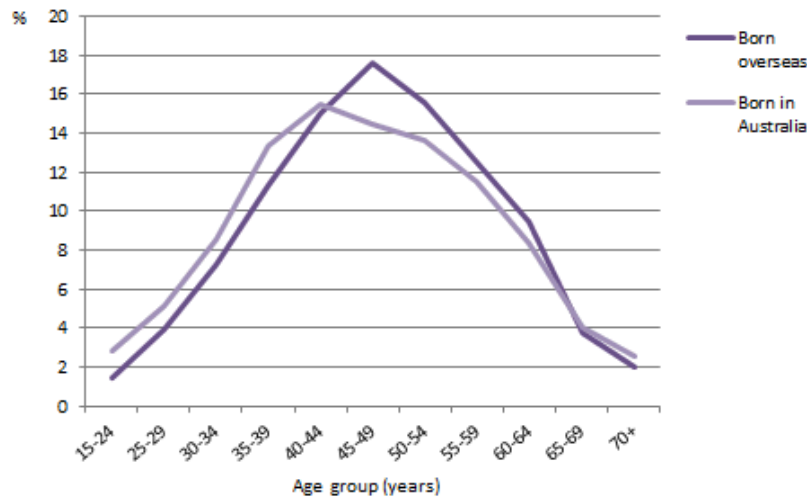
Starting a business may help women with low or no English skills overcome barriers in the general employment market due to difficulties with language. In 2011, a higher proportion of women with no English were business operators (19%) than those who spoke English very well (9%).

Around 39% of South Korean businesswomen, 32% of Chinese businesswomen and 31% of Vietnamese businesswomen in Australia either did not speak English well, or didn't speak it at all.

## Age

Migrant women business operators had a slightly older age profile than their Australian-born counterparts, with 61% of those born overseas being 45 years or more, compared with 55% of those born in Australia.

**Figure 7.3: Age profiles of migrant(a) and Australian-born women business operators**



(a) Born overseas.

Source: Census of Population and Housing, 2011

## Industry

Migrant women business operators were most likely to record their industry as health care and social assistance services (14%); professional, scientific and technical services (13%); or retail trade (13%). The top ten detailed industries reported were:

- 
- Building and other industrial cleaning services
- Hairdressing and beauty services
- Cafes and restaurants
- Other allied health services
- Takeaway food services
- Childcare services
- Accounting services
- General practice medical services
- Management advice and related consulting services
- Computer system design and related services

## Occupation

Migrant women business operators were most likely to record their broad occupation as professionals (24%), managers (23%), or clerical and administrative workers (18%). The top ten occupations were:

- Retail manager
- Bookkeeper
- Salesperson
- Cafe or restaurant manager
- General clerk
- Secretary
- Office manager
- Hairdresser
- Commercial cleaner
- General medical practitioner

Of all women business operators, those born in North-east Asia were the most likely to be managers (33%). They were also the most likely to be sales workers (10%), followed by those born in South-east Asia (9%).

Women business operators born in Southern and Eastern Europe or North-east Asia were the most likely to be labourers (both 11%), and those born in Sub-Saharan Africa were the most likely to be professionals (35%). Those born in North-west Europe were the most likely to be clerical and administrative workers (25%, which is the same proportion as those born in Australia).

Women business operators born in South-east Asia were the most likely to be trades workers and technicians (12%).

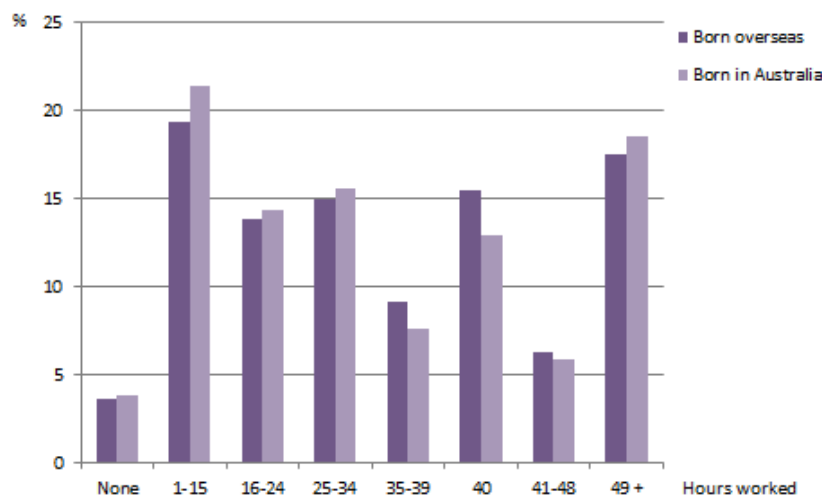
### Number of employees

There was very little difference in the number of employees in migrant or Australian-born women's businesses. Around 44% of both had no employees, while 3% and 4% respectively had 20 or more employees.

### Hours worked

In all jobs during the week prior to the 2011 Census Night, migrant women business operators were slightly more likely to have worked full-time (48%) than Australian-born women business operators (45%). Migrant women were more likely to have worked a 40 hour week than those born in Australia, but they were a little less likely to have worked 49 hours or more.

**Figure 7.4: Women business operators, by country of birth(a) and number of hours worked(b)**



(a) Born in Australia or born overseas.  
 (b) Hours actually worked in the week before the 2011 Census Night.  
 Source: Census of Population and Housing, 2011

### Income

Just under 69% of migrant women business operators had a weekly personal income less than \$1,000 per week, compared with 67% of their Australian-born counterparts. Almost one in five (18%) had a weekly personal income of between \$400 and \$599 per week.

### Women with a core activity need for assistance who own and manage businesses

#### How many women business operators needed help with core activities?

The 2012 Survey of Disability, Ageing and Carers (SDAC) showed that 12% of women employers and sole operators had a disability, compared with 14% of their male counterparts. Just under 16% of

female employers and sole operators (OMUEs) with a disability were severely or profoundly limited in their core activities (or 2% of all women employers and sole operators), while 18% were moderately and 41% mildly limited.

Around half of working age women OMUEs with a disability (52%) had a moderate employment restriction, while the remainder had no employment restriction.

Almost three quarters (72%) of women employers and sole operators with a disability were aged 45 years or over. Seven in every ten (71%) worked part-time (with 42% usually working 15 hours or less). Over half of women employers and sole operators with a disability usually worked from home (54%).

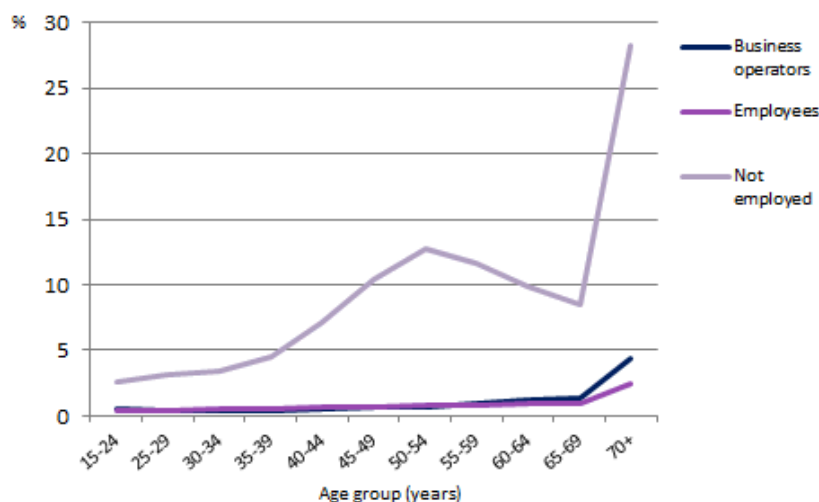
While the SDAC does not separate data for employees and incorporated business operators, Census data can be analysed for all business operators. However, the Census includes only a broad measure of disability: 'needing help or assistance in one or more of the three core activity areas of self-care, mobility and communication because of a disability or long-term health condition or old age'. This is broadly equivalent to the concept of profound or severe disability used in the SDAC. In 2011, less than 1% of women business operators overall were in this category, however, as this represents around 3,700 women, their characteristics are presented below.

### Age

In 2011, disability rates for women business operators rose slowly but steadily with age: 4.4% over 70 had a core activity need for assistance, compared with less than 1% for those under 60 years.

The proportion of women business operators with a core activity need for assistance was almost identical to the proportion of women employees with a core activity need for assistance. Proportions for those who were not employed were higher for all age groups, and much higher for people aged 65 years and over.

**Figure 7.5: Age profiles of women business operators with and without a core activity need for assistance(a), by employment type(b)**



(a) People who needed help or assistance in one or more of the three core activity areas of self-care, mobility and communication, because of a disability, long-term health condition or old age.

(b) 'Not employed' includes people that were unemployed or not in the labour force. Graph excludes contributing family workers.

Source: Census of Population and Housing, 2011

### Industry

Women business operators with a core activity need for assistance were most likely to record their industry as professional, scientific and technical services (12%); retail trade (11%), and health care and social assistance services (11%). The top ten detailed industries they reported were:

- Building and other industrial cleaning services
- Accounting services
- Other allied health services

- Beef cattle farming (Specialised)
- Arts education
- Creative artists, musicians, writers and performers
- Hairdressing and beauty services
- Accommodation
- Management advice and related consulting services
- House construction

### Occupation

The most common broad occupations for women business operators with a core activity need for assistance were clerical and administrative workers (25%); professionals (23%); and managers (23%). The top ten detailed occupations reported were:

- Bookkeeper
- General clerk
- Retail manager (General)
- Secretary (General)
- Office manager
- Beef cattle farmer
- Salesperson
- Commercial cleaner
- Music teacher (private tuition)
- Mixed crop and livestock farmer

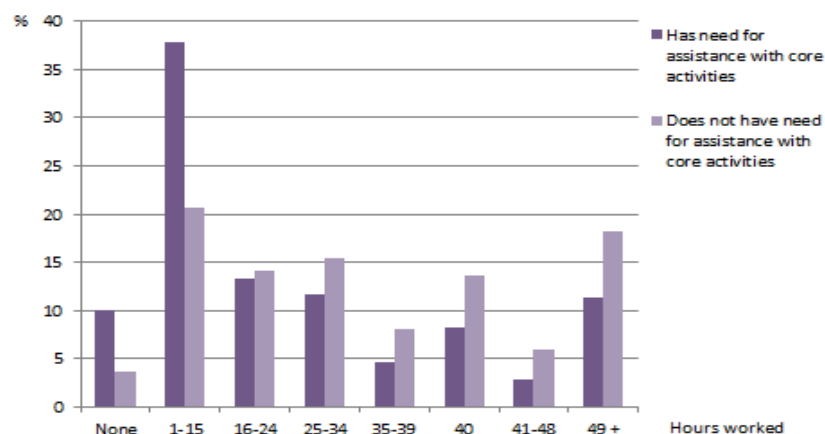
### Number of employees

Women business operators with a core activity need for assistance were less likely to have employees in their business (52%) than those without a core activity need for assistance (44%). Just over 3% had 20 or more employees.

### Hours worked

Almost three-quarters of women business operators with a core activity need for assistance worked part-time during the week prior to the 2011 Census Night (73%), compared with 54% of those without a need for assistance with core activities. Most women business operators with a need for assistance worked between one and 15 hours in that week (38%).

**Figure 7.6: Women business operators, by need for assistance(a) and number of hours worked(b)**



(a) People who needed help or assistance in one or more of the three core activity areas of self-care, mobility and communication, because of a disability, long-term health condition or old age.

(b) Hours actually worked in the week before the 2011 Census Night.

Source: Census of Population and Housing, 2011

## Income

Reflecting the high proportion of these women who work part-time, just under four in every five women business operators with a core activity need for assistance had a weekly personal income less than \$1,000 per week (79%), compared with 68% of those with no core activity need for assistance. Over half (58%) had a weekly personal income less than \$600 per week.

## Women who own and manage businesses in remote areas of Australia

### How many lived in remote areas?

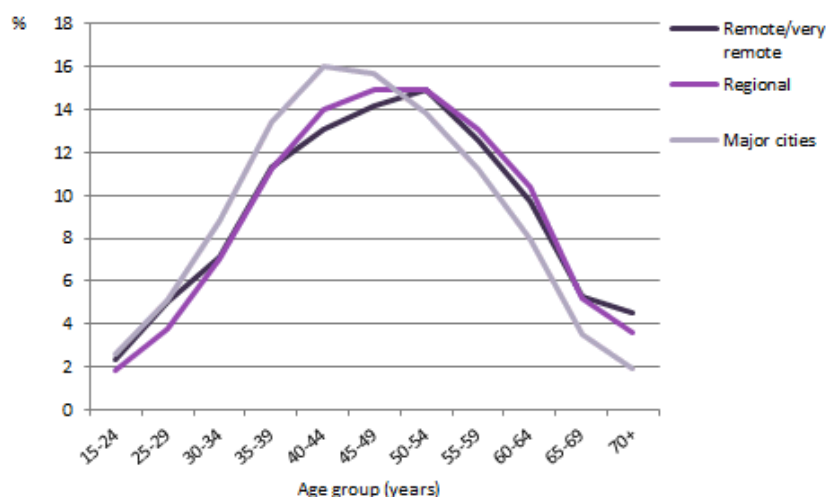
In 2011, 2.3% of women business operators lived in remote or very remote areas of Australia (around 11,200 women).

Just under a third (31%) lived in regional Australia.

### Age

Women business operators living in regional or remote/very remote areas of Australia were older on average than those in major cities: around 62% and 61% respectively being 45 years or more compared with 54% of women business operators in major cities.

**Figure 7.7: Age profiles of women business operators in remote/very remote areas, regional areas, and major cities(a)**



(a) Based on the ASGS Remoteness Structure. Excludes a small number of people with no usual address, or those with migratory, shipping or offshore addresses. 'Regional' includes inner and outer regional areas of Australia.

Source: Census of Population and Housing, 2011

## Industry

Remote/very remote women business operators were most likely to record their industry as agriculture, forestry and fishing (36%), retail trade (12%), and accommodation and food services (9%). The top ten detailed industries reported were:

### Remote

- Grain-sheep or grain-beef cattle farming
- Beef cattle farming (Specialised)
- Other grain growing (excludes rice)
- Accommodation
- Hairdressing and beauty services
- Sheep farming (Specialised)
- Building and other industrial cleaning services
- Accounting services
- Cafes and restaurants
- Child care services

### Very remote

- Beef cattle farming (Specialised)
- Accommodation
- Sheep-beef cattle farming
- Grain-sheep or grain-beef cattle farming
- Sheep farming (Specialised)
- Hairdressing and beauty services
- Supermarket and grocery stores
- Building and other industrial cleaning services
- Postal services
- Cafes and restaurants

### **Occupation**

Remote/very remote women business operators were most likely to record their occupation as managers (50%); clerical and administrative workers (17%), and professionals (8%), with their top ten detailed occupations reported being:

### Remote

- Mixed crop and livestock farmer
- Beef cattle farmer
- Retail manager
- Bookkeeper
- Grain, oilseed or pasture grower
- Office manager
- General clerk
- Secretary
- Hairdresser
- Sheep farmer

### Very remote

- Beef cattle farmer
- Retail manager
- Mixed livestock farmer
- Mixed crop and livestock farmer
- Bookkeeper
- Hotel or motel manager
- Sheep farmer
- Sales assistant
- Secretary
- General clerk

### **Number of employees**

Around 60% of remote and 62% of very remote women business operators were employers, with 58% and 60% respectively employing between one and nineteen people (compared with 52% of women business operators in major cities).

An Australian Women's Chamber of Commerce and Industry (AWCCI) survey in 2011 found that regional businesses were more likely than metropolitan businesses to be micro/small businesses, employing between two and ten people.<sup>2</sup>

### **Length in current business**

While data for duration of business is not available by remoteness, it is available by capital city/balance of state. With the interest in multi-generational family businesses (especially given the high proportion of farming businesses in the top ten occupations listed above), it is notable that in 2013, regional women were more likely than urban women to have been in their current business for 20 years or more (24% of women who lived outside capital cities compared with 14% of those who lived in capital cities).

The average length of time women had worked in their businesses, however, was fairly similar (5.1 years for those outside capital cities and 5.4 years for capital city dwellers).

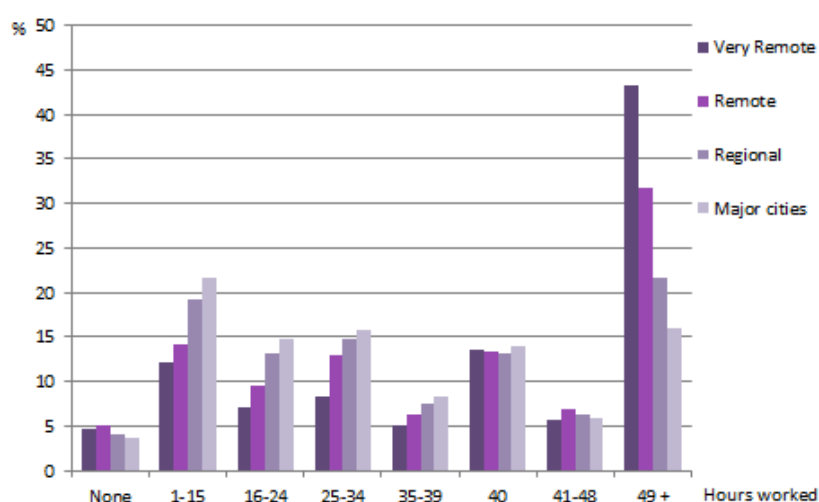


## Hours worked

In all jobs during the week prior to the 2011 Census Night, very remote women business operators were the most likely to have worked full-time (68%) than those in remote (58%) and regional areas (49%) and those in major cities (44%).

Over two in five (43%) women with very remote businesses worked 49 hours or more in the reference week (compared with 32% in remote areas and 16% of those in major cities). Less than 14% of remote/very remote businesswomen worked between one and 15 hours.

**Figure 7.8: Women business operators, by remoteness(a) and number of hours worked(b)**



(a) Based on the ASGS Remoteness Structure. Excludes a small number of people with no usual address, or those with migratory, shipping or offshore addresses. 'Regional' includes inner and outer regional areas of Australia.

(b) Hours actually worked in the week before the 2011 Census Night.

Source: Census of Population and Housing, 2011

## Income

Around 68% of remote and very remote women business operators had a weekly personal income less than \$1,000 per week, compared with 65% of women business operators in major cities.

While 17% had a weekly personal income of between \$400 and \$599 per week, just over 8% earned \$2000 or more per week. This compares with 11% of those in major cities and 6% of those in regional areas.

## Start-up funds and turnover

The 2011 AWCCI data shows that metropolitan businesswomen were more likely to use personal savings or credit card debt for start-up funding than regional businesswomen, who were more likely to source funding from banks and credit union loans. This survey found that annual business turnover levels were similar for metropolitan and regional-based women business operators.<sup>2</sup>

## Older women (aged 55 years and over) who own and manage businesses

### How many were older women?

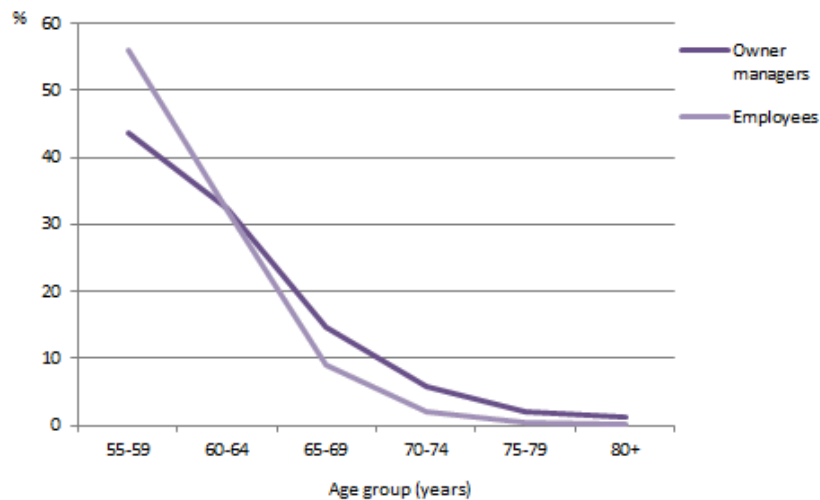
In June 2014, Labour Force Survey data showed that 28% of Australian women business operators were aged 55 years and over (188,000 women).

### Age

In 2011, most women business operators aged 55 years and over were closer to the age of 55: 44% were aged 55-59 years, with a steady decline by five year age group to just 1% (1,500 women) being

aged 80 years and over. After the age of 65, women business operators had a slightly older age profile than women employees.

**Figure 7.9: Age profile of women business operators and women employees aged 55 years and over**



Source: Census of Population and Housing, 2011

### **Industry**

The greatest proportion of older women business operators were in retail trade (12%); agriculture, forestry and fishing (12%); and professional, scientific and technical services (11%). The top ten detailed industries reported were:

- Building and other industrial cleaning services
- Other allied health services
- Beef cattle farming (Specialised)
- Accounting services
- Accommodation
- Hairdressing and beauty services
- Management advice and related consulting services
- Real estate services
- House construction
- General practice medical services

### **Occupation**

Older women business operators were most likely to record their occupation as managers (29%); clerical and administrative workers (25%); or professionals (19%). The top ten detailed occupations reported were:

- Retail manager
- Bookkeeper
- Secretary
- General clerk
- Office manager
- Beef cattle farmer
- Salesperson
- Mixed crop and livestock farmer
- Commercial cleaner
- Hairdresser

Over 13,000 women business operators aged 55 years and over were farmers or farm managers.

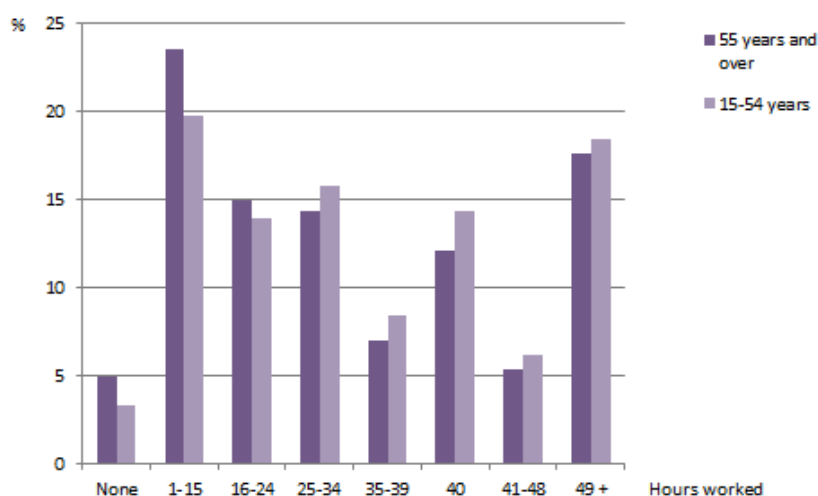
### **Number of employees**

There was little difference between younger and older businesswomen in the number of employees they had in their businesses: close to 44% of both groups had no employees, while 4% of operators under 55 and 3% of those 55 years and over had 20 or more employees.

### **Hours worked**

Older women business operators were slightly more likely to have worked part-time in all jobs during the week prior to the 2011 Census Night (53% compared with 49% of younger women business operators). Around one in four (24%) worked between one and 15 hours, while 18% worked 49 hours or more. The overall pattern between the two groups was very similar.

**Figure 7.10: Women business operators, by age group and number of hours worked(a)**



(a) Hours actually worked in the week before the 2011 Census Night.

Source: Census of Population and Housing, 2011

### **Income**

Older women business operators were only a little more likely than their younger counterparts to have a weekly personal income less than \$1,000 per week (70% compared with 67%). Just under 9% and 10% respectively had incomes over \$2,000 per week.

Around one in five older women business operators had a personal weekly income of between \$400 and \$599 per week (20%).

### **Australian women who own and manage businesses and have dependent children**

Chapter 3 of this profile explores the number of women business operators with dependent children, looking at women with children of different ages, as well as childcare usage and what happens to women's businesses when they have children (or more children).

This section looks at the characteristics of women business operators with dependent children of any age, including students. The section on working hours includes data for women with younger dependent children.

Information on working from home to care for children can be found in Chapter 5.

### **How many business operators had dependent children?**

In 2011, 47% of women business operators had dependent children (including students aged 15-24) living in their household. Women who operated businesses were the most likely employed people to have dependent children, closely followed by women who were unpaid family workers (46%).

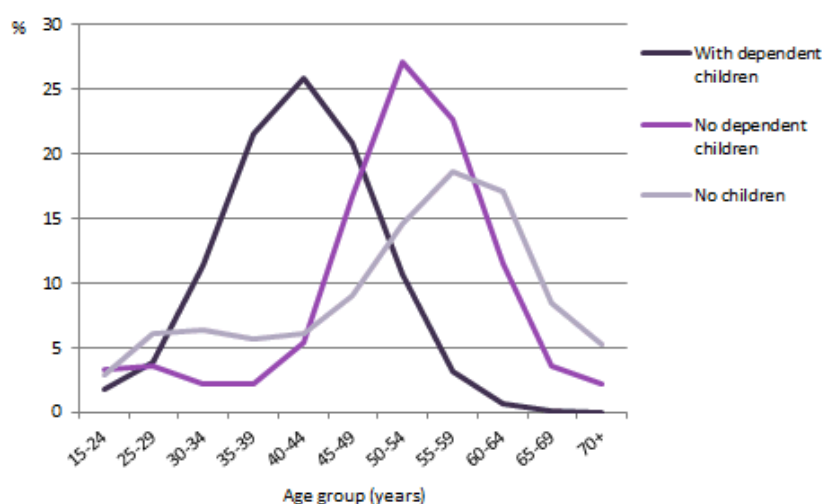
In June 2014, 38% of women business operators had children under 15: 18% with at least one child aged 0-5 years old, and a further 20% with at least one child aged between 6 and 14 years old.

### **Age**

The age structures of women business operators with and without dependent children (of any age) are quite different. Reflecting the younger age profile in general of women with dependent children, the highest proportion of women business operators in families with dependent children were aged 40-44 years old (26%).

This contrasts with those in families without dependent children (which peak in the 50-54 year age bracket at 27%), and those with no children (peaking in the 55-59 year age bracket, at 19%).

**Figure 7.11: Age profiles of women business operators with and without dependent children(a)**



(a) In a family with dependent children (of any age), or with no dependent children, or in a household with no children. Households with no children include people in couple families with no children, other families, and non-family or non-classifiable households.

Source: Census of Population and Housing, 2011

### **Industry**

The highest proportions of women business operators with dependent children worked in the broad industries of: professional, scientific and technical services (15%); health care and social assistance services (13%); and retail trade (12%). These were also the main industries worked in by women with no dependent children (including those with no children), but the proportions were slightly different within each group. More women with dependent children, for example, were in professional, scientific and technical services than women with no dependent children.

The top ten detailed industries reported for women with dependent children were:

- 
- Hairdressing and beauty services
- Accounting services
- Building and other industrial cleaning services
- Other allied health services
- Childcare services
- Cafes and restaurants
- Takeaway food services

- Management advice and related consulting services
- House construction
- General practice medical services

### **Occupation**

Women business operators with dependent children were most likely to record their broad occupation as clerical and administrative workers (25%); professionals (24%); or managers (21%). Their top ten detailed occupations reported were:

- Bookkeeper
- Retail manager
- General clerk
- Office manager
- Hairdresser
- Secretary
- Salesperson
- Cafe or restaurant manager
- Family daycare worker
- Accounts clerk

Interestingly, where the difference lay for these top ten occupations between women in families with and without dependent children and women in households with no children was that instead of being family daycare workers or accounts clerks, the ninth and tenth most common groups for women with no dependent children were commercial and domestic cleaners, and for women with no children they were beef cattle or mixed crop and livestock farmers. (Otherwise the top ten occupations were the same, albeit in slightly different orders).

### **Number of employees**

There were no differences between women business operators with and without dependent children in the number of employees in their businesses, although those who were sole parents of dependent children were much more likely to have no employees (58%) than those in couple families with dependent children (39%).

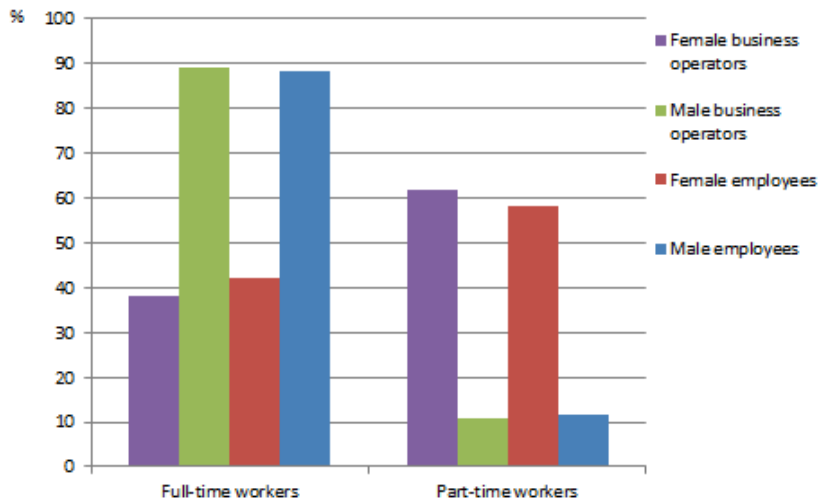
Around 47% of women business operators from households with no children had no employees.

### **Hours worked**

*...on average mothers are likely to spend more time on child care activities, and they spend much less time in paid work than fathers. In couple families where both parents were employed, fathers spent around twice as many hours per week (50 hours) as mothers (24 hours) on employment related activities. For fathers, time spent in paid work was not affected by the age of youngest child in the family, whereas mothers spent more hours in paid work when their youngest child was aged over five (28 hours) than if their youngest child was under five.<sup>3</sup>*

In 2013, women with children aged 0-14 were much more likely than men with children those ages to usually work part-time (62% of women business operators and 58% of women employees in 2013 compared with 11% and 12% of male business operators and employees respectively).

**Figure 7.12: Employed people with children under 15, full-time/part-time status(a) by employment type(b) and sex**



(a) In all jobs.

(b) In main job. Graph excludes contributing family workers.

Source: ABS Forms of Employment Survey 2013

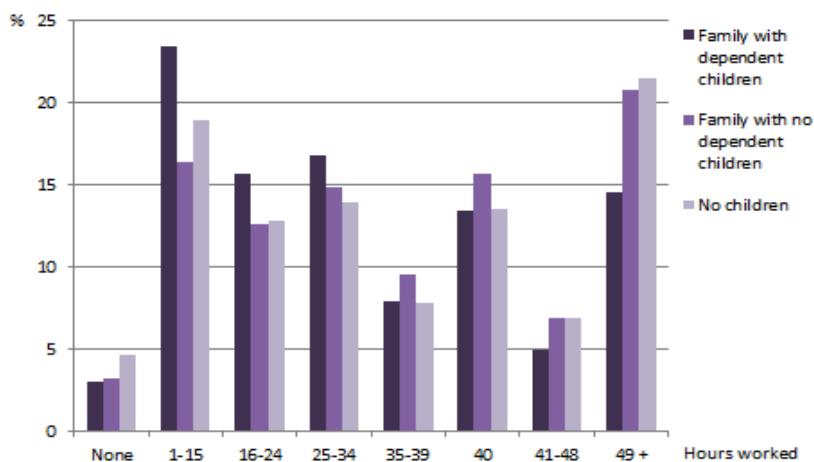
Working hours differed depending on whether the children were very young (0-5 years), or older: in 2013-14, full-time working mothers of children aged 6-14 years worked on average four hours more a week than those with children aged 0-5 years. Part-time working mothers of children aged 6-14 worked an average of two hours more a week than those with children aged 0-5 years.<sup>4</sup>

In June 2014, two-thirds (68%) of women business operators with young children (aged 0-5) worked full-time, while 56% with children aged 6 to 14 did so. Half (50%) of women business operators with no children under 15 worked part-time.

In 2011, women business operators who were sole parents of dependent children (of any age) were less likely to have worked part-time (55%) than couple families with dependent children (60%).

Those in households with no children or no dependent children were more likely to have worked 49 hours or more (22% and 21% respectively) than those in families with dependent children (15%). Women business operators with dependent children were more likely than any other group to have worked between one and 15 hours in the week before the Census.

**Figure 7.13: Women business operators with and without dependent children(a) by number of hours worked(b)**



(a) In a family with dependent children (of any age) or no dependent children, or in a household with no children. Households with no children include couple families with no children, other families, and non-family or non-classifiable households.

(b) Hours actually worked in the week before the 2011 Census Night.

Source: Census of Population and Housing, 2011

## ***Income***

Women business operators in couple families with dependent children were just as likely as those in households with no children to have a weekly personal income of less than \$1,000 per week (67%), compared with 72% of women business operators in families with no dependent children, and 71% of those who were single parents of dependent children.

Around 43% of all groups had a weekly personal income under \$600 per week.

\*\*\*

## **End Notes**

1. Amoros, JE & Bosma, N 2014, [Global Entrepreneurship Monitor 2013 Global Report – Fifteen Years of Assessing Entrepreneurship Across the Globe](#), p. 17.
2. Australian Women Chamber of Commerce & Industry (AWCCI) 2011, [National Research On Women Business Owners & Female Entrepreneurs in Australia](#), AWCCI, Sydney,
3. ABS 2009, Australian Social Trends article '[Work, Life and Family Balance](#)', cat. no. 4102.0, ABS.
4. ABS, [Gender Indicators Australia, August 2014](#), cat. no. 4125.0, using Labour Force Survey data for the financial year 2013-14, ABS.

## Chapter 8 - Data development

This report outlines the large range of information available from Australian surveys about women who own and operate their own businesses, particularly in relation to their personal and household characteristics and aspects of their business life.

The report also reveals some key information gaps, including:

- characteristics of businesses owned by women, including business demographic and performance data, and labour characteristics
- timeliness of collections; and
- content coverage (including coherence of existing data sets).

This chapter looks at these issues in more detail, and discusses potential options to address them.

### **Business surveys**

#### **Issue: Data in business surveys not available by sex**

ABS business surveys do not currently collect the gender of the business owner, which means that a wide range of data for women who operate businesses is not available for analysis.

#### ***Options***

With funding and/or consultation, explore the possibility of adding a gender question to ABS business surveys. This would provide information about women business operators for the following:

- Business demographic metadata
  - Entries/exits
  - Start-ups
  - Geographic markets in which businesses sold goods or services
  - Type of legal organisation (i.e. sole proprietor)
  - Number of locations
  - Organisational/managerial processes
  - In a franchise agreement
  - Business focus
  - Businesses with innovative activity
- Business performance
  - Years of operation
  - Government procurements
  - Number of competitors
  - Income from exports
  - Changes in and barriers to business performance (including financial barriers)
  - Reason innovation or performance hampered
  - Reasons for seeking finance
  - Financial assistance variables (i.e. type, reasons for assistance)
- Labour characteristics
  - Working arrangements (i.e. award, personal agreement, enterprise agreement)
  - Childcare provision
  - Flexible working arrangements (such as job sharing)
  - Skills supply/shortage
  - Total hours paid for
  - Cash earnings of employees

Inclusion of owner gender in business surveys, if possible, would also enable future longitudinal data to be analysed from the ABS Business Longitudinal database.



## **Household Surveys**

### **Issue: Identification of business owners**

In analysing survey data for this report, it became clear that the variables used to identify business operators were not consistently output across ABS surveys.

For the purposes of this profile, business operators were defined as owner managers of both incorporated and unincorporated businesses. Prior to July 2014, there were two variables in ABS surveys that could determine whether a person was an owner manager of a business: 'Employment Type' and 'Status in Employment' (see Technical Note in Chapter 9 for details).

Some ABS surveys are able to output both variables. Other surveys only have data available for status in employment (for example, the Survey of Income and Housing (SIH), the Australian Health Survey (AHS), the Survey of Disability, Ageing and Carers (SDAC), and the Family Characteristics survey (FCS)).

In the SIH, for example, this means that characteristics such as multiple jobs, superannuation value, earnings and net worth are only available for part of the business community, as OMIEs cannot be separated from employees.

### ***Solution***

In July 2014, a new labour force standard was introduced ([cat. no. 1288.0](#), published December 2014), that combines both 'Employment Type' and 'Status in Employment' into a single variable, called 'Status in Employment'. All surveys using this new standard will be able to provide data for both OMIEs and OMUEs. (See 'Status in Employment' in the Glossary, Chapter 9, for more detail.)

## **Future data development**

### **Issue: Timeliness and content coverage**

Many social surveys used in this profile are infrequent (e.g. Census, 5 yearly; General Social Survey (GSS), 4 yearly). This may result in timeliness issues for some data, as well as analysis being presented for a number of time periods rather than a single time period.

Some source surveys have been cancelled (e.g. Survey of Employment Arrangements, Retirement and Superannuation (SEARS), Time Use Survey (TUS)), leading to data gaps when examining changes over time in the characteristics of women in business and their business operations.

Data for this profile was also provided from a number of sources, as different aspects of people's personal and business characteristics are collected in different surveys.

One of the issues with this multiplicity of sources is that some variables are unable to be cross-classified with others (for example, data on 'working from home' is not able to be looked at by 'satisfaction with working arrangements' as the surveys with location of work data do not have the satisfaction variable, and vice versa).

### ***Options***

1.) With funding and/or consultation, explore the potential to influence ABS content in future household surveys.

ABS household survey content is regularly reviewed for policy and content relevance, so opportunities exist for adding survey questions to existing collections. This is a medium to long-term prospect, with the end-to-end survey process generally being two to three years from development to published output. For monitoring changes in characteristics of women business operators over time, however, this could be a viable option.

The ABS is also currently undergoing a transformation concerning the way we collect and disseminate social statistics, and will soon commence consulting with stakeholders. The newly established Transforming People Statistics (TPS) program will promote a more extensive use of all data, including sourcing multiple types of data (particularly administrative data) and utilising established and emerging statistical methods.

One element of the TPS program is the Australian Population Survey (APS), which will be a large continuous survey that integrates all previous ABS social surveys (including the monthly Labour Force survey). This integrated vehicle will provide continuous data for key outputs and assist with the comparability of data. Further work and consultation will be important to consider priorities for statistical research and policy development, including the relative priority for the output a variety of cross-tabulations.

2.) Provide funding for existing but infrequent/cancelled collections, or for new collections.

New collections could include a suite of questions as a module in household surveys.

The technical meeting on Measuring Entrepreneurship from a Gender Perspective that was organised in New York on 5-6 December 2013 provided a set of draft guidelines for such a data collection, which could provide a working basis for survey development. The guidelines proposed an operational definition of entrepreneurship and a conceptual framework for collecting data on gender gaps in two sets of outcome variables - entrepreneurial participation and enterprise performance- as well as on the drivers of gender gaps, including motivations, aspirations and entrepreneurial resources and constraints.

Any such survey work would involve consideration of the most appropriate survey collection and methodology for the content and output required.

### **Further development opportunities**

This report provides a broad profile of characteristics of women business operators and their businesses, with comparisons where appropriate between women and men who operate businesses, as well as between women business operators and other employed women and men.

### **Further profile work**

There are opportunities for further development of this information resource, including (with funding) more detailed analysis of some of the ABS data produced in this report, (for example, women's businesses by detailed geographic information such as suburb; exploring women's transitions in and out of self-employment after having children by a range of demographic and business characteristics (i.e. what businesses may be worked in, which businesses survive the transition, whether businesses survive better in urban or regional areas, etc.) Consideration can also be given to future updates or summary versions of this information resource.

### **Business gender indicators**

It may also be possible to consider development of an indicator series for this group that includes a small suite of key entrepreneurship indicators, particularly if gender is able to be included in business surveys. Indicators could include, for example, number and proportion of women business operators, number of new and ceasing businesses, profitability, longevity.

There are a number of international indicator sets being developed in this area that could inform development of an Australian series. For example:

- The OECD gender data portal presents data on a suite of [entrepreneurship gender indicators](#), including:
  - proportion of self-employed who are employers and own account workers;
  - share of sole-proprietor enterprises owned by women;
  - share of women inventors;

- preferences for self-employment;
  - feasibility of self employment;
  - earning gap in self-employment;
  - proportion who have an account in or received a loan from a formal financial institution;
  - and
  - proportion of self-employed women whose activity is in Manufacturing or Construction or Services.
- The World Bank Group [Enterprise Surveys](#) initiative has two indicators for benchmarking female participation in firm ownership and management: Percentage of firms with female participation in ownerships, and percentage of firms with female top managers.
  - [Draft indicators](#) prepared by the United Nations Economic Commission for Europe (UNECE) Task Force on Indicators of Gender Equality include percentage of women who are employers.
  - [The Women's World Banking report on Gender Performance Indicators](#) contains financial inclusion and performance indicators: Percentage of women clients who are first-time borrowers of a formal financial institution, and retention of women clients by product.

## Chapter 9 - Reference material

This chapter contains definitions and data sources for data used in the profile, as well as a national and international literature review of studies of women business operators.

### Initial definitions

The ABS was asked by the Office for Women to explore the available data on Australia's women entrepreneurs. With this commission, it was first necessary to define the term 'entrepreneur'. The 2008 OECD Statistics Working Paper, *Defining Entrepreneurial Activity: Definitions Supporting Frameworks for Data Collection*, looked at a combination of conceptual and measurable definitions that resulted in the following definition of an entrepreneur:

*Entrepreneurs are those persons (business operators) who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.*

While there is a substantial amount of Australian data available for women who own and operate their own businesses, there is limited capacity to capture entrepreneurial activity such as innovation. Rather than exploring women entrepreneurs, therefore, this report presents a profile of all women business owners.

For the purposes of this report, a business operator is defined as an owner manager of an incorporated or unincorporated enterprise. Where data is only available for owner managers of unincorporated enterprises, they are mostly referred to as 'employers and sole operators'.

The data refers to people aged 15 years and over except where noted for specific surveys. Data refers to people's main job unless otherwise specified.

For all other data definitions, see Glossary, below.

### Web links

All hyperlinks to End Note and Literature Review references were operative as at 19/2/2015.

### Technical Note

Prior to July 2014, there were two data items in ABS surveys that could determine whether a person was an owner manager of a business. The first of these is 'Employment Type', which enables owner managers of both incorporated and unincorporated businesses to be identified. This data item contains the following sub-categories of employed people:

- Owner managers of incorporated enterprises (with and without employees) (OMIEs)
- Owner managers of unincorporated enterprises (with and without employees) (OMUEs)
- Employees (excluding OMIEs)
- Contributing family workers

The second variable is 'Status in Employment', which enabled OMUEs but not OMIEs to be identified separately. This data item groups the sub-categories according to whether people were in 'paid employment' (the first group below) or 'self-employment' (the last three groups), as follows:

- Employees (including OMIEs)
- Employers (OMUEs with employees)
- Own account workers (OMUEs without employees)
- Contributing family workers

The pre-July 2014 Status in Employment data item does not enable a total business operator population to be derived for analysis as it groups OMIEs with employees. For more detailed information on the classification grouping, see Labour Statistics: Concepts, Sources and Methods, Apr 2007, cat. no. 6102.0.55.001, and the entry for Status in Employment in the Glossary, below.

All data sources in this profile contain one or both of the data items noted above. In July 2014, the two data items were combined into one standard data item for the Labour Force Survey, also called 'Status in Employment'. The new Status in Employment data item classifies OMIEs separately from employees, and enables a total business operator population to be produced when customising datasets.

In this report, the following surveys only contained the old Status in Employment data item, from which limited owner manager data is available (i.e., data only for OMUEs):

- Childhood Education and Care Survey (CEaCS)
- Family Characteristics Survey (FCS)
- Survey of Disability, Ageing and Carers (SDAC)
- Survey of Income and Housing (SIH)
- Time Use Survey (TUS)

The authors were able to customise data for the total business operator population from all other ABS labour force and household survey sources used in this report, as these surveys have the capacity to output a population made up of both OMIEs and OMUEs, and are also able to output OMIE and OMUE data separately if required.

## Glossary

### **Aboriginal and Torres Strait Islander peoples**

Aboriginal and Torres Strait Islander peoples are Australia's first peoples. The Commonwealth defines an Aboriginal or Torres Strait Islander person as a person of Aboriginal or Torres Strait Islander descent who identifies as an Aboriginal or Torres Strait Islander and is accepted as such by the community in which he or she lives. In statistical collections and most administrative collections, it is not feasible to collect information on the community acceptance component of the nominal definition. Therefore, the community acceptance criterion is not included in the operational definition. The operational definition of Indigenous status is 'Indigenous status indicates whether or not a person identifies as being of Aboriginal or Torres Strait Islander origin'.

### **Actively looking for work**

Includes written, telephoned or applied to an employer for work; had an interview with an employer for work; answered an advertisement for a job; checked or registered with a Job Services Australia provider or any other employment agency; taken steps to purchase or start own business; advertised or tendered for work; and contacted friends or relatives in order to obtain work.

### **Apparent retention rate**

This provides an indicative measure of the number of school students who have stayed in school, as at a designated grade and year. It is expressed as a percentage of the respective cohort group against the cohort that those students would be expected to have come from, assuming an expected rate of progression of one grade a year.

### **ASGS Remoteness Structure**

Remoteness is determined by measuring the road distance to different classes of service centres. Different non-contiguous geographic areas which share common characteristics of remoteness are then grouped together into six categories: Major Cities, Inner Regional, Outer Regional, Remote, Very Remote and Migratory. Remoteness is measured nationally.

Not all Remoteness Areas are represented in each state or territory. This article focuses on five of the six remoteness areas and excludes 'Migratory' Remoteness Areas. Details can be found in the ABS

[Australian Statistical Geography Standard \(ASGS\): Volume 5 - Remoteness Structure](#), July 2011 (cat. no. 1270.0.55.055).

### **Business operator**

See Owner manager.

### **Carer**

A person of any age who provides any informal assistance, in terms of help or supervision, to persons with disability or long-term health conditions or persons who are elderly (i.e. aged 65 years and over). This assistance has to be ongoing, or likely to be ongoing, for at least six months. Assistance to a person in a different household relates to 'everyday activities', without specific information on the activities. Where the care recipient lives in the same household, the assistance is for one or more of the following activities:

- cognition or emotion
- communication
- health care
- household chores
- meal preparation
- mobility
- property maintenance
- reading or writing
- self-care
- transport.

See also Caring for children.

### **Caring for children**

In this report, caring for children refers to people looking after their own children living in the same household.

### **Child**

A person of any age who is a natural, adopted, step, or foster son or daughter of a couple or lone parent, usually resident in the same household. A child is also any individual under 15 years, usually resident in the household, who forms a parent-child relationship with another member of the household. This includes otherwise related children under 15 years and unrelated children under 15 years. In order to be classified as a child, the person can have no partner or child of his or her own usually resident in the household. There are three types of child identified in the 'Relationship in household' classification:

- Child under 15 years
- Dependent student
- Non-dependent child

The differentiation of children into these three types is based upon the dependency criterion and is designed to identify families with different structures and needs. Dependency as used in these standards refers to economic dependency and is applied only to the population of people who could be described as 'children'. It is thus not intended to measure an aged or disabled person's dependency. See also Dependent Child and Non-dependent Child.

### **Childcare**

Formal care: Regulated care away from the child's home. The main types of formal care are before and/or after school care, long day care, family day care and occasional care.

Informal care: Unregulated care either in the child's home or elsewhere. It includes care by (step) brothers or sisters, care by grandparents, care by other relatives (including a non-resident parent) and care by other (unrelated) people such as friends, neighbours, nannies or babysitters. It may be paid or unpaid

### **Contributing family worker**

A contributing family worker is a person who works without pay in an economic enterprise operated by a relative.

### **Core activity limitations**

There are four levels of core activity limitation based on whether a person needs help, has difficulty, or uses aids or equipment with any of the following core activities: communication, mobility and self-care. The levels of limitation are profound or severe, moderate or mild, and other disability (people with a disability other than a core activity limitation). A person's overall level of core activity limitation is determined by their highest level of limitation in these activities.

The four levels of limitation are:

- profound - the person is unable to do, or always needs help with, a core activity task.
- severe - the person:
  - sometimes needs help with a core activity task, and/or
  - has difficulty understanding or being understood by family or friends, or
  - can communicate more easily using sign language or other non-spoken forms of communication.
- Moderate - the person needs no help, but has difficulty with a core activity task.
- mild - the person needs no help and has no difficulty with any of the core activity tasks, but:
  - uses aids or equipment, or
  - has one or more of the following limitations:
    - cannot easily walk 200 metres
    - cannot walk up and down stairs without a handrail
    - cannot easily bend to pick up an object from the floor
    - cannot use public transport
    - can use public transport, but needs help or supervision
    - needs no help or supervision, but has difficulty using public transport.

See also Disability.

### **Couple relationship**

A couple relationship is defined as two people usually residing in the same household who share a social, economic and emotional bond usually associated with marriage and who consider their relationship to be a marriage or marriage-like union. This relationship is identified by the presence of a registered marriage or de facto marriage. A 'couple relationship' includes same-sex couples.

### **Dependant**

A dependant is a family member who is either:

- under 15 years of age;
- aged 15–19 years and attending school or
- aged 15–24 years and attending a tertiary education institution full time (i.e. dependent students).

In order to be classified as a dependant, the person must have no partner or child of his/her own usually resident in the household. A separate family in the household is formed in this instance.

### **Dependent child**

A child aged 0 to 14 years, living in the same usual residence as his or her natural, step, foster or adoptive parent. Dependency, as used in these classifications, refers to economic dependency and is only applied to the part of the population that can be described as 'children'. The dependency criterion is based on the barriers to full time employment: age and student status. Essentially, once a child turns 15 years and becomes eligible to be included in the labour force, they lose their dependency status unless they are attending school or a tertiary educational institution full-time, are aged 15 to 24 years old and live in the same household as their parents/ guardian.

**Dependent student**

A full time student aged 15-24 years, living in the same usual residence as his or her natural, step, foster or adoptive parent.

**Disability**

The Survey of Disability, Ageing and carers (SDAC) defines disability as follows: In the context of health experience, the International Classification of Functioning, Disability and Health (ICFDH) defines disability as an umbrella term for impairments, activity limitations and participation restrictions. It denotes the negative aspects of the interaction between an individual (with a health condition) and that individual's contextual factors (environment and personal factors).

The Census of Population and Housing defines the profound or severe disability population as 'those people needing help or assistance in one or more of the three core activity areas of self-care, mobility and communication, because of a long-term health condition (lasting six months or more), a disability (lasting six months or more), or old age'. It notes that while the concept being measured is the same in both the SDAC and the Census the output items differ to reflect the differences in the populations due to the different methodologies in the two collections.

**Earnings**

Payment for award, standard or agreed hours of work, including allowances, penalty payments, payments by measured result and regular bonuses and commissions. Ordinary time cash earnings are inclusive of amounts salary sacrificed. Excluded are non-cash components of salary packages, overtime payments, retrospective pay, pay in advance, leave loadings, severance pay, and termination and redundancy payments.

**Employed**

All persons aged 15 years and over who, during the reference week:

- worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and own account workers); or
- worked for one hour or more without pay in a family business or on a farm (i.e. contributing family workers); or
- were employees who had a job but were not at work and were:
  - away from work for fewer than four weeks up to the end of the reference week; or
  - away from work for more than four weeks up to the end of the reference week and received pay for some or all of the four week period to the end of the reference week; or
  - away from work as a standard work or shift arrangement; or
  - on strike or locked out; or
  - on workers' compensation and expected to return to their job; or
  - were employers or own account workers, who had a job, business or farm, but were not at work.

**Employee**

An employee is a person who worked for a public or private employer and received a wage or salary; or was paid a retainer fee from their employer while working on a commission basis, or for tips, piece-rates, or payment in kind. In this report, people who operated their own incorporated enterprise were included as employees in survey data where the data item 'Employment Type' was unavailable.

**Employer**

An owner manager of an unincorporated enterprise with employees

**Employment restriction**

An employment restriction is determined for persons with one or more disabilities if, because of their disability, they meet one or more of the following:

- are permanently unable to work
- are restricted in the type of work they can or could do
- need or would need at least one day a week off work on average



- are restricted in the number of hours they can or could work
- require or would require an employer to provide special equipment, modify the work environment or make special arrangements
- require assistance from a disability job placement program or agency
- need or would need to be given ongoing assistance or supervision
- would find it difficult to change jobs or get a better job.

### **Employment Type**

Prior to July 2014, 'Employment Type' was a labour force classification data item which contained the following sub-categories of employed people:

- Owner managers of incorporated enterprises (with and without employees) (OMIEs)
- Owner managers of unincorporated enterprises (with and without employees) (OMUEs)
- Employees (excluding OMIEs)
- Contributing family workers

In this report, 'Employment Type' is for main job unless otherwise specified.

### **Family**

Two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone parent-child relationship or other blood relationship. Some households will, therefore, contain more than one family. For example, if two elderly brothers are living with the family of the daughter of one of the brothers, the daughter's family forms the basic family of the household and the two brothers are allocated to this family unit as related individuals. The two brothers do not form a separate family in their own right in addition to the daughter's family, because they are related to a couple family or one-parent family already present in the household. However, if the two brothers were living in a dwelling with a family to whom they were not related, they would then form a family in their own right and be classified as an 'other family'.

### **Family Composition**

The categories for family composition are:

- Couple family
  - Couple family with dependants
    - Couple family with children under 15 years
    - Couple family without children under 15 years, but with dependent students
  - Couple family without dependants
    - Couple family without dependants, but with children 15 years or older (i.e. non-dependent child)
    - Couple family without children
- One parent family
  - One parent family with dependants
    - One parent family with children under 15 years
    - One parent family without children under 15 years, but with dependent students
  - One parent family without dependants, but with children 15 years or older (i.e. non-dependent child)
- Other families

### **Full-time workers**

Employed persons who usually worked 35 hours or more a week (in all jobs) and those who, although usually working fewer than 35 hours a week, worked 35 hours or more during the reference week.

### **Highest educational attainment**

Highest educational attainment identifies the highest achievement a person has attained in any area of study. It is a ranking of qualifications and other educational attainments regardless of the particular area of study or the type of institution at which the study was undertaken. Highest educational

attainment is based on the [Australian Standard Classification of Education \(ASCED\)](#), 2001 (cat. no. 1272.0).

### **Hours worked**

Hours worked is collected for people who were employed during a survey reference period. In this report, it refers to the number of hours usually worked in all jobs, unless main job is specified. Usual hours of work refers to a typical period rather than to a specified reference period. The concept of usual hours applies both to persons at work and to persons temporarily absent from work, and is defined as the hours worked during a typical week or day. Actual hours worked (for a specific reference period) may differ from usual hours worked due to illness, vacation, strike, overtime work, a change of job, or similar reasons.

### **Household**

One or more persons usually resident in the same private dwelling.

### **Income**

Gross current usual (weekly equivalent) cash receipts that are of a regular and recurring nature, and accrue to individual household members at annual or more frequent intervals, from employment, own business, the lending of assets and transfers from Government, private organisations and other households.

### **Independent contractors and other business operators**

Independent contractors are people who operate their own business and who are contracted to provide services for others without having the legal status of an employee (that is, people who are engaged by a client rather than an employer to undertake work). 'Other business operators', in this context, tend to generate their income from managing staff or selling goods or services to the public, rather than providing a labour service directly to a client.

### **Industry**

The industrial classification provides a standard framework under which business units carrying out similar productive activities can be grouped together, with each resultant group referred to as an industry. Details about industry classifications are provided in the ABS [Australian and New Zealand Standard Industrial Classification \(ANZSIC\)](#), 2006 (Revision 1.0) (cat. no. 1292.0).

### **Informal learning**

Unstructured learning activities that occur in daily life, such as reading, musical activities and physical activities.

### **Job held during pregnancy**

Job held during pregnancy was the main job in which the person was working before the birth of their child. Women who had a job while pregnant includes all women who had a job for some or all of the period during which they were pregnant, and includes women who were away from their job or business throughout their pregnancy.

### **Labour force**

For any group, persons who were employed or unemployed.

### **Labour force participation rate**

The number of people in the labour force (either employed or unemployed), expressed as a percentage of the total population.

### **Labour force status**

A classification of the civilian population aged 15 years and over into employed, unemployed or not in the labour force.

### **Main job**

The job in which a person usually works the most hours.

### **Main language spoken at home**

The main language spoken by a person in his/her home, on a regular basis, to communicate with other residents of the home and regular visitors to the home.

### **Non-dependent child**

Non-dependent children are defined as children over the age of 15 years who are not studying full-time. In order to be classified as a child, the person must have no partner or child of his/her own usually resident in the household. A separate family in the household is formed in this instance.

### **Non-school qualification**

Non-school qualifications are awarded for educational attainments other than those of pre-primary, primary or secondary education. They include qualifications at the Post Graduate Degree level, Master Degree level, Graduate Diploma and Graduate Certificate level, Bachelor Degree level, Advanced Diploma and Diploma level, and Certificates I, II, III and IV levels. Non-school qualifications may be attained concurrently with school qualifications.

### **Not in labour force (NILF)**

Persons who were not in the categories employed or unemployed, as defined.

### **Occupation**

Occupation is classified according to the [Australian and New Zealand Standard Classification of Occupations \(ANZSCO\)](#) (cat. no. 1220.0).

### **One parent family**

A family consisting of a lone parent with at least one dependent or non-dependent child (regardless of age) who is also usually resident in the family. This family type may or may not include other related individuals.

### **Opposite-sex couple**

Two persons of the opposite sex who are in a couple relationship and are usually resident in the same household.

### **Own account worker**

An owner manager of an unincorporated enterprise with no other employees.

### **Owner manager**

An owner manager is a person who works in his/her own business, with or without employees, whether or not the business is a limited liability entity. Comprises owner managers of incorporated enterprises and owner managers of unincorporated enterprises.

### **Owner managers of incorporated enterprises (OMIEs)**

An owner manager of an incorporated enterprise is a person who works in his or her own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also known as a limited liability company). These people can be classified as employees in ABS labour force surveys. For more detailed information on the legal status of OMIEs and OMUEs, see [Labour Statistics: Concepts, Sources and Methods, Apr 2007, cat. no. 6102.0.55.001](#).

### **Owner managers of unincorporated enterprises (OMUEs)**

An owner manager of an unincorporated enterprise (OMUE) is a person who operates his or her own unincorporated enterprise, that is, a business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred. It includes those engaged independently in a profession or trade. OMUEs are classified as employers if their business has employees, or own account workers (sole operators) if it does not. OMUEs can also be classified on the basis of their working arrangements as independent contractors and other business operators (see definitions in this Glossary).

### **Part-time workers**

Employed persons who usually worked fewer than 35 hours a week (in all jobs) and either did so during the reference week or were not at work during the reference week.

**Primary carer**

A primary carer is a person who provides the most informal assistance, in terms of help or supervision, to a person with one or more disabilities, with one or more of the core activities of mobility, self-care or communication.

**Private dwelling**

A residential structure which is self-contained, owned or rented by the occupants, and intended solely for residential use. A private dwelling may be a flat, part of a house, or even a room, but can also be a house attached to, or rooms above shops or offices. All data in this report was collected from private dwellings only (i.e. people living in households rather than institutions).

**Proficiency in spoken English**

A self-assessment by persons who speak a language other than English at home, of whether they speak English very well, well, not well, or not at all.

**Registered Marital Status**

Whether a person has, or has had, a registered marriage with another person. Accordingly, people are classified as either 'never married', 'married', 'widowed' or 'divorced'.

**Relationship in Household**

The relationship of each person to the family reference person, or where the person is not part of a family, that person's relationship to the household reference person.

**Remoteness Area**

See ASGS Remoteness Structure.

**Same-sex couple**

Two persons of the same sex who are in a couple relationship and are usually resident in the same household.

**Social Marital Status**

Social Marital Status is the relationship status of an individual with reference to another person who is usually resident in the household. A marriage exists when two people live together as husband and wife, or partners, regardless of whether the marriage is formalised through registration. Individuals are, therefore, regarded as married if they are in a de facto marriage, or if they are living with the person to whom they are registered as married. The term 'not married', as used in this classification, (or 'single' as used in this report) means person is in neither a registered nor a de facto marriage. This includes persons who live alone, with other family members, and those in shared accommodation.

**Status in Employment**

Prior to July 2014, 'Status in Employment' classified employed people according to whether people were in 'paid employment' (the first group below) or 'self-employment' (the last three groups), as follows:

- Employees (including OMIEs)
- Employers (OMUEs with employees)
- Own account workers (OMUEs without employees)
- Contributing family workers

In this report, 'Status in Employment' refers to main job unless otherwise specified.

From July 2014, 'Status in Employment' is determined by an employed person's position in relation to their job, and is usually collected in respect of a person's main job if they hold more than one job. The Australian 'Status in Employment' classification classifies employed persons according to the reported relationship between the person and the enterprise for which they work, together with the legal status of the enterprise where this can be established. The groups distinguished in the Australian classification are:

- employee - a person who works for a public or private employer and receives remuneration in wages, salary, on a commission basis (with or without a retainer), tips, piece-rates, or payment in kind, and who does not operate his or her own incorporated or unincorporated enterprise;
- owner manager of incorporated enterprise (OMIE) with employees - a person who operates his or her own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also know as limited liability company), and hires one or more employees in addition to themselves and/or other owners of that business;
- owner manager of incorporated enterprise (OMIE) without employees - a person who operates his or her own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also know as a limited liability company), and hires no employees apart from themselves or other owners of that business;
- owner manager of unincorporated enterprise (OMUE) with employees - a person who operates his or her own unincorporated enterprise or engages independently in a profession or trade, and hires one or more employees in addition to themselves and/or other owners of that business;
- owner manager or unincorporated enterprise (OMUE) without employees - a person who operates his or her own unincorporated enterprise or engages independently in a profession or trade, and hires no employees apart from themselves or other owners of that business;
- contributing family worker - a person who works without pay in an economic enterprise operated by a relative.

### **Unemployed**

Persons aged 15 years and over who were not employed during the reference week, and:

- had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and were available for work in the reference week; or
- were waiting to start a new job within four weeks from the end of the reference week and could have started in the reference week if the job had been available then.

### **Underemployed**

Underemployed workers are employed people who want, and are available for, more hours of work than they currently have. They comprise:

- people employed part-time who want to work more hours and are available to start work with more hours, either in the reference week or in the four weeks subsequent to the survey; and
- people employed full-time who worked part time hours during the reference week for economic reasons (such as being stood down or insufficient work being available). It is assumed that these people wanted to work full-time in the reference week and would have been available to do so.

## **Data sources used in this report**

### **ABS data sources**

- Australian Census Longitudinal Dataset (ACLD)
- Business Characteristics Survey (BCS)
- Business Longitudinal Survey
- Census of Population and Housing (Census)
- Childhood Education and Care Survey (CEaCS)
- Family Characteristics Survey (FCS)
- Forms of Employment Survey (FoES)
- General Social Survey (GSS)
- Job Search Experience survey (JSE)
- Labour Force Survey (LFS)
- Labour Mobility Survey
- Locations of Work Survey (LoW)

- Pregnancy and Employment Transitions Survey (PaETS)
- Survey of Barriers and Incentives to Labour Force Participation.
- Survey of Employee Earnings and Hours (EEH)
- Survey of Disability, Ageing and Carers (SDAC)
- Survey of Income and Housing (SIH)
- Survey of Employment Arrangements, Retirement and Superannuation (SEARS)
- Time Use Survey (TUS)
- Work Related Injuries Survey
- Work Related Training and Adult Learning Survey (WRTAL)

### Non-ABS data sources

- Australian Human Rights Commission Pregnancy and Work National Review
- Australian Longitudinal Study on Women's Health
- Australian Women's Chamber of Commerce and Industry (AWCCI) National Research Project
- Dell Global Entrepreneurship and Development Institute (GEDI) Index
- Department of Education Student Summary and Award Course Completions
- Global Entrepreneurship Monitor (GEM) Survey
- Household Income and Labour Dynamics in Australia (HILDA) Survey, Waves 1 to 11
- OECD.stat data: Organisation for Economic Cooperation and Development (OECD)
- Women in Global Business (WIGB) Survey

## Appendix A – Literature Review

### Australian context

1. Australian Bureau of Statistics (ABS), *Gender Indicators, Australia*, cat. no. 4125.0.< <http://www.abs.gov.au/ausstats/abs@.nsf/mf/4125.0>>. The ABS Gender Indicators product contains data on a range of indicators of social interest to men and women. These include indicators for the domains of Economic security, Education, Health, Safety and justice, Democracy, governance and citizenship, and Work and family balance.
2. ABS 1997, *Year Book Australia, 1997*, cat.no. 1301.0, Canberra, viewed 8 December 2014, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/featurearticlesbyCatalogue/BAE8B3E562CBC102CA2570FF00773EC4?OpenDocument>>.The *Women in Small business* article, although somewhat dated, focuses on the personal and business characteristics of women in small business, defined as non-agricultural businesses employing less than 20 people. It also examines the results of a 1995 survey of small business operators, defined as proprietors of a sole proprietorship, or partner(s) in a partnership, or working directors of incorporated companies, exploring, amongst other things, the differences between part-time and full-time female small business operators. The article also notes that the 1994-95 Business Growth and Performance survey showed that 60% of small firms with employees had a major decision maker, and of these, 10% were female.
3. ABS 2007, *Employment Arrangements, Retirement and Superannuation, Australia, Apr to Jul 2007*, cat. no. 6361.0, Canberra, viewed 8 December 2014, <[http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6361.0Apr%20to%20Jul%202007%20\(Re-issue\)?OpenDocument](http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6361.0Apr%20to%20Jul%202007%20(Re-issue)?OpenDocument)>.The survey found that 49% of owner managers provided care, compared with 39% of employees.
4. ABS 2009, *Australian Social Trends, Sep 2009*, cat. no. 4102.0, Canberra, viewed 8 December 2014, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Previousproducts/4102.0Main%20Features1Sep%202009?opendocument&tabname=Summary&prodno=4102.0&issue=Sep%202009&num=&view=>>. The Work, Life and family balance article, using data from How Australians Use

Their Time, 2006 (ABS 2006, cat. no. 4153.0), quoted that 'on average mothers are likely to spend more time on child care activities, they spend much less time in paid work than fathers. In couple families where both parents were employed, fathers spent around twice as many hours per week (50 hours) as mothers (24) on employment related activities. For fathers, time spent in paid work was not affected by the age of youngest child in the family, whereas mothers spent more hours in paid work when their youngest child was aged over five (28 hours) than if their youngest child was under five (19)'.

5. ABS 2009-10, [Work-Related Injuries, Australia, 2009-10](#), cat. no. 6324.0, Canberra, viewed 8 December 2014, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/allprimarymainfeatures/036A69F4298BAA05CA257D94000BE2B5?opendocument>>. Of people who had experienced an injury or illness at work in 2009-10, 10% (62,200) were owner managers.
6. ABS 2011, [Perspectives on Regional Australia: Business Owners in Regions](#), cat. no. 1380.0.55.008, Canberra, viewed 21 May 2014, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/1380.0.55.008Main+Features12011>>. While this release focussed on all business owners, their location, industry and incomes, there is a section on characteristics of business owners. Data was sourced to the 2011 Census. There was minimal reference to information about women, simply highlighting one-third of business owners in 2011 were women, which was fairly consistent across the states and territories.
7. ABS 2012, [Australian Social Trends, Dec 2012](#), cat. no. 4102.0, Canberra, viewed 8 December 2014, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Previousproducts/4102.0Main%20Features1Dec%202012?opendocument&tabname=Summary&prodno=4102.0&issue=Dec%202012&num=&view=>>>. The Women in leadership article found that despite aspirations for more women in senior leadership roles, progress over the last 10 years has been slow. While in 2011-12 women represented close to half of the labour force as a whole (46%), and 45% of Professionals, they remain under-represented at senior levels within both the private and public sector.
8. Adema, W 2013, [Greater gender equality: What role for family policy?](#) Family Matters, No. 93, Australian Institute of Family Studies, Melbourne, viewed 14 May 2014, <<http://www.aifs.gov.au/institute/pubs/fm2013/fm93/fm93a.pdf>>. This analysis was undertaken to look at the effect of public policy on gender equality. Evidence suggested the gender gap for wages was frequently much higher for entrepreneurs; around 30% to 40% being cited. There was also a lack of women in senior company positions and a gender gap in the salaries of the highest wage earners. The author concluded that policies that encourage a greater use of formal childcare have a small but significant effect on labour force participation, more so than those for paid leave or family benefits.
9. Australian Human Rights Commission (AHRC), [Women in leadership](#), Sydney, viewed 8 December 2014, <<https://www.humanrights.gov.au/publications/women-leadership>>. Commissioner Broderick aims to address both gender inequality in the work force and the underrepresentation of women in leadership roles, particularly in Australian business. Two outcomes will be achieved through the promotion of women in leadership: a significant growth in the number of women in senior leadership roles in Australian workplaces and the implementation of systems within workplaces to sustain lasting gender equality outcomes.
10. AHRC, [It starts with us – The Leadership Shadow](#), Sydney, viewed 8 December 2014, <<https://www.humanrights.gov.au/publications/it-starts-us-leadership-shadow>>. Chief Executive Women and the Male Champions of Change share a common goal: to make a significant and sustainable change to the low levels of women in leadership in Australia. They are working together to identify approaches, put them into practice and disseminate those that are successful.

11. AHRC, *About Sex Discrimination*, <<https://www.humanrights.gov.au/our-work/sex-discrimination/about-sex-discrimination>>. Human Rights Commission Fact page, including links to the Sex Discrimination Act, 1984 and Australia's human rights obligations.
12. AHRC 2014, *National Review on Discrimination Related to Pregnancy, Parental Leave and Return to Work 2014*. <<https://www.humanrights.gov.au/our-work/sex-discrimination/publications/headline-prevalence-data-national-review-discrimination>>. As part of the Supporting Working Parents: Pregnancy and Return to Work National Review, the Australian Human Rights Commission contracted Roy Morgan Research to conduct a National Survey to measure the prevalence of discrimination in the workplace related to pregnancy, parental leave and return to work following parental leave. This report provides an overview of the headline prevalence data gathered from the National Survey.
13. AHRC 2012, *Working past our 60s: Reforming laws and policies*. <<https://www.humanrights.gov.au/publications/working-past-our-60s-reforming-laws-and-policies-2012>>. Discusses workforce participation of older Australian workers in light of the projected costs of ageing to the economy and the need to ensure that older people have access to employment without discrimination. The report notes that research points to the fact that older Australians are particularly vulnerable to poverty.
14. AHRC, *Accelerating the advancement of women in leadership: Listening, Learning, Leading*, viewed 8 December 2014, <[https://www.humanrights.gov.au/sites/default/files/document/publication/2013\\_AHRC\\_MCC\\_accelerating\\_advancement\\_women.pdf](https://www.humanrights.gov.au/sites/default/files/document/publication/2013_AHRC_MCC_accelerating_advancement_women.pdf)>. Four key themes were identified that could create the conditions and cultures that enable both men and women to thrive. These actions are stepping up as leaders, creating accountability, disrupting the status quo and dismantling barriers for carers. Actions to consider for each of these themes were outlined.
15. AHRC 2011, *Our experiences in elevating the representation of women in leadership – A letter from business leaders*, viewed 8 December 2014, <<https://www.humanrights.gov.au/publications/our-experiences-elevating-representation-women-leadership-letter-business-leaders-2011>>. This letter organises the collective experiences of the Male Champions of Change and three additional institutions – NAB, Pacific Brands and The Westpac Group. Examples from these experiences were organised into three phases that bring gender diversity to life: getting into the game, getting serious and capturing diversity advantage.
16. AHRC 2014, *Supporting Working Parents: Pregnancy and Return to Work National Review*, viewed 8 December 2014, <<https://www.humanrights.gov.au/supporting-working-parents-pregnancy-and-return-work-national-review-0>>. The review found that one in two women in Australia reported experiencing discrimination in the workplace during their pregnancy, parental leave or on return to work. Commonly reported types of discrimination experienced included reductions in salary, missing out on training, personal development and promotional opportunities. The survey was conducted from a pool of 2,000 Centrelink-registered mothers, and recorded their perceived levels of discrimination following the introduction of PPL in January 2011.
17. Australian Women Chamber of Commerce & Industry (AWCCI) 2011, *National Research On Women Business Owners & Female Entrepreneurs in Australia*, viewed 22 May 2014, <[http://www.security4women.org.au/wp-content/uploads/AWCCI\\_National-Research-RegionalvsMetro\\_12.pdf](http://www.security4women.org.au/wp-content/uploads/AWCCI_National-Research-RegionalvsMetro_12.pdf)>. This report presents the findings of a research project undertaken by AWCCI in late 2011. The report presents findings by metropolitan, regional and rural locations based on the Australian Remoteness Classification (ABS). Briefly, some of the greatest disparities in the findings were metropolitan businesses were more likely to be sole traders (49%) than regional respondents (39%); more likely to be younger (7 years average) than regional/rural businesses (10 years average); and less likely to source start-up funds from a bank and/or credit union loan (11% compared with 23%). Metropolitan business women also indicated they were more likely (48%) to incur childcare costs than were regional business women (39%).



18. AWCCI 2012, [\*Collection of sex desegregated data and the procurement of contracts for women business owners in Australia\*](#), viewed 8 December 2014, <<http://www.awcci.org.au/images/awcci/papers/AWCCI%20Issues%20Paper%20LSG%20Aug%202012.pdf>>. The National Research Project commissioned by the AWCCI found that that less than 20 per cent of women business owners are tendering for local, state and Federal Government contracts around Australia. Of those that tendered, 60 per cent were successful.
19. Barrett, M 2010, [\*Women Leading Family Businesses\*](#), University of Wollongong, viewed 8 December 2014, <<http://ro.uow.edu.au/cgi/viewcontent.cgi?article=1819&context=commpapers>>. While women in leadership roles in family businesses are still not seen as the norm, this article argues that they should not be seen as anomalies in business, including family business. This is because women comprise slightly more than half the population and where family businesses contribute an estimated 50-60 per cent to Gross National Product, or even more depending on how family businesses are defined.
20. Braund, C 2011, [\*Why women are good for business\*](#), Women on Boards, viewed 8 December 2014, <<http://www.womenonboards.org.au/pubs/articles/1112-why-women-are-good-for-business.htm>>. This study looks at research from the US and Australia between 2004 and 2011, finding that gender diverse boards are integral to better financial performance and improved governance. Such boards align with Australia's economic imperatives and satisfy community and shareholder expectations. The conclusion was that the global business case for women on boards and in leadership roles is overwhelming and needs to be acted upon before talented, qualified and experienced women seeking to serve on boards lose patience.
21. COAG Reform Council 2013, [\*Tracking equity: Comparing outcomes for women and girls across Australia\*](#), viewed 18 December 2014, <<http://images.smh.com.au/file/2013/11/20/4937537/Tracking%2520equity%2520Comparing%2520outcomes%2520for%2520women%2520and%2520girls%2520across%2520Australia.pdf?rand=1384876816634>>. The Council of Australian Governments and the Select Council on Women's Issues asked the COAG Reform Council in 2012 to report on the equality of outcomes for women and men in priority reform areas. This report looked at the experience of Australian women and girls in the context of the national reform agenda. While women were found to live longer and healthier lives than men, they face lower rates of pay, are less likely to participate in paid work and accumulate less superannuation to retire on, which leads to disadvantage in later life.
22. Collins, J & Low, A 2010, [\*Asian female immigrant entrepreneurs in small and medium-sized businesses in Australia\*](#), *Entrepreneurship & Regional Development: An International Journal*, vol. 22, no. 1, pp. 97–111, viewed 8 December 2014, <<http://www.tandfonline.com/doi/abs/10.1080/08985620903220553?journalCode=tepn20#preview>>. Many immigrants to Australia start up their own small and medium-sized enterprises (SMEs). While most immigrant entrepreneurs are male, a growing number of female immigrants have moved into entrepreneurship in Australia and other countries. This article reviews the theory of immigrant entrepreneurship and the Australian research, including the findings of unpublished fieldwork with 80 Asian female immigrant entrepreneurs in Sydney.
23. Craig, JC, Schaper, M & Dibrell C 2007, [\*Life in small business in Australia: Evidence from the HILDA survey\*](#), Paper presented at the HILDA Survey Research Conference, University of Melbourne, July 19–20, viewed 8 December 2014, <<http://www.tandfonline.com/doi/abs/10.1080/08985620903220553?journalCode=tepn20#preview>>. This study looks at the Household Income and Labour Dynamics (HILDA) dataset to investigate life as a small business owner-operator in Australia. The authors' principal findings were that the level of satisfaction between the self-employed and employee groups differed significantly, and that the self-employed were more satisfied with their lives and their jobs than their employee counterparts. The paper also looks at risk tolerance, job satisfaction, health, perceived prosperity, and the effect of business closures.
24. Daley, J, McGannon, C & Ginnivan, L 2012, [\*Game changers: Economic reform priorities for Australia\*](#), Grattan Institute, Melbourne, viewed 8 December 2014, <<http://grattan.edu.au/wp->

- [content/uploads/2014/04/Game\\_Changers\\_Web.pdf](#)>. This study aimed to identify economic reforms that would produce the biggest returns and would be supported as being both desirable and workable by most policy specialists. The authors found that if Australian governments want to increase rates of economic growth they must reform the tax mix, and increase the workforce participation rates of women and older people. Together these game-changing reforms could contribute more than \$70 billion to the Australian economy.
25. Dana, LE & Smyrnios, KX 2010, [From the dining room to the board room – Family business in focus](#), RMIT University, Melbourne, viewed 8 December 2014, <<http://peak.fambiz.org.au/documents/item/251>>. This paper reports the seventh major Australasian survey of family businesses undertaken by Professor Kosmas Smyrnios and colleagues since the early 1990s. It forms part of a longitudinal examination of factors associated with and affecting both family businesses and non-family private firms. The most critical issues/challenges confronting family businesses were found to be communication between family members and letting go of leadership/ownership control (both 39.7%).
  26. Davidsson, P & Gordon, SR 2013, [A portrayal of new entrants into the Australian economy \(Entrepreneurial individuals and ventures\)](#), prepared for the Department of Industry. Queensland University of Technology. <[http://eprints.qut.edu.au/62917/1/Business\\_Creation\\_in\\_Australia\\_1\\_-\\_Individuals\\_%26\\_Ventures\\_\(E-Prints\).pdf](http://eprints.qut.edu.au/62917/1/Business_Creation_in_Australia_1_-_Individuals_%26_Ventures_(E-Prints).pdf) > This paper provides a descriptive overview of venture creation in Australia, examining people who participate in venture creation and the types of firms they build. The study found that 89% of business founders said the motivation to start a new business was opportunity-driven rather than necessity driven, and that under-representation of women business founders is lower in Australia than overseas.
  27. Equal Opportunity for Women in the Workplace Agency (EOWA) 2012, [Australian Census of Women in Leadership](#), viewed 15 May 2014, <[https://www.wgea.gov.au/sites/default/files/2012\\_CENSUS%20REPORT.pdf](https://www.wgea.gov.au/sites/default/files/2012_CENSUS%20REPORT.pdf)>. This report presented data from the Australian Census of Women in Leadership, which measured the number of women in board and senior executive positions in ASX 200 and ASX 500 companies. In 2012 there was growth in women on boards, but little change to the number of women in senior executive positions – less than 10%. These increases are expected to continue with gender reporting becoming mandatory. The report also finds that consistent with other research, larger companies, and those with more female employees, have more females on the boards.
  28. Featherstone, T 2014, [Meet the Baby Boomer entrepreneurs founding start-ups later in life](#), in Business Review Weekly 12 May 2014, Fairfax Media, viewed 12 May 2014, <[http://www.brw.com.au/p/entrepreneurs/meet\\_the\\_baby\\_boomer\\_entrepreneurs\\_6WIIDeM MiV9UQYGkCnJQP](http://www.brw.com.au/p/entrepreneurs/meet_the_baby_boomer_entrepreneurs_6WIIDeM MiV9UQYGkCnJQP)>. Two recent reports refute the myth that older people are too risk-averse to launch high-growth ventures, or cannot become successful business owners later in life. A 2013 OECD report on 'seniorpreneurship' found more people aged 55-64 years were considering self-employment as a late-career alternative, and the 2011 Global Entrepreneurship Monitor found the rate of entrepreneurial activity among older people in Australia was significantly higher than the average for other innovation-driven economies. An ageing population and retrenchments of older, costlier workers from full-time jobs were driving this trend.
  29. Fox, C, Whelan, J, Wood, R, Whiteford, P, Whelan, J, Ransom, H, Brooke, E, Towns, D, Cherry, N, Ritchie, L & Piterman, H 2013, [Women in leadership – understanding the gender gap](#), Committee for Economic Development of Australia, Melbourne, viewed 8 December 2014, <<http://adminpanel.ceda.com.au/folders/Service/Files/Documents/15355~cedawiljune%202013final.pdf>>. Despite the major legal and societal leaps regarding women's rights which have led to significant improvements in female workforce participation and pay equity, women continue to lag behind men when it comes to participation and earnings in the workplace and in senior roles. Contributors to this publication made the following recommendations: enabling

workplace meritocracies, changing workplace culture, and engaging leaders and introducing accountability.

30. Gundlach, S & Sammartino, A in conjunction with Women in Global Business 2013, *Australia's underestimated resource: women doing business globally*, Women in Global Business, Melbourne, viewed 14 May 2014, <<http://www.wigb.gov.au/images/pdf/WIGB-UNIMELB%202013%20REPORT.pdf>>. This report presented findings of the first year of a five year longitudinal study of 423 women owners of Australian organisations in the global market place. It was conducted by the University of Melbourne in mid-2012, involving 423 women who identified themselves as 'global businesswomen', including those who own and operate their own business (186 women) and those working as employees responsible for international operations in large companies. Overall there were few differences in the personality traits of women business owners and those women in senior positions of international businesses. Prior international work and travel experiences were key drivers for women business owners to pursue international business. The report delved into more detail about take up of business opportunities, risks and barriers.
31. Haynes, M, Heybroek, L, Hewett, B, & Baxter, J 2013, *Parenthood and Employment Outcomes: The Effect of a Birth Transition on Men's and Women's Employment Hours*, University of Queensland. <[http://www.melbourneinstitute.com/downloads/conferences/HILDA\\_2013/HILDA\\_2013\\_papers/Haynes,%20Michele\\_final%20paper.pdf](http://www.melbourneinstitute.com/downloads/conferences/HILDA_2013/HILDA_2013_papers/Haynes,%20Michele_final%20paper.pdf)> This paper explores the effect of birth transitions on men's and women's paid employment hours in Australia, and finds that there is an effect on the likelihood of leaving employment for women but not for men.
32. Human Rights Commission, 2011, *Dear Colleague - Our experiences in elevating the representation of women in leadership - A letter from business leaders*, (2011) <<https://www.humanrights.gov.au/publications/dear-colleague-our-experiences-elevating-representation-women-leadership-letter>>. The Male Champions of Change, a collaborative initiative of corporate and institutional leaders convened by the Sex Discrimination Commissioner, Australian Human Rights Commission who are committed to discussing and promoting strategies and actions that elevate women's representation in leadership, share their experiences of tackling the practical aspects of elevating the representation of women in senior roles in their companies.
33. Human Rights Commission, Pursuing Opportunity and Prosperity Conference, 2003, *Why HILDA's Life could do with a Little Balance* (The significance of the Survey of Household Income and Labour Dynamics in Australia for women, men and family happiness), Pru Goward, Federal Sex Commissioner, <<https://www.humanrights.gov.au/news/speeches/pursuing-opportunity-and-prosperity-conference>>. HILDA data from a gender perspective.
34. Johnsen, GJ and MacMahon RGP 2003, *Owner-manager gender, financial performance and business growth amongst SMEs from Australia's business longitudinal survey*, School of Commerce Research Paper Series: 03-6, ISSN: 1441-3906, Flinders University, SA, viewed 15 May 2014, <<http://www.flinders.edu.au/sabs/business-files/research/papers/2003/03-06.pdf>>. This 2003 research paper looked at existing evidence to determine whether gender was an important influence on financial performance and business growth of small-medium enterprises. The analysis suggested there were no statistically significant differences in financial performance or business growth between male and female owner-managed businesses. The authors stated there needed to be more research on attitude towards risk and measures of risk.
35. Johnstone, M, & Lee, C 2014, *Lifestyle Preference Theory: No match for young Australian women*, Journal of Sociology published online 26 February 2014, viewed 8 December 2014, <<http://jos.sagepub.com/content/early/2014/02/26/1440783313518247.abstract>>. This study looked at young women's work and family aspirations both cross-sectionally and longitudinally using four waves of data from the Australian Longitudinal Study on Women's Health. Most

aspired to both paid work and family; most changed their preferences over time; and the fit between preferences in 2000 and lifestyle in 2009 was modest.

36. Loxton, D & Lucke, J 2009, *Reproductive health: Findings from the Australian Longitudinal Study on Women's Health*, report prepared for the Australian Government Department of Health and Ageing, viewed 9 December 2014, <[http://www.alsw.org.au/images/content/pdf/major\\_reports/2009\\_major\\_report\\_d\\_r149.pdf](http://www.alsw.org.au/images/content/pdf/major_reports/2009_major_report_d_r149.pdf)>. This report focused on the reproductive health of women from the Australian Longitudinal Study on Women's Health (ALSWH). The study found that the majority of women (85%) aspired to get married and 92% wanted to have children. While the majority of women worked fulltime prior to having their first birth, less than 20% worked full-time after the birth; just less than half worked part-time and the remainder was not in the labour force.
37. Obschonka, M, Schmitt-Rodermund, E & Terracciano, A 2014, *Personality and the Gender Gap in Self-Employment: A Multi-Nation Study*, PLoS ONE vol. 9 no. 8: e103805. doi:10.1371/journal.pone.0103805, viewed 8 December 2014, <<http://www.plosone.org/article/info%3Adoi%2F10.1371%2Fjournal.pone.0103805>>. This study looks at the role that personality plays in the global gender gap in entrepreneurship. The authors analysed datasets from the US, Germany, the UK and Australia and found that males scored higher on an entrepreneurship-prone personality profile, which in turn predicted self-employed status. Their results suggest that gender differences in the intra-individual configuration of personality traits contribute to the gender gap in entrepreneurship. It notes that intervention programs aiming to stimulate entrepreneurship in more women by focusing on personality usually target "soft" personality traits like self-efficacy and risk taking, which can be successfully promoted via entrepreneurship education, but in contrast, the 'Big Five' character traits in their study were "hard" psychological characteristics that are less prone to contextual influence and relatively stable over time.
38. Piterman, H 2008, *The leadership challenge: women in management*, Department of Social Services, p. 8. <<https://www.dss.gov.au/our-responsibilities/women/publications-articles/economic-independence/the-leadership-challenge-women-in-management?HTML>> To understand the continued absence of women from leadership roles in Australian business, this research explores unconscious and subtle inhibitors to the positive experience and full utilisation of women in executive and management positions.
39. Poynton, A & Rolland L 2013, *Untapped opportunity – The role of women in unlocking Australia's productivity potential*, Ernst & Young, Australia, viewed 8 December 2014, <[https://www.wgea.gov.au/sites/default/files/EY-\(2013\)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf](https://www.wgea.gov.au/sites/default/files/EY-(2013)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf)>. This study looks at the extent of Australia's female productivity potential, quantifies how much low female workforce participation is costing Australia and explores how to increase the representation of women across all industries and at all levels. It found that giving women the opportunity to work flexibly could drive greater female workforce participation and boost Australian business productivity.
40. Real Estate Institute of Australia (REIA) 2013, *Gender Pay Gap: Spotlight on small business*, viewed 8 December 2014, <<http://www.security4women.org.au/wp-content/uploads/COSBOAREIAGenderPayGap2.pdf>>. Stemming from a concern that there was limited data available to estimate the issue of the gender pay gap in small business, this article draws from a number of sources to explore this gap, with a particular focus on women in the real estate industry.
41. Ruby Connection, 2012, *The Westpac Women in Business Survey*, viewed 8 December 2014, <<http://rubyconnection.com.au/insights/business/the-westpac-women-in-business-survey.aspx>>. The Westpac Women in Business Survey found that while more than half of women who started a small to medium sized enterprise (SME) took a pay-cut to do so, most of them were happy with their decision, and almost four out of five would start their own business again if given the opportunity.

42. Sanders, M, Hrdlicka, J, Hellicar, M, Cottrell, D & Knox, J 2011, [\*What stops women reaching the top? Confronting the tough issues\*](#), Bain & Company Inc, viewed 8 December 2014, <<http://www.asx.com.au/documents/about/bain-and-company-chief-executive-women-research.pdf>>. Bain and Chief Executive Women undertook their second annual survey in 2011 to examine why representation of women at senior levels is low. Three specific key insights were revealed, including: two big issues hold women back - perception about the challenges associated with competing work-life priorities and the fact that women's style is different from men's and not as valued; women and men both acknowledge they have different styles, but most men don't consciously recognise the obstacles that presents for a woman's "promotability"; and the underlying views about women's style affect perceptions of their ability to lead.
43. Skinner, N, Hutchinson, C & Pocock, B 2012, [\*The Australian Work and Life Index: the Big Squeeze: Work, home and care in 2012\*](#), Centre for Work and Life, University of South Australia, Adelaide, viewed 20 May 2014, <<http://w3.unisa.edu.au/hawkeinstitute/cwl/documents/AWALI2012-National-ExecSum.pdf>>. The Australian Work and Life Index (AWALI) survey measures how work intersects with other life activities as seen by a randomly selected representative group of working Australians. The fifth AWALI survey was carried out in 2012. In recent years the participation of women has increased, the workforce is aging and the nature of work is away from manufacturing and agriculture towards service industries. Work frequently interfered with other life activities for about one-quarter of Australians surveyed by in 2012. Even when differences in work hours were accounted for, work-life outcomes for women were worse than for men, particularly for female-dominated industries (i.e. retail, accommodation and food services and education and training). There was a general statement about outcomes for self-employed women being much the same as for all employees; otherwise there was no information specific to women entrepreneurs.
44. Steffens, P, Stuetzer, M & Davidsson, P, [\*ACE Research Vignette: Women Entrepreneurs\*](#), The Australian Centre for Entrepreneurship Research, Queensland University of Technology, viewed 20 May 2014, <[https://cms.qut.edu.au/\\_data/assets/pdf\\_file/0011/158654/015-ACE-Research-Vignette.pdf](https://cms.qut.edu.au/_data/assets/pdf_file/0011/158654/015-ACE-Research-Vignette.pdf)>. This research paper looked at how Australia's female entrepreneurship compared to that in the US, UK and other developed economies and looked for differences between female and male entrepreneurs. They found that Australia ranks number one for females setting up a new business or owning a newly founded business among the developed countries. While there was no distinct gender gap in the number of entrepreneurs, there were important differences between the aspirations of female and male entrepreneurs.
45. Toohey, T, Colosimo, D & Boak, A 2009, [\*Australia's Hidden Resource: The Economic Case for Increasing Female Participation\*](#), Goldman Sachs JBWere Pty Ltd, p2. This paper argues that policies aimed at directing women joining the workforce into more productive sectors of the economy and retaining women in the workforce for longer would narrow or even eliminate the productivity gender gap. It would also help to address the problem of pension sustainability.
46. Walker, E, Wang, C & Redmond, J 2008, [\*Women and work-life balance: is home-based business ownership the solution?\*](#) Equal Opportunities International, vol. 27, no. 3, pp. 258–275, viewed 8 December 2014, <<http://www.emeraldinsight.com/doi/abs/10.1108/02610150810860084>>. This paper explores self-employment through home-based business ownership as a potential solution to the conflict experienced by women when attempting to balance dual work and family roles. Home-based business ownership offers lifestyle flexibility and the ability to balance work and family. The more significant determining factor as to whether women started a home-based business was the issue of dependants. While self-employment, particularly through home-based business ownership, may solve some women's necessity to balance work and family it may not be a viable solution for all women, particularly those seeking high financial and career rewards

47. Watson, I 2012, [Qualitative analysis of career paths of women in the trades 2001 to 2010](#), Report for NSW CWEO, viewed 8 December 2014, <[https://www.women.nsw.gov.au/\\_data/assets/pdf\\_file/0010/262684/watson\\_qual\\_analysis\\_women\\_in\\_trades\\_2oct2012.pdf](https://www.women.nsw.gov.au/_data/assets/pdf_file/0010/262684/watson_qual_analysis_women_in_trades_2oct2012.pdf)>. This report tracked a group of women working in the trades occupations in 2001, following them through the labour market until 2010. Findings included that by the end of the 10 year period just 17% were still working in one of the trades occupations; women who left the traditional male trades tended to be those with lower job tenure and lower occupational tenure and women with the traditional female trades expressed higher levels of satisfaction with their jobs than did those working in the traditional male trades.
48. Wicks, D & Mishra, G 1998, *Young Australian Women and their aspirations for work, education and relationships*, in Carson E, Jamrozik, A & Winefield, T (eds) *Unemployment: Economic promise and political will*, pp. 89–100, Australian Academic Press, Brisbane. Quoted in Johnstone, M & Lee C, 2009, *Young Australian women's aspirations for work and family*, Family Matters 2009, no. 81, Australian Institute of Family Studies, Melbourne, viewed 9 December 2014, <<http://www.aifs.gov.au/institute/pubs/fm2009/fm81/mj.pdf>>. The authors used data collected as part of the Australian Longitudinal Study on Women's Health to show that 92% of Australian women aged between 18-23 years wanted to have at least one child by the time they were 35 years old.
49. Wilkins, R (ed) 2014, *Families, Incomes and Jobs, Volume 9: A Statistical Report on Waves 1 to 11 of the Household, Income and Labour Dynamics in Australia Survey*, Families, Incomes and Jobs, vol. 9, pp. , viewed 8 December 2014, <[https://www.melbourneinstitute.com/downloads/hilda/Stat\\_Report/statreport-v9-2014.pdf](https://www.melbourneinstitute.com/downloads/hilda/Stat_Report/statreport-v9-2014.pdf)>. The Household Income and Labour Dynamics in Australia (HILDA) survey is a nationally representative panel study of Australian households. This report examines data from the first 11 waves of the study, which was conducted between 2001 and 2011.
50. Women on Boards 2013, *Creating a positive cycle: Critical steps to achieving gender parity in Australia*, viewed 8 December 2014, <<http://www.womenonboards.org.au/pubs/reports/>>. In the third of their report series, Bain and Chief Executive Women found many talented women working in Australian companies' executive managements teams, but few were found at the top.
51. Wood, GJ & Davidson, MJ 2011, *A review of male and female Australian indigenous entrepreneurs: Disadvantaged past – promising future?* Gender in Management: An International Journal, vol. 26, no. 4, pp. 311–326, viewed 8 December 2014, <<http://www.emeraldinsight.com/doi/abs/10.1108/17542411111144319>>. This paper provides a review of the available literature. "Push" factors were the predominant motivators for setting up business ventures and were linked strongly to the desire to improve severe disadvantage through very poor economic situations and negative racial stereotyping, discrimination and prejudice and addressing the needs of their community. Female indigenous entrepreneurs faced both gender and racial discrimination.
52. Workplace Gender Equality Agency (WGEA) 2013, *The business case for gender equality*, WGEA, Sydney, viewed 8 December 2014, <<https://www.wgea.gov.au/sites/default/files/2013-04-29%20BRANDED%20FINAL%20businesscase%20for%20web.pdf>>. This paper summarises how fostering a workforce that promotes gender equality can help organisations to attract the best employees, reduce cost of staff turnover, enhance organisational performance, improve access to target markets, minimise legal risks, enhance reputation and engage men.
53. Van Hulten, A, 2012, *Women's access to SME finance in Australia*, International Journal of Gender and Entrepreneurship, vol. 4, no. 3, pp. 266–288, viewed 8 December 2014, <<http://www.emeraldinsight.com/doi/abs/10.1108/17566261211264154>>. This paper applies logistic regression techniques to data drawn from a comprehensive survey of Australian small- and medium-sized businesses, which was conducted in 2010. After controlling for a wide range of firm, owner and risk characteristics, female entrepreneurs were found to have lower growth aspirations than males but did not differ in their demand for business finance.

Gender did not influence the probability of reporting denial, discouragement or financial constraint. Females and males did not differ significantly in the types of finance that they use.

### **International context**

1. Amoros, JE & Bosma, N 2014, [\*Global Entrepreneurship Monitor 2013 Global Report – Fifteen Years of Assessing Entrepreneurship Across the Globe\*](#), ISBN: 978-1-939242-04-4, viewed 9 December 2014, <<http://www.gemconsortium.org/docs/download/3106>>. The Global Entrepreneurship Monitor (GEM) generates primary information on entrepreneurship, providing harmonized measures about the attitudes, activities and characteristics of individuals who participate in the various phases of entrepreneurship. This report marks the completion of 15 annual GEM cycles and included the analysis of well-being as a special topic.
2. Barrett, M 2011, [\*Women entrepreneurs in the family \(business\) way\*](#), enterprisingMATTERS eMagazine, London, viewed 8 December 2014, <<http://www.isbe.org.uk/Women-entrepreneurs-in-family-business>>. This article considers research on four issues linked to family firms – early career-building experiences, industry factors, CEO succession, and governance – and their influence on women entrepreneurs.
3. Bates, T 2002, [\*Restricted access to markets characterizes women-owned businesses\*](#), Journal of Business Venturing, vol. 17, no. 4, pp. 313–324, viewed 18 December 2014, <<http://www.sciencedirect.com/science/article/pii/S0883902600000665>>. The growth of women business enterprises (WBEs) has been rapid in fields like manufacturing, where their presence has traditionally been low. However, women business owners complain that they have less access to clients than male-owned firms when they try to operate in markets beyond their traditional household clientele. This study explored discrimination and found that when WBE traits such as firm size, age, and industry of operation were controlled for statistically, WBEs were shown to have less access to government agencies and business clients than male-owned firms.
4. Bönnte W and Piegelerb M, 2013, [\*Gender Differences in Competitiveness, Risk Tolerance, and other Personality Traits: Do they contribute to the Gender Gap in Entrepreneurship?\*](#) Jackstädt Center for Research on Entrepreneurship and Innovation, Schumpeter School of Business and Economics, University of Wuppertal. <[http://genet.csic.es/sites/default/files/documentos/biblioteca/BONTE,JAROSCH\\_Gender%20Differences%20in%20Competitiveness....pdf](http://genet.csic.es/sites/default/files/documentos/biblioteca/BONTE,JAROSCH_Gender%20Differences%20in%20Competitiveness....pdf)>. This research investigates the contribution of personality traits to the gender gap in entrepreneurship, suggesting that a group of personality traits which they call Individual Entrepreneurial Aptitude (IEA) has a positive effect on latent and nascent entrepreneurship among women and men, and that women's considerably lower level of IEA contributes significantly to the gender gap in entrepreneurship.
5. Brush, CG 1992, [\*Research on Women Business Owners: Past Trends, a New Perspective and Future Directions\*](#), Entrepreneurship Theory and Practice, vol. 16, no. 4, pp. 5–30, viewed 18 December 2014, <<http://digitalknowledge.babson.edu/eshppw/22/>>. This paper reviewed the empirical research studies on women business owners and their ventures and classifies the studies in a framework. It also summarised the trends emerging from the research. A new perspective on women-owned businesses is proposed and research questions, methods and implications are discussed.
6. Center for Women's Business Research 2009, [\*The Economic Impact of Women-Owned Businesses in the United States\*](#), Center for Women's Business Research, Virginia, viewed 12 May 2014, <<http://www.nwbc.gov/sites/default/files/economicimpactstu.pdf>>. The analysis attempted to measure the economic impact of the estimated 8 million US businesses that were majority women-owned. These women-owned firms were found to have an economic impact of some \$3 trillion annually that translated into the creation and/or maintenance of more than 23 million jobs.

7. Cowling, M & Taylor, M 2001, [Entrepreneurial Women and Men: Two Different Species?](http://link.springer.com/article/10.1023%2FA%3A1011195516912#page-1) *Small Business Economics*, vol. 16, no. 3, pp. 167–175, viewed 18 December 2014, <<http://link.springer.com/article/10.1023%2FA%3A1011195516912#page-1>>. This study looked at the personal and demographic characteristics of women in men in four potential labour market states: unemployment, waged employment, single self-employment and job-creating self-employment. It then considered labour market transitions between 1991 and 1995. Key findings were that women entrepreneurs were found to be better educated than their male counterparts and that flows into self-employment were considerably higher for men than women. Three times as many male self-employed in 1991 had gone on to become job-creating self-employed by 1995.
8. DeMartino, R & Barbato, R 2003, [Differences between women and men MBA entrepreneurs: exploring family flexibility and wealth creation as career motivators](http://www.sciencedirect.com/science/article/pii/S088390260300003X), *Journal of Business Venturing*, vol. 18, no. 6, pp. 815–832, viewed 18 December 2014, <<http://www.sciencedirect.com/science/article/pii/S088390260300003X>>. This study explored motivational differences between male and female entrepreneurs using a sample of MBA entrepreneurs, who were similar in terms of business education, educational credentials and other important variables. The study concluded that gender differences become larger if the entrepreneurs are married with dependent children.
9. Devillard, S, Graven, W, Lawson, E, Paradise, R & Sancier-Sultan, S 2012, [Women Matter 2012: Making the Breakthrough](http://www.womenonboards.org.au/pubs/reports/McKinsey_Women_matter_mar2012.pdf), McKinsey & Company report, viewed 18 December 2014, <[http://www.womenonboards.org.au/pubs/reports/McKinsey\\_Women\\_matter\\_mar2012.pdf](http://www.womenonboards.org.au/pubs/reports/McKinsey_Women_matter_mar2012.pdf)>. This report presented the results of research into the gender diversity practices of 235 European companies, the majority of which were among the Continent's largest. Surveys were conducted and senior executives at every company interviewed, including CEOs and board members, to learn about the initiatives they were taking. The aim was to discover what seemed to be working well, or less well, and why.
10. Ely, RJ, Ibarra, H & Kolb, D 2011, [Taking Gender into Account: Theory and Design for Women's Leadership Development Programs](https://flora.insead.edu/fichiersti_wp/inseadwp2011/2011-69.pdf), *Academy of Management Learning & Education*, viewed 8 December 2014, <[https://flora.insead.edu/fichiersti\\_wp/inseadwp2011/2011-69.pdf](https://flora.insead.edu/fichiersti_wp/inseadwp2011/2011-69.pdf)>. The authors framed leadership development as identity work and revealed the gender dynamics involved in becoming a leader. They offer a rationale for teaching leadership in women-only groups and suggest principles to increase the likelihood that such leadership programs will assist women to advance into more senior leadership roles.
11. Ely, RJ & Rhode, DL 2010, [Women and Leadership: Defining the Challenges](https://hbr.org/product/women-and-leadership-defining-the-challenges/an/6144BC-PDF-ENG), Harvard Business Press, description viewed 8 December 2014, <<https://hbr.org/product/women-and-leadership-defining-the-challenges/an/6144BC-PDF-ENG>>. The authors contend that female leaders must deal with ambivalent reactions deeply rooted in gender stereotypes: the assertive, authoritative and dominant behaviour typical of most male leaders tends to be seen as atypical and unattractive in women. Studies of attitudes toward women in traditionally male roles show that these women effectively trade perceptions of competence for likeability – the more successful they appear, the less affectively they are regarded.
12. Fielden, SL & Davidson, MJ (eds) 2005, [International Handbook of Women and Small Business Entrepreneurship](http://books.google.com.au/books?id=bvSMdIP_FDoC&pg=PA21&source=gbs_selected_pages&cad=2#v=onepage&q&f=false), pp. 23–24, Edward Elgar Publishing Inc, Northampton, Massachusetts, excerpt viewed 8 December 2014, <[http://books.google.com.au/books?id=bvSMdIP\\_FDoC&pg=PA21&source=gbs\\_selected\\_pages&cad=2#v=onepage&q&f=false](http://books.google.com.au/books?id=bvSMdIP_FDoC&pg=PA21&source=gbs_selected_pages&cad=2#v=onepage&q&f=false)>. This book provides a theoretical review of women in small business, incorporating 'the latest work from the USA, the UK, Australia, Canada, India and Singapore, which explores practical initiatives and strategies related to the experiences of women entering small business entrepreneurship'. The book documents the experience of female entrepreneurs and business owners around the globe.
13. The Global Entrepreneurship and Development Index (GEDI) [Gender GEDI Index](http://thegedi.org/research/womens-entrepreneurship-index/), Fact Sheet, 2014. < <http://thegedi.org/research/womens-entrepreneurship-index/>> GEDI's



women's entrepreneurship index measures the development of high potential female entrepreneurship worldwide.

14. Green, E & Cohen, L 1995, *[Women's business: Are women entrepreneurs breaking new ground or simply balancing the demands of 'women's work' in a new way?](#)* Journal of Gender Studies, vol. 4, no. 3, pp. 297–314, viewed 18 December 2014, <<http://www.tandfonline.com/doi/abs/10.1080/09589236.1995.9960615#preview>>. This article reviews the literature available on women entrepreneurs at the time, highlighting the importance of feminist perspectives. It then looked to data generated by the authors' study of women who had left jobs in organisations and set up their own businesses, exploring ways in which motherhood impacted respondents' experiences of moving from employment within organisations to self-employment.
15. Heilman, ME & Chen, JJ 2003, *[Entrepreneurship as a solution: the allure of self-employment for women and minorities](#)*, Human Resource Management Review, vol. 13, no. 2, pp. 347–364, viewed 18 December 2014, <<http://www.sciencedirect.com/science/article/pii/S1053482203000214>>. The authors discuss the experiences that women and minorities encounter in organisational settings that result in frustration and discontent with corporate life and their opportunities for advancement. They suggest that such experiences might push many out of organisations and towards entrepreneurship as an alternative way to personal and professional success.
16. Hildebrand, V and Williams, DR 2003, *[Self-employment and Caring for Children: Evidence from Europe](#)*, Luxembourg IRISS/CI Working Paper. Using data from the European Community Household Panel survey (ECHP), this paper examines the hypothesis that self-employed workers spend more time caring for children than do those in other forms of employment. Their results do not support the hypothesis, except in one or two countries. The paper in fact found that in many southern European nations, self-employed women on average spend less time caring for children than do other employed women.
17. Ibarra H, Ely R, and Kolb D, 2013 *[Women Rising: The Unseen Barriers](#)*, Harvard Business Review, September 2013 Issue, <<https://hbr.org/2013/09/women-rising-the-unseen-barriers/ar/1>>. This article argues that becoming a leader involves more than being put in a leadership role, acquiring new skills, and adapting one's style to the requirements of that role. It involves a fundamental identity shift. Organizations inadvertently undermine this process when they advise women to proactively seek leadership roles without also addressing policies and practices that communicate a mismatch between how women are seen and the qualities and experiences people tend to associate with leaders.
18. Jennings, JE & Brush, CG 2013, *[Research on Women Entrepreneurs: Challenges to \(and from\) the Broader Entrepreneurship Literature?](#)*, The Academy of Management Annals, vol. 7, no. 1, pp. 661–713, viewed 8 December 2014, <[http://professor.business.ualberta.ca/jenniferjennings/Research/~/\\_media/business/FacultyAndStaff/SMO/JenniferJennings/Documents/annals\\_2013.pdf](http://professor.business.ualberta.ca/jenniferjennings/Research/~/_media/business/FacultyAndStaff/SMO/JenniferJennings/Documents/annals_2013.pdf)>.\_ A review of the past 30 years of women's entrepreneurship research demonstrated that entrepreneurship is a gendered phenomenon, that entrepreneurial activity is embedded in families and can be a result of necessity as well as opportunity, and that entrepreneurs often pursue goals beyond economic gain.
19. Johansen, V 2013, *[Entrepreneurship education and start-up activity: a gender perspective](#)*, International Journal of Gender and Entrepreneurship, vol. 5, no.2, pp. 216–231, viewed 18 December 2014, <<http://www.emeraldinsight.com/journals.htm?articleid=17090305>>.\_ This article evaluated whether receiving entrepreneurship education (EE) in upper secondary schools promoted male and female business start-up activity in the six-eight year period after receiving EE. The author found a positive correlation between participating in EE and start-up activity, and that it had more impact on men than women. To increase its effectiveness in women, a focus on shaping confidence and increasing perceived competency amongst girls who participated in the program was suggested.

20. Kelley, DJ, Brush, CG, Greene, PG & Yana Litovsky, Y 2011, [\*Global Entrepreneurship Monitor: 2010 Women's report: Women Entrepreneurs Worldwide\*](#), Babson College, and the Global Entrepreneurship Research Association, 2011, viewed 20 May 2014, <<http://www.gemconsortium.org/docs/download/768>>. This report combined survey data with case studies to provide evidence of the value of entrepreneurship to new employment in an economy. Collectively 14,000 women entrepreneurs provided information about their motivations, ambitions, innovation and global expansion. Key findings included: women less frequently perceived opportunities to start a business and more frequently lacked business confidence and feared failure more than men. A key conclusion of this report was a need to develop women's confidence in starting up a business and in sustaining it beyond the start-up phase. This included attention to resources and education for women to assist business start-up.
21. Kolb, DM 2013, [\*Negotiating in the Shadows of Organizations: Gender, Negotiation, and Change\*](#), Ohio State Journal on Dispute Resolution, vol. 28, no. 2, p241, abstract viewed 8 December 2014, <<http://connection.ebscohost.com/c/articles/87954864/negotiating-shadows-organizations-gender-negotiation-change>>. This article focuses on gender dynamics in negotiation, particularly concerning the gender wage gap and women's achievements in organisations. It emphasised the need to change organisational practices, policies and procedures that have the potential to enhance gender equity and organisational effectiveness.
22. Marlow, S 1997, [\*Self-employed women - new opportunities, old challenges?\*](#), Entrepreneurship and Regional Development: An International Journal, vol. 9, no. 3, viewed 18 December 2014, <<http://www.tandfonline.com/doi/abs/10.1080/0898562970000011?journalCode=tepn20#preview>>. Using a matched study of male and female small business owners the author argues that the gender of a person entering self-employment will significantly affect the experience of owning a business. Being female was argued to affect the experience from initiation of the business, through development to the daily management challenges.
23. Marlow, S, Hart M, Levie, J & Shamsul, MK, [\*Women in Enterprise: A Different Perspective\*](#), RBS Group, UK, post 2012, viewed 8 December 2014, <<http://www.inspiringenterprise.rbs.com/women-enterprise-different-perspective>>. This report examined the influence of gender upon entrepreneurial intentions, self-employment and business ownership. The authors found three main gender differences in entrepreneurship: in start-up rates, the nature of the businesses they run, and growth intentions. They conclude that women appear to "use" business ownership differently to men, being more willing to trade-off between their work and other areas of their lives. They are also more likely to use self-employment as a temporary solution within a wider career path. They do not have any individual or collective 'entrepreneurial deficit' but their socio-economic position in society is highly influential in shaping their attitudes towards running successful small businesses. And lastly, that women attribute their business exits less to failure and more to personal reasons, especially amongst the 25-34 age group.
24. Mattis, MC 2004, [\*Women entrepreneurs: out from under the glass ceiling\*](#), Women in Management Review, vol. 19, no. 3, pp.154–63, viewed 8 December 2014, <<http://www.emeraldinsight.com/doi/abs/10.1108/09649420410529861>>. This analysis focussed on women who left corporate careers in the US to start their own businesses. Experiences with corporate "glass ceilings" and "glass walls", including lack of flexibility and challenge, lack of role models and mentors and failure of organizations to credit and reward women's contributions are examined. Recommendations to companies include identifying and eliminating barriers to women's advancement in the work environment and corporate culture and developing more 'intrapreneurial' opportunities.
25. Maxfield, S 2005, [\*The Entrepreneurship Gender Gap in Global Perspective: Implications for Effective Policymaking to Support Female Entrepreneurship\*](#), Briefing Note Number 22, Center for Gender in Organizations at Simmons School of Management, Boston, MA, viewed 18 December 2014, <[http://www.simmons.edu/som/docs/insights\\_22.pdf](http://www.simmons.edu/som/docs/insights_22.pdf)>. This report surveyed the limited literature on female entrepreneurial activity, finding a global gender gap in

entrepreneurship. The survey highlighted three possible channels for the encouragement of female entrepreneurial activity: venture financing, social networks and national culture.

26. OECD 2012, *Birth and death rates of women-owned enterprises; Employers and own-account workers by gender; Measuring Women Entrepreneurship; and Survival and employment growth of women-owned enterprises*, in *Entrepreneurship at a Glance 2012*, OECD Publishing, p. 98. <[http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2012\\_entrepreneur\\_aag-2012-en](http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2012_entrepreneur_aag-2012-en)>. This publication presents an original collection of indicators for measuring the state of entrepreneurship, along with explanations of the policy context and interpretation of the data. New to this issue are special chapters addressing measurement issues on women entrepreneurship and entrepreneurial finance, as well as selected indicators on women entrepreneurship
27. OECD 2012, *Closing the Gender Gap: Act Now*, OECD Publishing, <<http://dx.doi.org/10.1787/9789264179370-en>>. This report focuses on how best to close these gender gaps under four broad headings: 1) Gender equality, social norms and public policies; and gender equality in 2) education; 3) employment and 4) entrepreneurship.
28. OECD 2013, *Gender differences in self-employment rates*, in OECD, *Entrepreneurship at a Glance 2013*, OECD Publishing, DOI: 10.1787/entrepreneur\_aag-2013-20-en, viewed 9 December 2014, <[http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2013/gender-differences-in-self-employment-rates\\_entrepreneur\\_aag-2013-20-en](http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2013/gender-differences-in-self-employment-rates_entrepreneur_aag-2013-20-en)>. According to this chapter three times as many men as women are self-employed with employees, with recent data indicating a small closing of this gap.
29. OECD 2013, *Senior Entrepreneurship*, OECD publishing, viewed 9 December 2014, <[http://www.oecd.org/cfe/leed/senior\\_bp\\_final.pdf](http://www.oecd.org/cfe/leed/senior_bp_final.pdf)>. This paper provides an overview of research on senior entrepreneurship focussing particularly on the scope of the phenomenon, specific barriers faced by older entrepreneurs, advantages they may have over younger entrepreneurs and key policy considerations. The entrepreneurial activity rates of older women were found to be significantly lower than those of older men.
30. OECD 2013, *Gender gaps in entrepreneurship are large and persistent*, *Entrepreneurship at a Glance 2013*, OECD, July 2013, viewed 12 May 2014 <<http://www.oecd.org/std/business-stats/Entrepreneurship-at-a-Glance-2013-Gender.pdf>>. This brief snapshot highlighted that women remained substantially underrepresented as entrepreneurs in OECD countries. Little had changed since 2000 when the picture was very similar. In all reporting OECD countries, including Australia, women business owners in 2010 less frequently had employees than did men business owners. This meant self-employed women were far more likely to be the sole employee in a business than were men. The gap however, was not as pronounced for Australia as other countries. Self-employed women were also found to earn much less than men. In all countries this gender gap in earnings from self-employment was greater than the wage gap. Women were also found to work on average fewer hours in their businesses.
31. Office for National Statistics 2014, *Self employed workers in the UK - 2014*, Office for National Statistics. <http://www.ons.gov.uk/ons/rel/lmac/self-employed-workers-in-the-uk/2014/rep-self-employed-workers-in-the-uk-2014.html>>. Fact sheet on self-employment by gender.
32. Pettersson, K & Hedin, S 2010, *Supporting Women's Entrepreneurship in the Nordic Countries – A Critical Analysis of National policies in a Gender perspective*, Paper to Gender, Work and Organization, Keele University, 21–23 June 2010, viewed 9 December 2014, <[http://www.nordregio.se/Global/Research/1437\\_Paper\\_Gender%20Work%20and%20Organization\\_Keele.pdf](http://www.nordregio.se/Global/Research/1437_Paper_Gender%20Work%20and%20Organization_Keele.pdf)>. This paper aimed to analyse national state support programmes for women's entrepreneurship in Nordic countries. The authors also applied a geographical perspective. All countries but Iceland were found to have a programme or action plan that aimed to support women's entrepreneurship.
33. Powell, GN & Butterfield, DA 2013, *Sex, gender, and aspirations to top management: Who's opting out? Who's opting in?*, *Journal of Vocational Behavior*, vol. 82, no. 1, pp. 30–36, abstract viewed 09.12.2014,

- <http://www.sciencedirect.com/science/article/pii/S0001879112001509>>. This study examined individual's aspirations to top management, which indicate the extent to which they are opting in or opting out of careers that might lead to top management. Contrary to prior research, women's and men's aspirations to top management did not significantly differ. High-masculinity participants "opted in" more than low-masculinity participants.
34. Powell, GN & Eddleston, KA 2008, [\*The paradox of the contented female business owner\*](#), Journal of Vocational Behavior, vol. 73, no. 1, pp. 24–36, abstract viewed 9 December 2014, <<http://www.sciencedirect.com/science/article/pii/S0001879107001327>>. The authors found that although the firms of male business owners were more successful than those of female business owners on frequently used measures of business success, business owner sex did not predict satisfaction with business success. This supported the existence of a "paradox of the contented female business owner". Female business owners' satisfaction with business success was found to be less related to fluctuations in business performance and sales than that of male business owners.
  35. Powell, GN & Eddleston, KA 2013, [\*Linking family-to-business enrichment and support to entrepreneurial success: Do female and male entrepreneurs experience different outcomes?\*](#), Journal of Business Venturing, 28, 261–280, abstract viewed 9 December 2014, <<http://www.sciencedirect.com/science/article/pii/S0883902612000596>>. The results of this study suggested that female entrepreneurs benefit from the linkages of family-to-business enrichment and support to entrepreneurial success. They did not support the notion that male entrepreneurs benefit from these linkages. Reasons for the benefits experienced by women were explored.
  36. Public Policy Associates, Incorporated 2013, [\*Factors Influencing the Growth of Women-Owned Businesses – Risk Tolerance, Motivations, Expectations, and Culture\*](#), report prepared for the National Women's Business Council, Public Policy Associates, Incorporated, Lansing, MI, viewed 14 May 2014, <<http://www.nwbc.gov/research/new-research-factors-influencing-growth-women-owned-businesses-%E2%80%93-risk-tolerance-motivations>>. The purpose of this research was to understand why the growth of women-owned business lags behind their male counterparts. Research (sample of 81 women business owners) focussed on risk tolerance, motivations and expectations. The research found women were mostly motivated to start a business by independence, flexibility, and work-family balance rather than wealth creation. In starting a business the focus for many women was not growth, but on start-up and stabilisation. As the businesses became established, younger women were more focussed on risks concerned with work-life balance, whereas older women were more focussed on finances. In general, women business owners with high expectations were more comfortable with risk and as a result more likely to grow their business.
  37. Robb, AM & Coleman, S 2009, [\*Characteristics of New Firms: A Comparison by Gender, Third in a series of reports using data from the Kauffman Firm Survey\*](#), Kauffman Foundation of Entrepreneurship, Kansas City, MI, viewed 9 December 2014, <[http://www.kauffman.org/~media/kauffman\\_org/research%20reports%20and%20covers/2009/02/kfs\\_gender\\_020209.pdf](http://www.kauffman.org/~media/kauffman_org/research%20reports%20and%20covers/2009/02/kfs_gender_020209.pdf)>. This report uses data from the Kauffman Firm Survey to explore, by gender, various business, owner, financing and performance characteristics of new businesses in the US. It found that women-owned enterprises tended to start with less capital, and that businesses that started with a higher level of capital showed 'significantly better performance'. However, after controlling for the amount of start-up capital, their results showed that women-owned businesses still underperformed those owned by men in assets, revenue, income, and profits, leading them to conclude that while the level of start-up capital did impact performance, it was not the only factor determining the performance of women-owned businesses.
  38. Scott DeRue, D & Ashford SJ 2010, [\*Who Will Lead and Who Will Follow? A Social Process of Leadership Identity Construction in Organizations\*](#), Academy of Management Review, vol. 35, no. 4, pp. 627–647, viewed 9 December 2014, <<http://amr.aom.org/content/35/4/627.short>>.
  39. The authors proposed that a leadership identity is co-constructed in organizations when individuals claim and grant leader and follower identities in their social interactions. Through this process, individuals internalize an identity as leader or follower, and those identities

become relationally recognized through reciprocal role adoption and collectively endorsed within the organizational context.

40. Terjesen, S 2006, [Gender in Management and Entrepreneurship: Four Recent Texts](#), Management Revue, vol. 17, no. 2, viewed 9 December 2014, <[http://eprints.qut.edu.au/4378/1/4378\\_1.pdf](http://eprints.qut.edu.au/4378/1/4378_1.pdf)>. This article reviews four books: Bruni, A, Gherardi, S & Poggio, B 2005, *Gender and Entrepreneurship: An Ethnographical Approach*, 4<sup>th</sup> edition, Routledge: London. ISBN 0-415-35228-2, 231 pages; Hauge, ES & Havnes, P-A 2005, *Women Entrepreneurs: Theory, Research & Policy Implications*, Hoyskoleforlaget: Kristiansand, ISBN 82-7634-667-7, 175 pages; Fielden, SL & Davidson, MJ (eds) 2005, *International Handbook of Women and Small Business Entrepreneurship*, Edward Elgar, Cheltenham, ISBN 1-84376-012-6, 282 pages; and Pilcher, J & Whelehan, I 2005, *50 Key Concepts in Gender Studies*, 2<sup>nd</sup> edition, Sage: London, ISBN 0-7619-7036-3, 193 pages.
41. UN Women, [Women's Empowerment Principles](#), UN Women, last viewed 22 Jan 2015. <<http://www.unwomen.org/en/partnerships/businesses-and-foundations/womens-empowerment-principles>>. The Women's Empowerment Principles offer practical guidance to business and the private sector on how to empower women in the workplace, marketplace and community. Developed through a partnership between UN Women and the United Nations Global Compact, the Principles are designed to support companies in reviewing existing policies and practices, or establishing new ones, to realise women's empowerment.
42. United States Census Bureau, 2010, [Census Bureau Reports Women-Owned Firms Numbered 7.8 Million in 2007, Generated Receipts of \\$1.2 Trillion](#), Media release, 7 December 2010, United States Census Bureau, viewed 13 May 2014, <[http://www.census.gov/newsroom/releases/archives/business\\_ownership/cb10-184.html](http://www.census.gov/newsroom/releases/archives/business_ownership/cb10-184.html)>. The 2007 Survey of Business Owners highlighted the role of women as business owners, creating revenue and employment. Around 88% of women-owned businesses were non-employer businesses, while less than 1% of women-owned business employed more than 100 people (yet accounted for 36% of women-owned business receipts). The Survey of Business Owners defined women-owned businesses as 'firms in which women own 51 percent or more of the equity, interest, or stock of the business'.
43. US Department of Commerce Economics and Statistics Administration 2010, [Women-owned businesses in the 21<sup>st</sup> century](#), viewed 14 May 2014, <<http://www.esa.doc.gov/sites/default/files/reports/documents/women-owned-businesses.pdf>>. This report was produced for the White House Council on Women and Girls and discussed changes in women-owned businesses, the characteristics of women business owners and potential reasons for disparities when compared to men. Highlighted were: the rate of growth in women-owned business especially health care and education; being older; married; and less likely to have children at home. These women typically worked less hours per week and earned 55% of the annual earnings of men.
44. Williams, DR 2004, [Effects of Childcare Activities on the Duration of Self-Employment in Europe, Entrepreneurship Theory and Practice](#), vol. 28, no. 5, pp. 467–485. <[https://www.researchgate.net/publication/227930257\\_Effects\\_of\\_Childcare\\_Activities\\_on\\_the\\_Duration\\_of\\_SelfEmployment\\_in\\_Europe%2A](https://www.researchgate.net/publication/227930257_Effects_of_Childcare_Activities_on_the_Duration_of_SelfEmployment_in_Europe%2A)>. Using data from the European Community Household Panel survey for 1994–1999, this study estimates the effect of time spent caring for children on the duration of self-employment, controlling for other factors that affect self-employment success rates. The study found that caring for children significantly reduces the duration of self-employment ventures, for both males and females, and in most countries studied. The results suggest that policy makers need to consider child care policies in conjunction with self-employment policies.
45. Women Matter, 2012, [Women Matter 2012: Making the Breakthrough](#), McKinsey & Company report, March 2012, <[http://www.mckinsey.com/client\\_service/organization/latest\\_thinking/women\\_matter](http://www.mckinsey.com/client_service/organization/latest_thinking/women_matter)>. This report examines the gender-diversity programs of 235 large European companies, and investigates what initiatives companies are taking, what is working well or less well, and why.

46. Womenable 2013, [\*The 2013 State of Women-Owned Businesses Report: A Summary of Important Trends, 1997–2013\*](#), Womenable, US, viewed 18.12.2014, <[https://c401345.ssl.cf1.rackcdn.com/wp-content/uploads/2013/03/13ADV-WBI-E-StateOfWomenReport\\_FINAL.pdf](https://c401345.ssl.cf1.rackcdn.com/wp-content/uploads/2013/03/13ADV-WBI-E-StateOfWomenReport_FINAL.pdf)>. This report provides the third annual investigation into the state of women-owned businesses in the US. Two of the key findings were that women-owned businesses grew at one and a half times the national average between 1997 and 2013 and that one in three of these businesses are owned by women of colour. The report also notes that women-owned firms are starting and growing businesses in all industries, diversifying into sectors previously described as “non-traditional” for women; and discuss the point at which entrepreneurs make the transition from “jack of all trades” to CEO—hiring senior managers, delegating day-to-day responsibilities, and building management systems – which they claim are when businesses reach the 5-9 employee and \$250,000–499,999 revenue marks. The report notes this is a point in a firm’s growth journey at which women business owners would benefit from education, mentoring and peer support.

## **Websites**

A google search of 'Australian business women network' brings up 45 network organisations for Australian businesswomen in the first few pages, and that's not counting organisations with names that would not come up using those specific search terms.

Entities such as the Workplace Gender Equality Agency (WGEA), the Human Rights Commission, Australian Businesswomen's Network (ABN), Women in Global Business (WIGB), the Australian Women Chamber of Commerce and Industry (AWCCI), SheBusiness, Business Chicks, Australian Women's Network, [BoardLinks](#) network, the [AppointWomen](#) register, the ASX 200 [Chairmen's Mentoring Program](#) and BPW Australia (Australian Federation of Business and Professional Women) to name a very few, recognise, promote and facilitate women's business activity and access to resources.

The internet teems with informal support groups, blogs, advice columns and discussion forums that encourage and endorse women's ambition and enterprise. There are also a wide range of networking sites available for both men and women.

A number of gender based business reports can be found at <<http://www.womenonboards.org.au/pubs/reports/>>, while a range of statistics for women in business can be found at the Business Coaching and Mentoring Blog <<http://www.exponentialprograms.com/business/blog/women-in-business/women-in-business-statistics/>>.