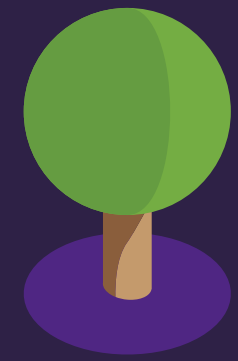
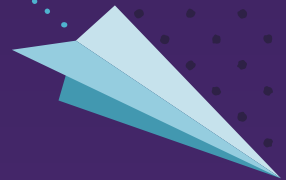
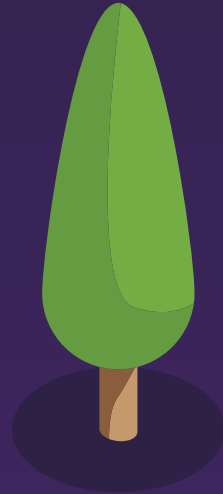


# WOMEN IN BUSINESS

SMALL BUSINESS SOCIAL  
IMPACT SERIES 2020



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## About the Chamber of Commerce and Industry Queensland

CCIQ is Queensland's peak industry representative for more than 445,800 businesses in Queensland. CCIQ advocates on local, state and federal matters to advance the interests of industry. The chamber is Queensland's largest business organisation that holds state-wide membership across all industry sectors and has been providing representation for over 140 years. CCIQ also produces the largest survey reporting on business sentiment and conditions in Queensland. Consistent and timely reporting ensures that regular and comprehensive consultation is driving policy decisions within the Queensland parliament.

# EXECUTIVE SUMMARY

"Gender issues facing women in business have been hotly debated in the social and political forum. The report makes it clear that women do face specific challenges when working in small businesses. Improving equality and working conditions for all genders will lead to constructive social and economic outcomes for Queensland and its small business community."

The Women in Business report is the first in the Small Business Social Impact series completed by the Chamber of Commerce and Industry Queensland (CCIQ). The purpose of the report was to profile the challenges facing Queensland's female workforce. Achieving this analysis required a comprehensive review of statistical data from the Australian Bureau of Statistics (ABS) as well as original findings from the Suncorp-CCIQ Pulse Survey (Pulse Survey) and stakeholder consultations. Here, the insights were delivered from the perspective of the business owners and management staff who are the most likely to participate in the Pulse Survey.

Findings make it clear that women face unique challenges when participating in small businesses. These struggles stem from the need for flexible working arrangements and ongoing workplace inequality. More specifically, the most significant and consistently flagged issues were found to include:

- 1) The need for flexible working arrangements
- 2) Inadequate childcare support for working parents
- 3) Dealing with the burden of high parental leave costs

How women experience these issues, and the way that small businesses combat them formed the basis of the report. Armed with the understanding of the social and economic impact that companies have upon their employees and the broader economy will lead to improved outcomes for the future workforce. Therefore, the report will function as a resource assisting the state government in identifying the challenges for women presented by the typical working conditions of small and medium-sized enterprises (SMEs).

## The main findings from the report include:

1

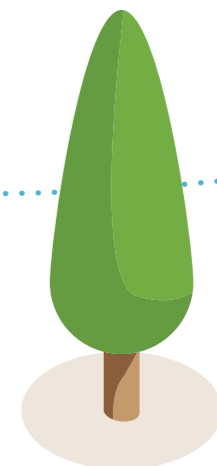
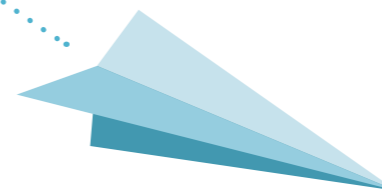
**Finding 1:** Despite improvements in the gender gap, there remain opportunities for further equality in the workforce. Research has identified that differences still exist in workforce participation, economic security, and remuneration structures.

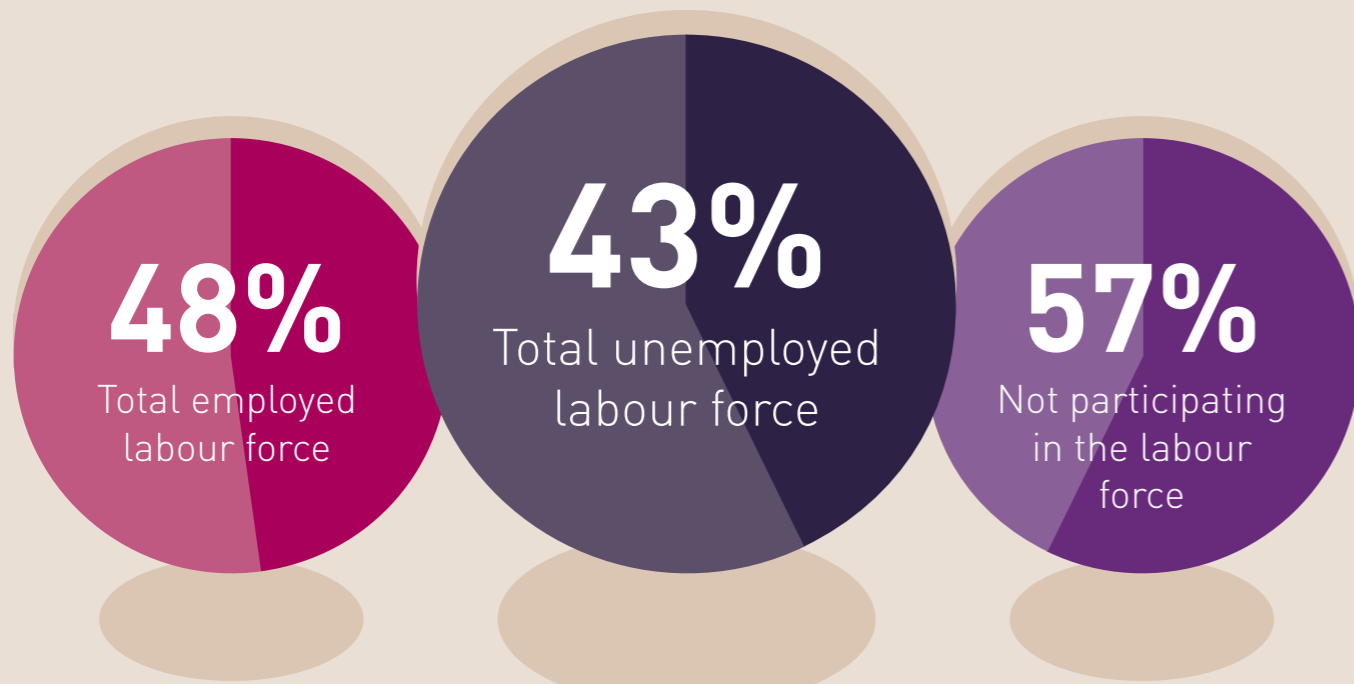
2

**Finding 2:** Of all the issues presented to women in the workplace, small businesses rate flexible working arrangements, inadequate childcare options and parental leave costs as the most pressing.

3

**Finding 3:** Given the relative size of small businesses, employers can identify and manage the unique challenges facing women more easily. Primarily, flexible working arrangements were the primary lever for delivering both optimal social outcomes for women as well as economic growth for the business.





**Women represent 48% of the total employed labour force<sup>1</sup>.**

The gender gap between labour force employment has closed by four percentage points since January 2010.

**Women fared better than men accounting for only 43% (71,900) of unemployed workers (Jan 2020)<sup>1</sup>.**

From the 1.3 million women participating in the workforce, the unemployment rate was 5.5%. This is compared to the male unemployment rate of 6.7%, and the trended state total 6.13% during the same period.

**There remains a significantly larger proportion of women not participating in the workforce in Queensland.**

Currently, 57% (816,000) of those not participating in the workforce are women<sup>1</sup>.



1. ABS, Labour Force, Australia, January 2020, cat. no. 6202.0; Table 6.

# SNAPSHOT

## WORKFORCE PARTICIPATION

# 1.2m

### Employed (+2.1% p.a.)

There are currently 1.2 million women employed in Queensland<sup>2</sup>. Over the most recent decade, female employment has grown by approximately 2.1% p.a. (+22,000 p.a.).

# 61.9%

### Participation rate<sup>2</sup>:

Women **61.7%** (+0.1% p.a.)

Men **70.2%** (-0.5% p.a.)

## ECONOMIC VALUE OF THE GENDER GAP

# \$20.6B

The value of the participation rate gap between men and women totalled \$20.6 billion during the 2018-19 financial year<sup>3</sup>. In growth terms, equal participation between men and women would equate to an addition 6.8% in gross state product.

# \$113,000

The average value of productivity for the female labour force is equivalent to \$113,000 per annum<sup>3</sup>.

## ECONOMIC SECURITY

# 55%

### Full-time

Significantly fewer women work on a full-time basis compared to men. Remaining consistent over the last decade, merely 55% (677,500) of women were employed in full-time contracts, compared to the 82% of men<sup>2</sup>.

# 197,300

### Underemployed part-time workers

Consistent with there being more women employed on a part-time basis, a more significant proportion were underemployed. Currently, 197,300 employed women would prefer to be working more hours but are unable to source appropriate arrangements<sup>2</sup>.

# \$87,600

### Superannuation gap

Leading into the approximate retirement age (65), the average superannuation balance for women in Australia is \$245,100<sup>4</sup>. Alarming, the gap between retirement wealth is at its highest (\$87,600) in the 55-64 age bracket.

## QUEENSLAND GENDER PAY GAP

# 18.5%

### Pay gap (full-time earnings)

Female \$1,460.90

Male \$1,792.50

Women working full-time currently earn, on average, \$331.60 less than their male counterparts. This gap has closed significantly since May 2012 when it totalled 23.8% (\$364.50)<sup>5</sup>.

# 30.4%

### Pay gap (total earnings)

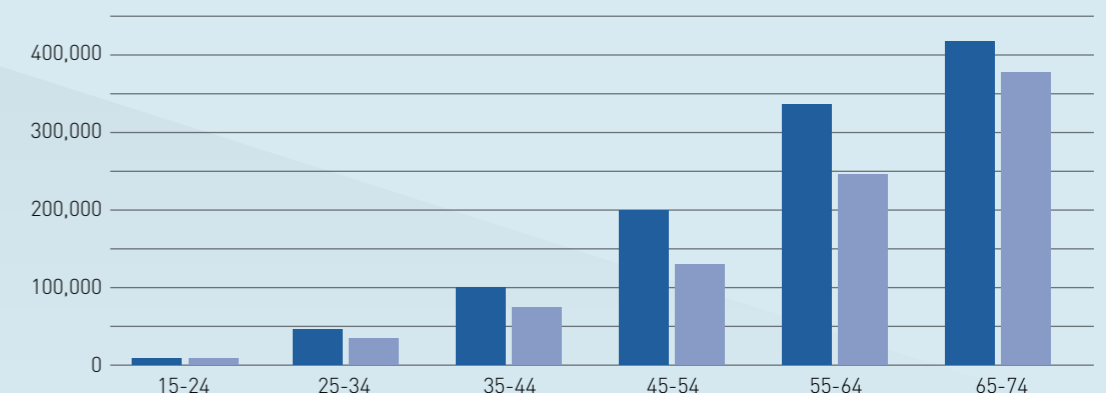
The gender pay gap for total average weekly earnings is 30.4% (\$446.90)<sup>5</sup>.

2. ABS, Labour Force, Australia, January 2020, cat. no. 6202.0; Table 6.  
3. Jack Baxter, CCIQ Experimental Gross State Product Model (April, 2020).  
4. ABS, Household Income and Wealth, Australia, cat. no. 6523.0, 2017-18.  
5. ABS, Average Weekly Earnings, Australia, November 2019, cat. no. 6302.0; Table 11C.



## LIFECYCLE SUPERANNUATION BALANCE (MEAN)

Male Female



# SETTING THE SCENE FOR WOMEN IN BUSINESS

“According to CCIQ’s Women in Business survey, the need for flexible working arrangements, the cost of childcare, and parental leave burdens were all identified as having the most significant social impact upon the female workforce.”

Regardless of age, nationality or gender, the public cannot argue against the fact that women face unique challenges in the workforce. Discussions surrounding these challenges is commonly limited to the gender pay gap, which involves the disparity between the average weekly earnings for men and women in full-time employment. However, the challenges that women face are far more diverse, and also include the adequacy of gender-specific amenities, recruitment biases, the need for flexibility, maternity leave requirements, and much more.

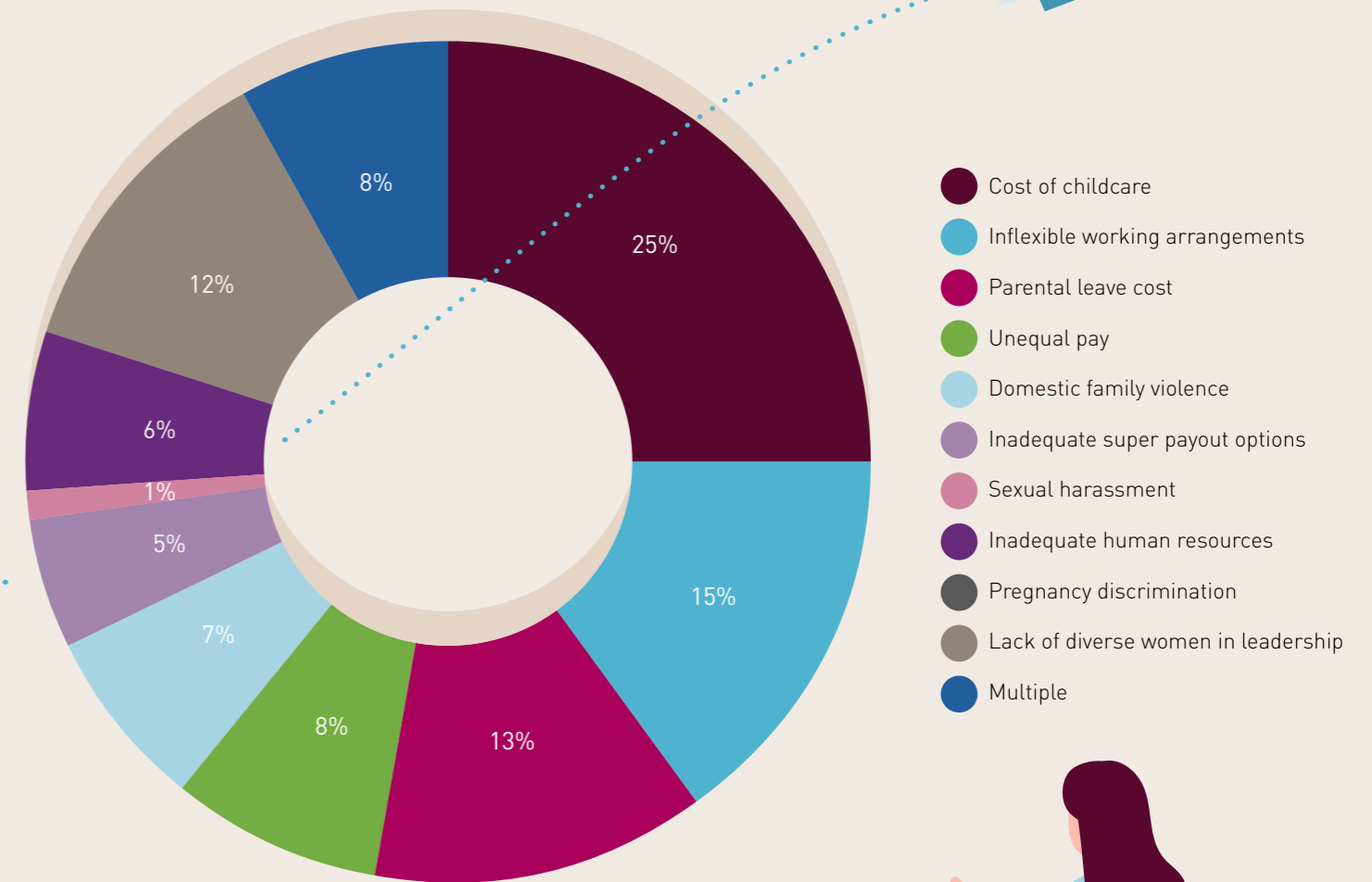
Oppositely, small businesses face their own set of challenges when promoting a culture of equality. However, the challenges for smaller enterprises centres primarily around the fact that they are often severely under-resourced, understudied and susceptible to being less involved in political decision-making. Engaging with the business community was, therefore, conducted through the Suncorp-CCIQ Pulse Survey (Pulse Survey) to ascertain the primary issues facing women in business (June quarter 2019). Sourcing the appropriate information involved determining what the social and economic impacts were and why businesses either fail to meet or far exceed minimum best practice requirements for workplace equality.

The survey found that the cost of childcare (25%), inflexible working arrangements (15%), and the monetary burdens of parental leave (13%) have the most significant social impact upon working women in Queensland (see Figure 1).

These issues also stood out during the multiple stakeholder engagement sessions hosted by CCIQ. Interestingly, however, was the fact that qualitative findings suggest that childcare and parental leave burdens were only problematic due to the inflexibility of traditional working arrangements. The case studies also revealed that while these topics may have been considered initially as female issues, they now extend beyond gender, also affecting families and the competitive advantage of businesses.

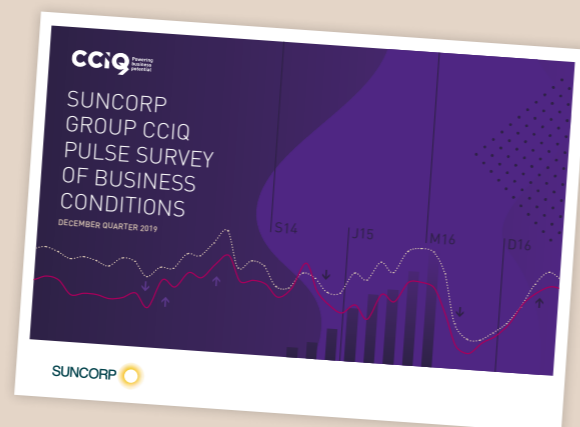


Figure 1: Women in Business Hot Topic Survey



## What is the Pulse Survey?

The Pulse Survey of Business Conditions is the largest survey of the state’s 445,800 small businesses and serves as a leading indicator of sentiment in Queensland. Incorporated in each Pulse report is a hot topic survey. The hot topic for the June quarter (2019) looked into the social barriers facing women in business. There has since been updated analysis of business sentiment in Queensland up to March 2020.



# CASE STUDY 1: THE FITTING ROOM ON EDWARD

## Delivering flexible working arrangements is not a stationary process

The Fitting Room on Edward (The Fitting Room) is the largest independent alterations tailor in Queensland. The diverse business has grown by delivering a complete service offering which includes alterations, garment mending, style advice, and concierge delivery within the Brisbane CBD and the rest of Australia through e-commerce. The Fitting Room comprises a workforce of predominantly women (90%) which has been a significant driver of the successful business model.

Clare Sheng (Director) makes it known that as a mother herself, she understands the challenges that women face in business. As a priority, equality is promoted amongst all staff members, including Clare herself. This is achieved by ensuring that everyone is compensated equitably for their responsibilities at work. Even more, all staff are provided with the option to transition between casual, part-time or full-time contracts depending on their particular circumstance.

Other pressing challenges for women centres around their family commitments as mothers. Since commencing, Clare knows that as women and mothers, the need for flexibility evolves daily. The most common forms of flexible working arrangements necessary at The Fitting Room have been working around school hours through shortened or compressed workdays, utilising carer and unpaid leave, and, more recently, working remotely from home. Like many small businesses, operating around flexible working arrangements requires a workplace culture of collaboration and communication. This has undoubtedly been the case, with long term employees understanding that flexibility and assistance must involve a balance of give and take.

As a business owner, Clare admits that significant challenges exist when interpreting employment legislation such as the Fair Work Act. This has been the result of constant legislative amendments, the difficulty of understanding business exposures, and a lack of translation to other languages. These challenges emphasised the importance of outsourcing HR services such as those offered by CCIQ, Employsure, and many other small and local professional service providers.

Looking to the future, The Fitting Room will continue to grow, especially as more women seek meaningful working commitments and relationships.

“Partnering with a predominantly female workforce has been the centre of the successful business model. As a mother myself, I understand first hand the challenges of balancing family and work life, especially during the years when our children need us the most. Knowing how and when the ladies need to work flexibly has never been a fixed process, but we all understand that help is always available and requires a balance of give and take. Together, we are all responsible for the ongoing growth of the business which is now the largest independent alterations tailor in Queensland”

**CLARE SHENG, DIRECTOR**

### Recommendations for regulators:

- 1 Provide a summary of legislation in layman terms
- 2 Deliver a succinct summary of business obligations stemming from new or amended legislation
- 3 Recommend where business can source tailored information and advice
- 4 Provide a complete translation for all legislation

# UNDERSTANDING THE SOCIAL AND ECONOMIC IMPACTS OF WOMEN IN BUSINESS

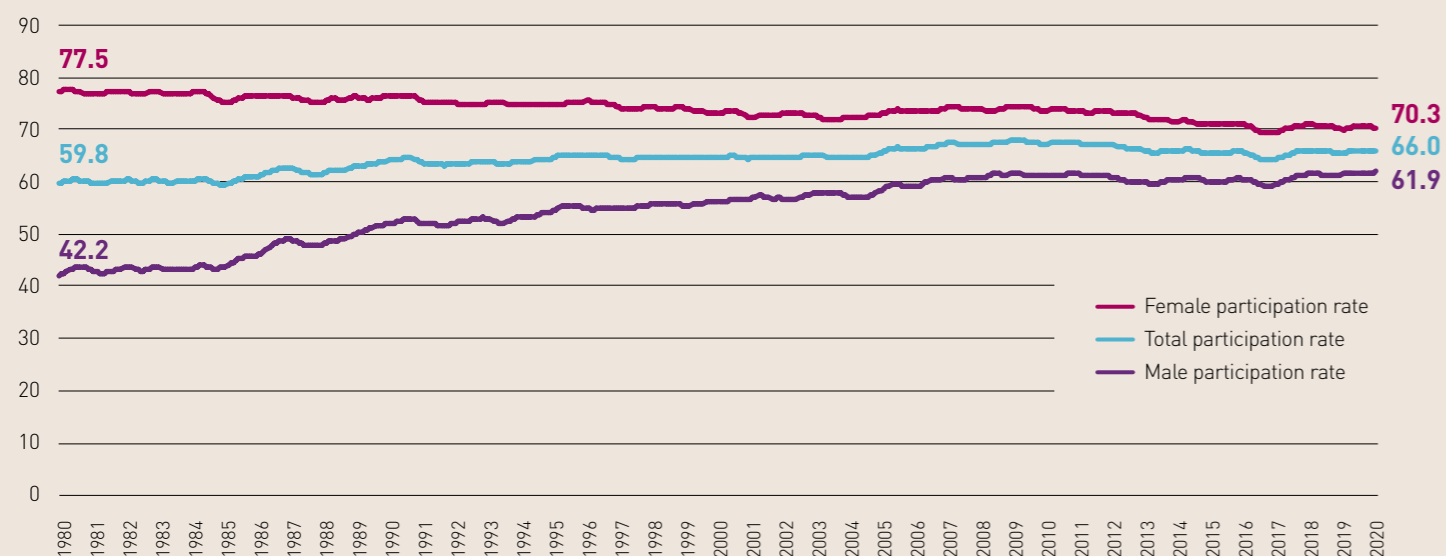
## Women in business: Striving for social change

While small businesses contribute to the state and national economy, they also contribute to their local communities through social impact. Social impact here refers to the positive or negative effect that working arrangements have on work-life balance, productivity and organisational culture.

If a business provides improved working conditions for women and attempts to facilitate gender equality within the workplace, this can constitute a positive social impact. Oppositely, if a company has an extreme lack of gender-neutral working arrangements or outwardly hostile attitude towards equality, it may result in negative social impact and perpetuating forms of gender inequality.

Striving for social reform has been a necessary step forward for Queensland. In recent decades, female participation in small businesses was limited by stereotyping, especially the re-enforcement of the breadwinner husband and the stay-at-home wife model. While stereotyping is still prevalent today, there is far greater social awareness around the consequences that gender inequality has, whether in the workplace or at home. This has driven a significant closure of the gender gap, with the participation rate of women currently estimated to be growing by 11.7 per cent, per decade between January 1980-2020 (see Figure 2).

Figure 2: Closing the Participation Rate Gap in Queensland. Source: ABS 6202.0



**Social and Economic Impact: Not mutually exclusive**

Improved economic impact



Improved social impact



Better working arrangements



Workplace cultural reform



Gender based inequality

## Women in business: Delivering economic growth

The elimination of gender inequality is warranted for various reasons. Most importantly, women's working rights must be protected to ensure that social values are upheld and improved for future generations. However, there is also an economic argument for a more inclusive workforce.

CCIQ conducted internal modelling on what the economic impact of the gender participation gap was for Queensland. At the end of the 2018-19 financial year, the value of gross state product (GSP), or economic production, totalled \$357 billion. During the same period, the productive labour force was 2.7 million; or 1.4 and 1.3 million working men and women, respectively (rounded). This statistic represents the fact that an elimination of the participation gap would require an additional 173,600 women in business or actively seeking work.

In brief, the results of the model highlights that every one per cent gap in the participation rate represents \$2.4 billion of foregone value to the state economy. This finding takes the total economic value of the participation gap to \$20.6 billion, or 5.8 per cent of GSP (see Table 1).

Table 1: Modelling the Economic Value of the Participation Rate Gap

	Participation rate (%)	Female Labour Force ('000)	Female GSP Contribution (\$m)	Total GSP (\$m)	GSP Growth (%)	GSP Growth (\$m)
Modelled	61.6	1,288.20	145,566.07	357,006.78	-	-
	62	1,296.56	146,511.30	357,952.02	0.3%	945.23
	63	1,317.47	148,874.39	360,315.10	0.9%	3,308.32
	64	1,338.39	151,237.47	362,678.19	1.6%	5,671.41
	65	1,359.30	153,600.56	365,041.27	2.3%	8,034.49
	66	1,380.21	155,963.64	367,404.36	2.9%	10,397.58
	67	1,401.12	158,326.73	369,767.44	3.6%	12,760.66
	68	1,422.03	160,689.81	372,130.53	4.2%	15,123.75
	69	1,442.95	163,052.90	374,493.62	4.9%	17,486.83
	70	1,463.86	165,415.98	376,856.70	5.6%	19,849.92
	70.3	1,470.13	166,124.91	377,565.63	5.8%	20,558.84

Source: Baxter, Experimental Gross State Product Model, 2020.

Note: Current female participation rate = 61.6%; Current male participation rate = 70.3%

The model's original estimate for GSP using current participation rates has an error of 0.01%

For comparison, a 2018 report by KPMG modelled that greater inclusiveness for women in the workforce would also reap vastly improved economic performance. Namely, by halving Australia's labour force participation gap, GDP was estimated to grow by \$60 billion. Not only that, but the cumulative living standards were also deemed to experience growth of \$140 billion, both within 20 years<sup>6</sup>. There is a strong incentive to make flexible working conditions as accessible as possible for the female workforce to facilitate greater engagement in working relationships.

## Legislation and Women in Business: Introducing Fair Work Guidelines

A fundamental aim of industrial relations law is to ensure that productive working relationships exist between employees and employers. Achieving effective working relationships is done through the protection of each parties' rights and entitlements as established through the Fair Work Act 2009 and other relevant legislation. Upholding the minimum requirements of the act is also necessary for supporting business health, as the more supported an industry, the higher the likelihood of its prosperity. This suggestion is especially valid for small businesses, with workplace gender equality being able to support positive workplace and societal outcomes in Queensland.

6. KPMG, Ending Workforce Discrimination Against Women (Australia: KPMG, 2018), 2. <https://assets.kpmg/content/dam/kpmg/au/pdf/2018/ending-workforce-discrimination-against-women-april-2018.pdf>



I am a woman in a small business, I face the challenge of...

Needing help juggling the competing commitments of home and work-life

Having to wear lots of different hats

Feeling burdened by not being able to spend quality time with my children

High cost burdens of parental leave

Feeling isolated when effected by sexual and workplace harassment

Not having female role models in the business that I work for

Juggling all of the responsibilities of being a single parent

Feeling the guilt of needing flexible working arrangements

Needing to be flexible

Working around insufficient female amenities

Affording childcare so that I can return to the workforce

Dealing with ongoing salary disparities

Bearing the weight of family and relationship troubles

Trying to break through the glass ceiling

# PROFILING WOMEN IN BUSINESS

Growth in female participation has stemmed from the important steps forward in gender equality and inclusiveness in the workplace. Despite this, challenges surrounding the gender gap are still prevalent in statistical data made available by the ABS.

Until as late as December 1988, less than half of the female working age population participated in the workforce<sup>7</sup>. This number has since grown by 24 per cent with 1.3 million women now employed or actively seeking work in Queensland. More specifically, 48 per cent (1.2 million) of the employed workforce is now women with just over half (55%) working on a full-time basis<sup>2</sup>.

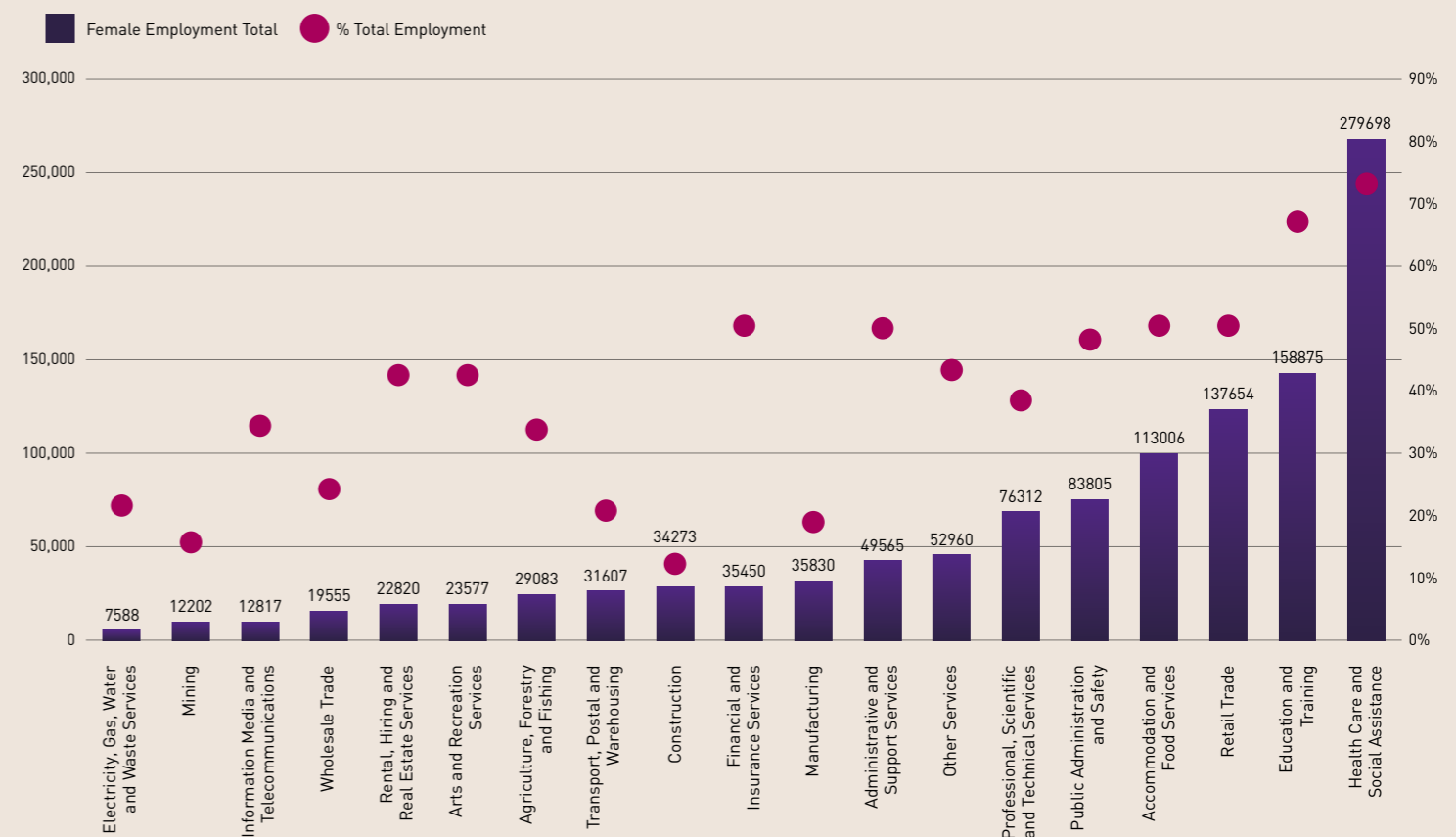
While there have been significant steps forward in gender equality, challenges remain in the context of the gender pay gap. For women employed on a full-time basis, the pay gap had closed by nine per cent since May 2012 when the Queensland comparison was first made available. Despite this step forward, the disparity still equates to \$331.60

(18.5%) per week. This gap widens to \$446.90 (30.4%) per week when the scope is relaxed to total average earnings regardless of the contracted terms of employment (i.e. full-time, part-time or casual)<sup>5</sup>.

Many factors have underpinned the gender pay gap. They range from the historical debate surrounding pay biases and the glass ceiling, to the difference in industry representation between genders. Currently, women are represented more significantly in the health care and social assistance (280,000), education and training (159,000), and retail and trade (138,000) industries. These same three industries were among those with the highest proportion of female employees compared to men (see Figure 4). Otherwise, women continue to be underrepresented in the construction (14%), mining (18%) and manufacturing (22%) industries. Figure 4 makes clear that in Queensland, women have been less likely to participate in businesses and industries that require a higher intensity of manual labour.

7. Working age population refers to the collection of individuals aged between 15 and 64

Figure 4: Female Employment by Industry in Queensland (Nov 2019) Source: ABS 6291.0.55.003





Results regarding the scope of work completed by women and men further confirmed this observation. This finding follows a significant underrepresentation of women in laborious roles such as machinery operators (10%), trades workers (15%) and labourers (35%; see Figure 5).

Knowing this, the sectors with the highest gender pay gap in Queensland included construction (24.1%), health care and social assistance (24.0%), and transport, postal and warehousing (23.6%; see Figure 5). It is particularly alarming

that the health care and social assistance industry, which has the second-highest gender pay gap, also has the most significant female representation. **It is therefore clear that future discussion surrounding the gender gap must focus on delivering equal opportunities for women, compensated by fair remuneration for comparable responsibilities in the workplace.**

Figure 5: Female Representation by Scope of Work in Queensland Source: ABS 6291.0.55.003

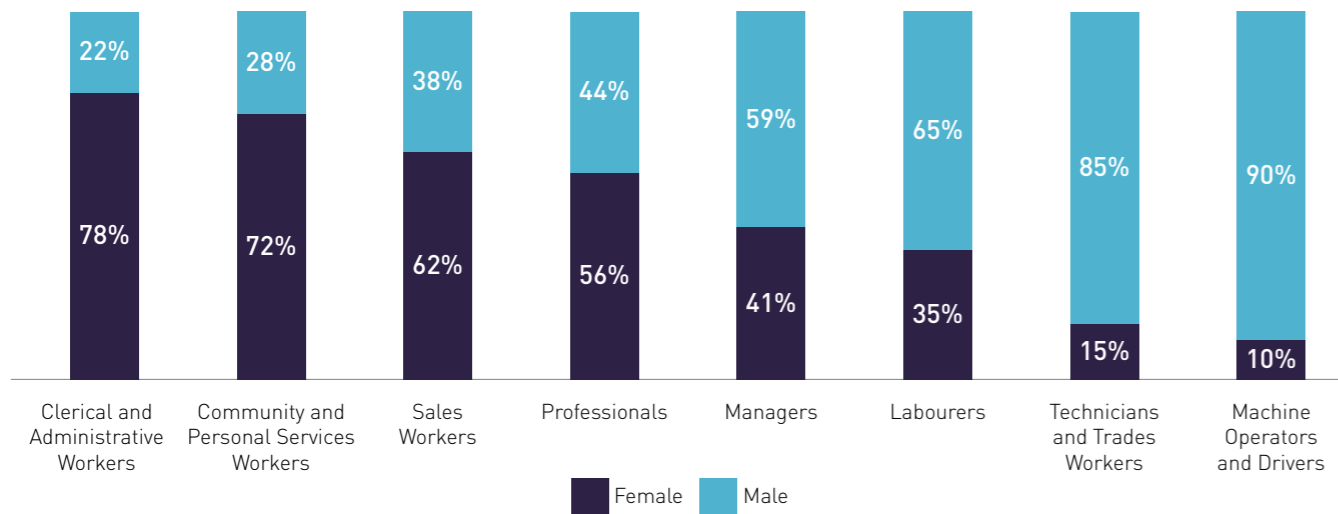
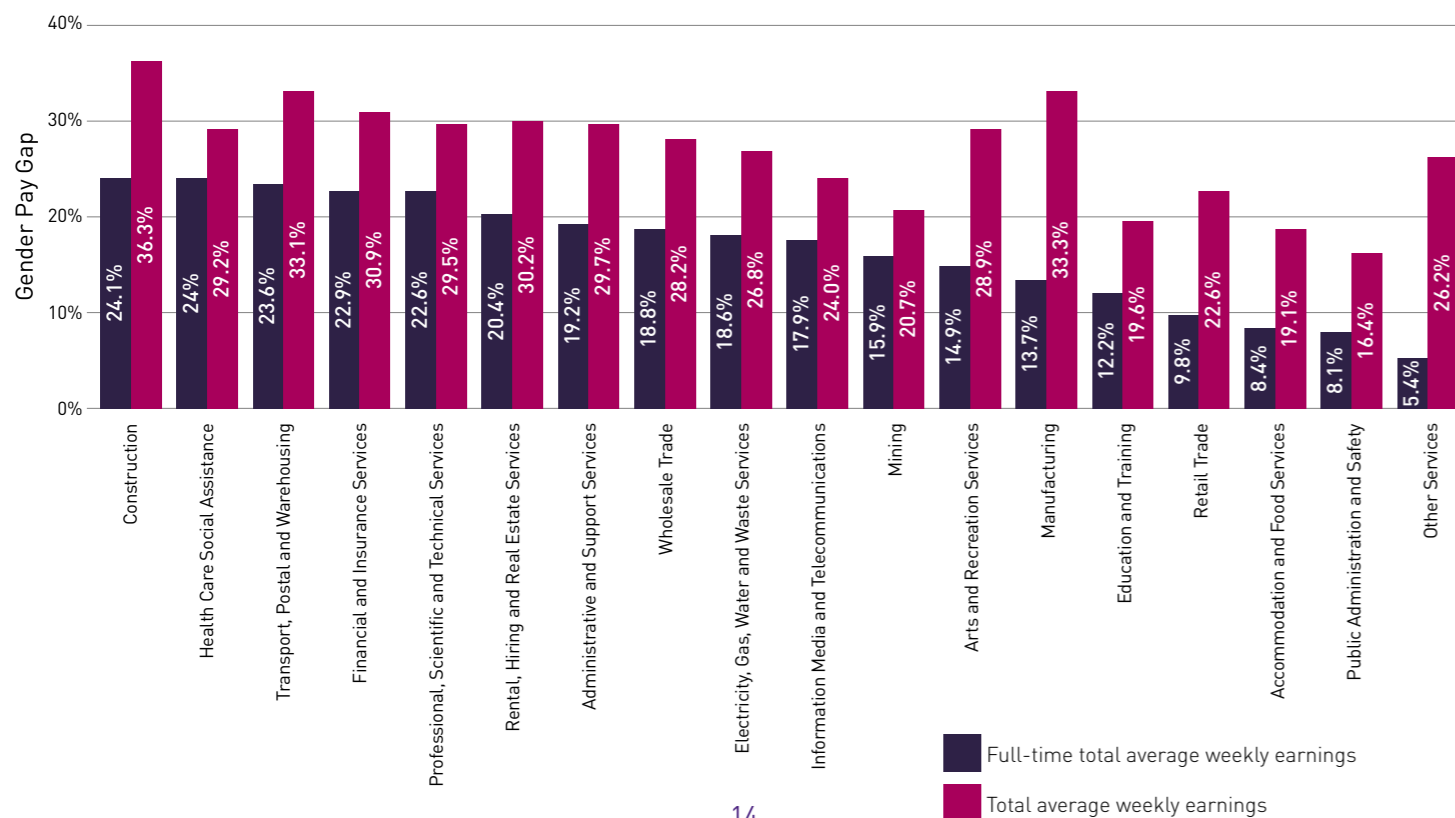


Figure 6: Analysis of Gender Pay Gap Across Industries (%) Source: ABS 6302.0 (Nov 2019)



I am an employer of women in business, I face the challenge of...

## Managing the attitude towards women inequality in the workplace

Affording to offer flexible working arrangements

Battling the social and political environments of workplace equality

Fostering a culture where women feel safe to speak out about the troubles they face

Implementing and managing job share roles for women

Increasing staff member's workload due to maternity leave or paternity leave

Ensuring that any women on maternity leave are kept updated with changes in the workplace

Finding the time to plan for women returning to work

Finding women to employ in male-dominated industries

Allowing women to have flexible working arrangements while requiring flexibility in our business

Changing the mindset that women can't progress their career in small businesses

# PROFILING SMALL EMPLOYERS OF WOMEN IN BUSINESS

The initial hypothesis for small businesses was that they would be less accommodating of gender equality and workplace flexibility due to being under-resourced. On the contrary, this was not the case. Interviewed businesses were not only proactive about Fair Work guidelines but also had internal processes ensuring that minimum legislative requirements were being exceeded. All of the small companies that CCIQ interviewed were able to provide recommendations on non-compulsory changes that they have adopted to boost equality and inclusiveness in the workplace.

## Profiling small business

There are many different definitions for what constitutes a small business; they range from the value of turnover to the number of staff employed during the financial year. CCIQ adopts the ABS's definition of a small business as being those who are either non-employing or employers of up to 19 individuals<sup>8</sup>. Currently, there are more than 445,800 small businesses across Queensland, representing 97.4 per cent of total businesses in the state. The industries with the greatest representation in Queensland includes the construction (17.1%), rental hiring and real estate (11.6%), and professional, scientific and technical service sectors (11.5%; see Figure 6)<sup>9</sup>.

While Queensland specific data is not publicly available, small businesses contributed to 44.2 and 34.2 per cent of total Australian employment and economic production during the 2017-18 financial year (see Figure 7). It is for this reason that CCIQ upholds the view that small businesses drive social and economic outcomes in Queensland.

The challenges facing small businesses is that they often lack resources, whether related to financial cashflows or the availability of skilled labour. This fact has fuelled the perception that participation in smaller enterprises makes it more challenging to manage equitable and flexible working environments. Such a suggestion was only partially satisfied through

consultation. Instead, stakeholders emphasised the troubles they face in affording to offer flexible working arrangement, coping with the increased workload when women go on maternity leave, and the implementation of productive job share roles.

Conversely, other small businesses were highly accommodating of women in business, taking the uniqueness of gender-specific challenges in stride. What was consistent in each case was the discussion around equality and flexibility as being something enshrined within the workplace culture or business model. The consultation sessions identified various ways that this was achieved, including:

1. Allowing women to work around school hours through a combination of compressed and shortened working hours;
2. Providing the option to transition between casual, part-time and full-time working arrangements;
3. Ensuring the inclusion of workplace culture and equality provisions in working contracts;
4. Making women feel comfortable and responsible for speaking out about the challenges they face in the workforce;
5. Encouraging staff to take paid carers leave or unpaid leave where necessary;
6. Implementing working from home provisions to support women that require extended absences;
7. Having clearly defined roles to manage responsibilities better; and
8. Promoting a culture where assistance is balanced between give and take

Another consistency was that each of the businesses that took steps to improve working conditions reported immeasurable social and economic impact, both for the company and its employees.

<sup>8</sup> Parliament of Australia, Definitions and data sources for small business in Australia: a quick guide (December, 2015), [https://www.aph.gov.au/About\\_Parliament/Parliamentary\\_Departments/Parliamentary\\_Library/pubs/rp/rp1516/Quick\\_Guides/Data](https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/rp/rp1516/Quick_Guides/Data)  
<sup>9</sup> ABS, Counts of Australian Businesses, Including Entries and Exits, June 2015 to June 2019, cat. no. 8165.0.

Figure 6: Queensland Small Business Counts By Industry Source: ABS 8165.0 (June 2019)

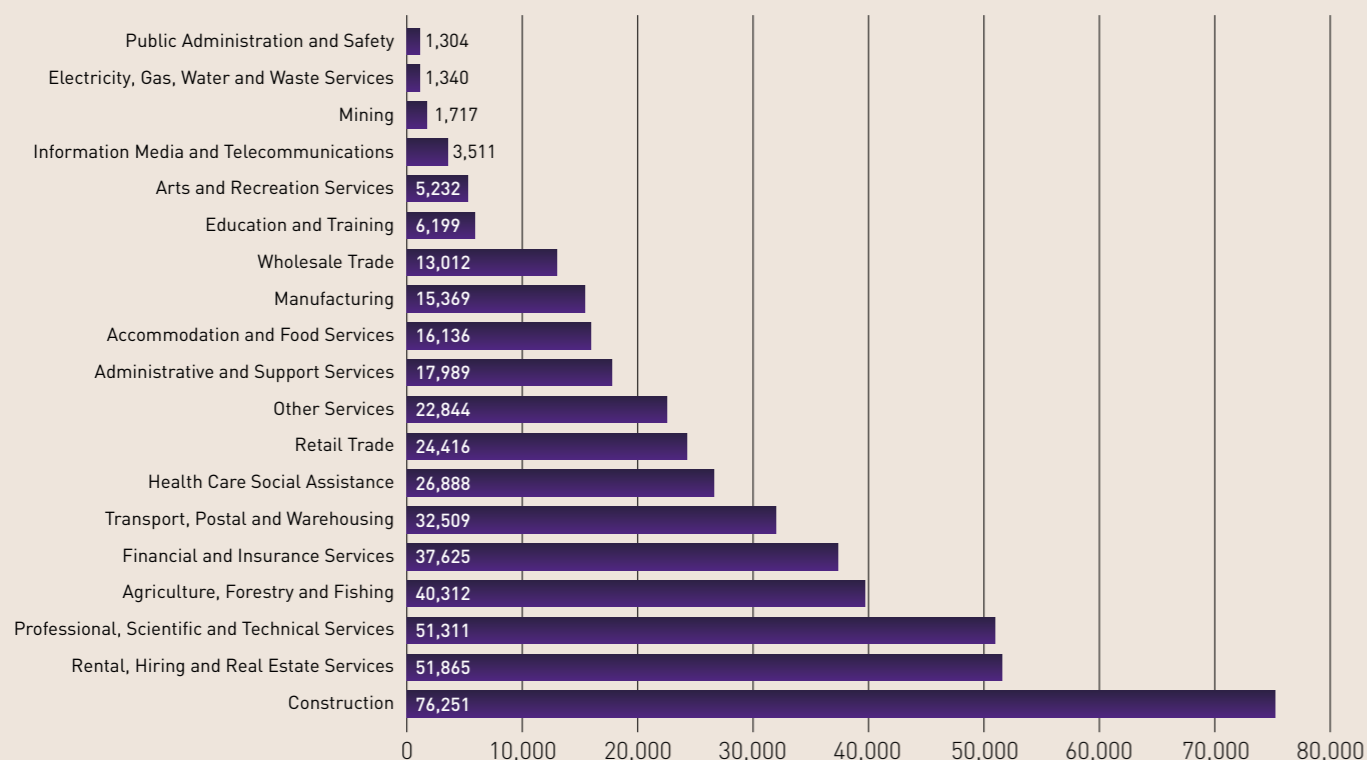
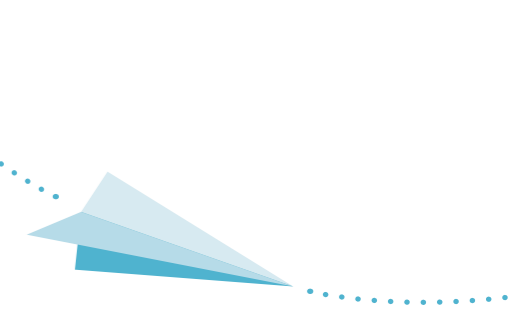
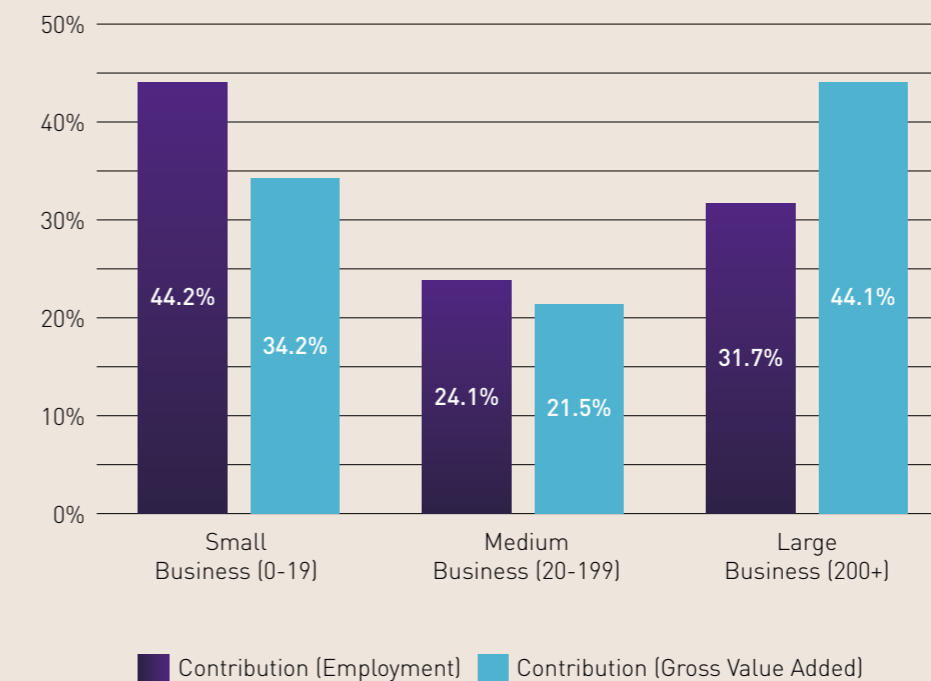


Figure 7: Analysis of the Economic Contribution of Small Businesses in Australia Source: ABS 81550D0001\_201718



# CASE STUDY 2: MADE 4 MEDIA

## Nurturing confidence in a male-dominated industry

Growing from a sole trader in a home office to a successful small employer of seven, Made 4 Media (M4M) brings together over a century of combined media experience. Looking into the history of the M4M team would show successful projects such as the 'Expo '88', The Allison Baden-Clay Foundation, Roadshow Films and much more. Despite delivering services across all forms of media, what sets the M4M team aside from its competitors is that they are primarily comprised of women in a heavily male-dominated industry.

Despite the results of the Women in Business survey, Rebecca Pini (Director) does not view flexibility or parental burdens as the most pressing issue facing women in business. Rebecca admits that this flows from her understanding of the challenges facing women and mothers, as she started the company with two young children of her own. Instead, gender discrimination is the most pressing issue in select industries such as information media and telecommunications. This is especially true of the sectors that M4M specialises in, as men traditionally have a much larger representation.

While Rebecca has fostered an internal working environment where inequality is not tolerated, this does not limit its exposure through day-to-day dealings. This is because the team is often required to tender for working contracts and participate in working events where inequality issues are still experienced. Rebecca makes it clear that while it does not reflect the treatment of the collective group, common discrimination issues unique to her women has included inappropriate innuendos, inferior treatment, and social exclusion. Experiences like these have dire social and economic impacts upon the female workforce, especially when it impacts the confidence of women in their early career.

Rebecca has made it a personal responsibility to employ staff entering the industry and delivers mentoring on how to succeed in male-dominated industries. Interestingly, this has resulted in the current structure of the business, as it has been increasingly difficult to attract men who seemingly prefer the guidance of male figures.

M4M is a strong advocate for women in business and the elimination of gender discrimination. As a priority, Rebecca wants to see an end to the mistreatment of women and gender stereotypes such as the perceived difference in the career timeline of men and women. M4M encourages working women through the 'She Society' which aims to create social change by promoting the positive initiatives of women in business.

While the M4M brand continues to grow, the business will always stick to its roots as being a profitable business, run by a small team (>10) of professionals.

### Recommendations for regulators:

- 1 Greater promotion of female working groups
- 2 Improving access to small business mentor services
- 3 Preventing shortlist contractors for procurement opportunities
- 4 Starting a state-wide women in business week to encourage female participation

"Over my 30-year career, I have seen the role that confidence plays for women looking to succeed in their career. It can be 'make or break' for younger workers. Especially concerning inequality and discrimination, there remain many challenges facing women in dealings with external stakeholders. I have seen this play out all too often since starting on the journey of Made 4 Media. Recognising the impact that unfair treatment has upon women has fuelled my responsibility to nurture confidence through the power of mentoring"

**REBECCA PINI, DIRECTOR**



# GOING BEYOND BEST PRACTICE

“There is no ‘one size fits all’ approach for delivering optimal social outcomes for women in business. However, general observations suggest that flexible working arrangements lead to improvements in work-life balance and eased childcare burdens when participating in the workforce.”

While flexible working arrangements, parental leave and childcare schemes are legislated to ensure employee entitlements are supported, critique will often arise over the perceived discord between policy intentions and what occurs within smaller workplaces<sup>10</sup>. Exceeding minimum standards for flexible working arrangements has significant flow-on benefits for women in business. Particularly, strong links were identified to exist between flexible working arrangements and improvements in the downstream challenges identified in the Women in Business survey. Most pressing, for women juggling family commitments, working through flexible working arrangements have allowed for eased parental leave and childcare burdens.

The fact that jobs and industries differ in their ability to be flexible remains a challenge for small enterprises looking to support women in business (see Table 2). This is why it is important that small business owners continuously work towards fostering a culture of inclusiveness and equality when determining what works for them.

<sup>10</sup>. Kotey, B. Flexible working arrangements and strategic positions in SMEs, Personnel Review 46 no.2 (2017): 357.

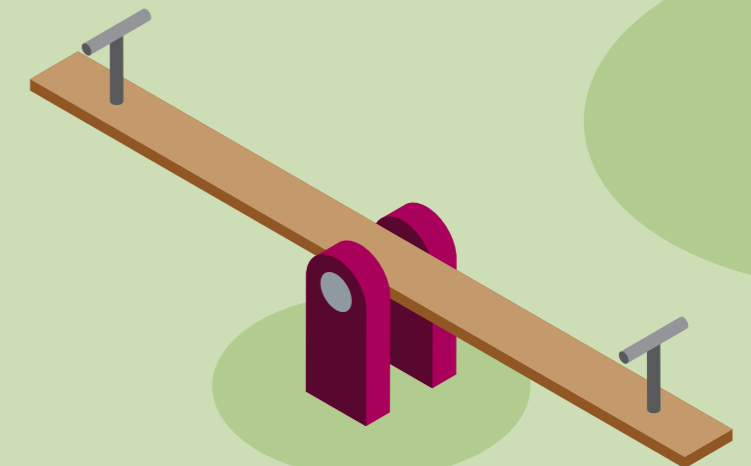
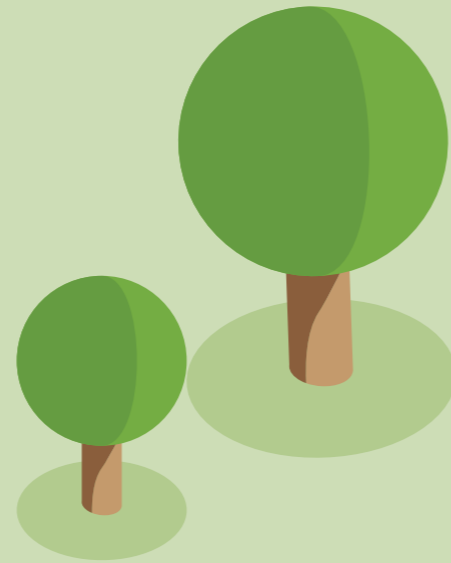


Table 2: Suitability for Flexible Working Arrangements

Best placed for flexible working arrangements		Worst placed for flexible working arrangements	
Responsibilities	Roles	Responsibilities	Roles
<b>Ease of conducting work commitments remotely</b>	Sales representatives and agents Human resource management Marketing professionals Business analysts	<b>Difficulty conducting work commitments remotely</b>	Farmers and farm managers Education providers Healthcare workers Heavy machinery operators
<b>Back office role (e.g. data entry, call centre, client management etc.)</b>	ICT support workers Bookkeepers Credit analysts	<b>Front office role (e.g. reception, administrative management, sales etc.)</b>	Retail sales Personal assistants and secretaries Lawyers Accounting professionals
<b>Technologically intensive roles</b>	Programmers ICT network and support professionals Software developers	<b>Labour intensive roles</b>	Mining labourers Construction Manufacturers
<b>Non-standard competitive working hours</b>	Arts and media professionals Architects, designers and planners Scientists	<b>Standard Competitive working hours</b>	Hospitality workers Banking and loan officers Automotive and engineering trades Nurses
<b>Ease of job share roles</b>	Storeperson Receptionists	<b>Difficulty disaggregating responsibilities</b>	Chief executive managers Sporting professionals

# UNDERSTANDING THE MINIMUM BEST PRACTICE

“Flexible working arrangements for women refers to any situation where ‘standard’ working requirements are altered. Better management of appropriate working arrangements stands are the forefront of the most pressing issues facing women”

## Flexible working arrangement

### Legislation and Women in Business: Flexible working arrangements and parental leave through the lens of the Fair Work Act

Flexible working arrangements and parental leave are categorised as an industrial relations matter, which are federally regulated through the Fair Work Act as well as affiliated amendment acts and regulations.

The Fair Work Act further specifies ten minimum entitlements legislatively mandated for businesses to uphold in workplaces to assist in supporting this object, known as the National Employment Standards (NES). These entitlements apply to all casual, part-time and full-time employees in certain circumstances in the national workplace relations systems. The NES includes the right to request flexible working arrangements, as well as other alternative forms of leave such as parental leave and related entitlements.

Flexible working arrangements refer to alternative employment conditions outside of what is generally considered to be ‘standard’<sup>11</sup>. This may be recognised in either formal agreements specified contractually or informally through a verbal agreement. For small businesses, alternate working arrangements are more commonly managed through verbal agreement/ understandings. This has benefited social outcomes for women, while also leading to the economic growth of the businesses which they work in.

The primary way for small businesses to formalise flexibility with their employees is by making a written request for flexible working arrangements, which certain employees can do based off select criteria<sup>12</sup>.

## Parental leave and childcare assistance

### Legislation and Women in Business: Parental leave conditions for new mothers

#### Paid parental leave scheme

The Paid Parental Leave Scheme enables 18 weeks of paid leave at the national minimum wage, with payments coordinated through Centrelink. Sometimes employers will also have their own leave scheme that specifies paid leave entitlements. This scheme does not replace or affect unpaid Parental Leave entitlements. Employees can get Parental Leave Pay from the Australian government and paid parental leave from their employer.

#### Unpaid leave

All employees are entitled to 12 months of unpaid parental leave when a child is born or adopted. This is contingent on the employee having worked for a minimum of 12 months for the employer they are requesting leave from, with exceptions made for casuals who are expected to continue employment on a regular or systemic basis<sup>13</sup>. While leave must be taken in a single continuous period if afforded, the unpaid scheme also enshrines the ability for employees to request an additional extension of 12 months of leave. However, there is no extension beyond 24 months after birth or placement.

In Australia, parental leave is an umbrella term relating to leave entitlements associated with the birth or adoption of a child<sup>14</sup>. Benefits subject to conditions include:

- Maternity and special maternity leave
- Paternity and partner leave
- Adoption leave
- A safe job and no safe job leave
- A right to return to an old job<sup>15</sup>.

### From legislation to application: Flexibility for women in small businesses

Key findings:

- Although legislative protections exist, all stakeholders reported that they have required outsourced HR assistance to understand what their obligations as an employer are in relation to flexible working arrangements
- Most stakeholders reported providing informal, individual flexible working arrangements in some form. Most stakeholders commented this allowed their business to run more smoothly and encouraged staff retention
- Most forms of informal flexible arrangements included: flexible hours, working externally and taking time off when needed.

#### RECOMMENDATION:

While small businesses report feeling comfortable when offering flexible working arrangements, there are knowledge gaps surrounding the exposures of informal agreements. The simple fact remains that without consultation and support, business owner are poorly positioned to interpret legislation to the extent of understanding where exposures may exist. CCIQ recommends that targeted advice surrounding the implementation of formal working arrangements is provided to small businesses. This could be provided through targeted mail outs, the Queensland business website, or via the WGEA resource library.

11. Whereby a standard role is defined as one where an employee reports to a manager and works between the hours of 9am and 5pm, Monday through to Friday

12. Fair Work Act 2009 (Qld) s65, s144 and s202

13. Fair Work Act 2009 (Qld) s67

14. Whitehouse, G., Baird, M., and Baxter, J.A. [2019] ‘Australia country note,’ in Koslowski, A., Blum, S., DobrotiD, I., Macht, A., and Moss, P. (eds.) International Review of Leave Policies and Research 2019. Available at: [http://www.leavenetwork.org/lp\\_and\\_r\\_reports/](http://www.leavenetwork.org/lp_and_r_reports/)

15. Fair Work Ombudsman, Paid Parental Leave, <https://www.fairwork.gov.au/leave/maternity-and-parental-leave/paid-parental-leave>

Parental leave is not a separate, statutory entitlement to maternity or paternity leave schemes as legislated in other countries. Alternatively, Australia has two classifications of parental leave being unpaid and paid, with the former accessible for all eligible workers and the latter being means-tested<sup>16</sup>.

For women in business, the true burdens of parental leave extend beyond the 24 months following a newborn. This comes as women are more likely to be forced into compensating paid working hours with unpaid leave to care for family commitments. Unpaid labour refers to non-leisure based domestic work and maintenance, which economists classify as "household production."<sup>17</sup> On average, women spend approximately 64.4% of their working week on unpaid carers work compared to just 36.1% for men. Unlike the pay gap, this is renowned as the "gender time gap" which often relates to women's need for greater flexibility<sup>18</sup>. Specific arrangements such as remote working, adjusted work hours (including compressed work week) and job-sharing roles were all found to benefit women impacted by these scenarios.

Adding to the troubles of women returning to the workforce is the monetary burdens of childcare. In decades past, this has been suggested to have encouraged the stay at home parent model across Queensland. At the close of the September quarter (2019) the average weekly cost of child care totalled \$238 per child<sup>19</sup>. While subsidies exist (Child Care Subsidy), they are scaled against three criteria<sup>20</sup>:

1. **Income test** – Subsidy falling as combined household income increases
2. **Activity test** – Subsidy rising as the fortnightly hours worked by the least active workforce participant in the household grows
3. **Service type test** – Scaled according to the type of childcare (i.e. centre-based, family childcare, before/ after school, and in-home care)

Especially for working family households with one or more children, there is a trade-off to be had between the additional money that a parent re-entering the workforce can earn, and the monetary and social expenditures they experience.

## From legislation to application

### Key findings:

- While stakeholders acknowledged that support does exist for working women that make the decision to have children, the real social challenges were reported to start when women looked to transition back into the workforce
- Most stakeholders reported that balancing family commitments while re-entering the workforce effected their reliability to work fixed days and hours, ability to work full time, and general skills in the case of changed systems in the workplace.
- Unforeseen circumstances that eat into personal and carers leave is more likely to result in women being forced to take unpaid leave compared to men. This has an impact upon the financial security of women that have recently returned to the workforce
- For some, the decision to re-enter the workforce was difficult due to the cost burden of childcare. Despite the existence of subsidies, bearing the cost of childcare to continue work was only just offset by weekly wages. This is before accounting for the social costs associated with juggling home and workplace commitments

### RECOMMENDATION:

Access to flexible working arrangements was found to be a solution to parental leave burdens facing women in business. Specific arrangements such as remote working, adjusted work hours (including compressed work week) and job sharing roles were all found to benefit women employed in smaller enterprises. However, because certain roles and responsibilities differ in their ability to be flexible, it is important that managerial discretion is upheld in negotiating mutually beneficial arrangements.

16. Fair Work Ombudsman, "Paid Parental Leave"

17. Muth, R. F. "Household Production and Consumer Demand Functions. *Econometrica*," 34 no.3 (1966): 699–708.

18. Workplace Gender Equality Agency "Unpaid care work and the labour market" <https://www.wgea.gov.au/sites/default/files/documents/australian-unpaid-care-work-and-the-labour-market.pdf> [Accessed 25 November 2019]

19. Australian Government: Department of Education, Skills and Employment, Child Care data for September quarter 2019

20. Australian Government Department of Human Services. "Who can get it" <https://www.humanservices.gov.au/individuals/services/centrelink/child-care-subsidy/who-can-get-it> [Accessed 9 November 2019]



# CASE STUDY 3: THE TURNER GROUP

## Social and economic impact achieved through workplace culture

The Turner Group is a leading service provider of holistic recruitment and staffing solutions and HR services. While partnering with a small team internally, women in business are promoted on a much larger scale through their services which are delivered nationally. Specifically, the key drivers of the successful team of six (three women and three men) have been built upon a workplace culture of trust, ethics, and, most importantly, family-like collaboration.

Before starting The Turner Group, Martin Turner (Director) observed particular challenges facing women in business. From the lens of the employee, these challenges centred around unfair treatment, particularly concerning remuneration structure and career development. This finding is often worsened in larger enterprises where internal HR support exists for corporate social responsibility quotas, rather than delivering real social and economic outcomes for staff. Opposite to these challenges are those that face the employer. Particularly for workplaces with strictly embedded structure, the provision of case-specific flexible working arrangements will become challenging. This is especially the case when family and other commitments enter the mix. Observing these shortcomings and delivering solutions for them, is what sets the workplace culture of The Turner Group aside from other employers of women in businesses.

For The Turner Group, workplace culture starts with an open door and collaborative policy where all staff are responsible for the success of the business. This requires a level of trust which is more challenging for companies that have previously been impacted by poor staff behaviour. Another critical element of The Turner Group's workplace culture is the acknowledgement of the necessity of flexible working arrangements. Martin has observed immeasurable economic and social impacts that stemmed from simply allowing female and male staff to work flexibly around their social commitments. Each staff member is encouraged to work from home one day a week, as well as work around other family commitments such as school hours.

Martin continues to emphasise the fact that optimal social outcomes are achieved through give and take. The women in business have, and continue to feed into the positive working environment and successful business model of The Turner Group.

“Positive workplace culture has been deeply embedded into the team at The Turner Group. From a business perspective, trust, inclusiveness and collaboration has had an immeasurable economic impact upon the business. It is also pleasing to see how workplace culture can ease the social pressures in and outside of the workplace to keep my team committed to their work. My female business partners feed into the high standards of the company that I am proud of”

**MARTIN TURNER, DIRECTOR**

### Recommendations for small businesses:

- 1 Collaborate with other small businesses through a roundtable forum
- 2 Participate in female working groups to gain a better understanding of the challenges facing women in business
- 3 Stay aware of the data and resources that exist surrounding women in business
- 4 Write workplace culture into employee and stakeholder contracts



# WOMEN IN BUSINESS: 10-YEAR SNAPSHOT

Regardless of your views surrounding women in business, the future workforce is our children, grandchildren, family and friends. It is, therefore, imperative that businesses and government continue their work in easing the challenges that are unique to women in Queensland. CCIQ views the following three areas as a priority to deliver positive social and economic outcomes within local communities:

## 1. CLOSING THE GENDER PARTICIPATION GAP

### Increasing female participation

Today = 61.9% (1.05 million)

2030 = 69.1% (1.37 million)

### Reducing female underemployment

Today = 16% of employed women

2030 = 10% of employed women

Closing the gender participation gap from 61.9 to 69.1 per cent will require an additional 320,000 women in business or actively seeking work over the decade to June 2030. Of those that are actively working, it is also essential to reduce the underemployment rate from 16 to 10 per cent. Achieving this will require an attitude shift surrounding workplace flexibility and gender stereotyping. Especially for flexible working arrangements, the report highlights many ways that businesses have made this work. Specific examples include allowing compressed working hours, implementing working from home provisions and encouraging the transition between contracted terms of employment.

## 2. CLOSING THE GENDER PAY GAP

### Closing the full-time gender pay gap

Today = \$331.60 per week

2030 = \$232.12 per week (-30%)

### Closing the gender Superannuation gap (55-64 years)

Today = \$87,600

2030 = \$61,320 (-30%)

While a complete elimination of the gender pay and superannuation gap is warranted, it is unlikely to be achievable over the decade to 2030. This suggestion follows other underlying issues challenges facing the female workforce, such as gender representation across industries and working roles. What is certain, however, is the fact that these representation gaps cannot continue going unnoticed. This will require an assurance around delivering equal opportunities for women across all industries, compensated by fair remuneration for comparable responsibilities in the workplace.

## 3. MAKING IT EASIER FOR SMALL EMPLOYERS OF WOMEN IN BUSINESS

### Cutting red tape to make it easier for employers of Women

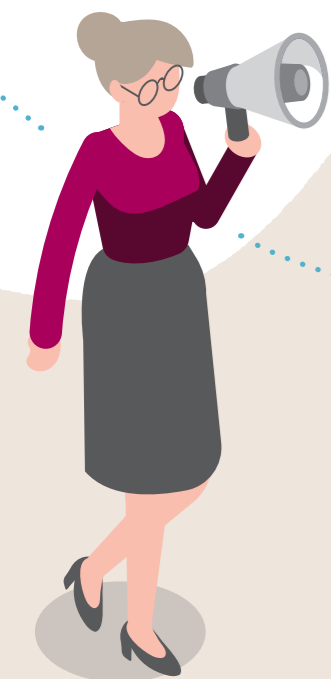
The findings of the report made it clear that many of the challenges facing women stemmed from the need for more flexible working arrangements. While businesses reported that they implemented several flexibility provisions, they were less sure about the legality concerning the Fair Work Act and other relevant legislation. While a reduction in regulatory complexity (or red tape) is always preferred for economic efficiency, so too is the promotion of service such as:

Outsourced HR services such as those offered by CCIQ, Employsure, and other professional services providers

Business support and networking groups

Business mentoring services

Together, CCIQ alongside the OIR wishes for the report to function as a resource assisting the state government in identifying the challenges for women in business. With everyone's participation, we can end gender inequality to deliver optimal social and economic outcomes within our communities.



# ACKNOWLEDGEMENTS

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The Turner Group

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A+J Electrical

Grow and Sell Your Biz Pty Ltd

Cairns Chamber of Commerce

Kaibizzen: Business Coach Brisbane

The Fitting Room on Edward

CCIQ welcomes the opportunity to provide this report on matters relevant to small businesses in Queensland to the Office of Industrial Relations, ensuring best representation for all members of the industry regardless of size.



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# WOMEN IN BUSINESS

SMALL BUSINESS SOCIAL  
IMPACT SERIES 2020



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