

Are we there yet? Gender and business in ACT and Australia



SUBMISSION. INQUIRY INTO MICRO, SMALL AND MEDIUM BUSINESSES IN ACT REGION. 26-01-2024 ACT LEGISLATIVE ASSEMBLY

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Introduction

This submission is the view of Victoria Pearce. It has not been written in consultation with any person or organisation and it is the sole view of the author. It has not been funded by any lobbying organisation or industry /sector organisation. The submission is **informal** and not in “administrative speak” to be as inclusive and discursive as possible on purpose. Formal reports are used to neutralise the emotive and there is no way to reduce what is happening in small business to unemotive. Formal reports are boring, unemotive and designed to be cherry picked for numbered points seen as worthy by a few and the rest discarded. Given this is written on my own time- unpaid and for the benefit of a committee, I believe there is more value in reaching the audience with a document that is not boring and instead worthy of re-reading. I hope to facilitate the nuance and personal experience each reader will discover for themselves within. The language is gendered and is evocative. I do not apologise for that.

Gender inequity in Australia, amplified in the ACT.

In the ACT, more than elsewhere in the country, we live in the most regulated city in the country, so the impact of an inequitable system which favours men has a proportionately greater detrimental impact on women.

In business it is hard to separate the bias against women socially, from the impact it has on women in business specifically. Our access to finance, law, and obligation to unpaid labour directly impacts what we can achieve in business. Obviously, one’s assets, education, and class impacts on all entrepreneurs, but when the disadvantage is a systemic bias against women, there is an erosion of social capital, increased financial hardship for women and their families, increased vulnerability to women and children from other risk factors (DV, lower health and welfare outcomes). This exploitation and a loss of economic opportunity has an impact for the entire community. Women make up 52% of the population and losing the economic stimulus of greater equity, is holding the ACT and Australia back.

Women giving it a shot in business-life realities

So, let’s look at ACT in 2022-2023: There was a 27% greater number of women starting businesses than men. That should be a good sign. However, in a management model requiring an up-spin, the truth behind these numbers is neutralised. We know from all sectors women lost their employment in the pandemic more than men. In particular women, who were working several casual positions, to make up their income, lost them all, as they were not covered by job keeper or pandemic support programs. It is not surprising that there are more women since the pandemic who have decided to give business a shot and be self-employed. This increase is about buying oneself a job and every business advisor says that is a high-risk reason to go into business. If no one is employing you then you can employ yourself, but there is a chance you will not make enough money to run a business and pay yourself adequately.

So as a start-up, every entrepreneur has challenges, but for women there are many extras from before one even registers an ABN. Women have less access to finance and with the current pay gap, and they continue to have less access to finance, without a male partner to guarantee finance or the company idea.

We also know that many women had to leave employment to home school and care for children. For women already with businesses, the cost of doing both home-schooling and pandemic management was much higher than for other business owners with no school aged children.

Within many families, if the male partner starts an enterprise, it follows that his partner will support borrowing against the mortgage. Women share the burden and debt of their partners' business. However, very few men are willing to draw off the mortgage, to start a female run business. Some might allow savings to kick start it or will passively control the 'bootstrapping capacity' of the female partner. This form of financial abuse is never discussed, it is private, between partners. Perhaps "abuse" is too strong, but the imbalance is certainly there. To get any overdraft to support cash flow issues or any growth investment, women in business must get past the litmus test of their husband, father, brother, and/or bank manager and often it simply is not worth the humiliation of begging. So, if not abuse, it is financial coercive control. Is it the same for men? Probably not given that men can get bank loans, can borrow ridiculous amounts at a younger age and have their pre-business earning capacity as the baseline security. For women their previous baseline earning capacity is negated, "they may not achieve it again".

In 2022, I went for a bank loan for my business for \$50,000 they said yes and offered it to me at 12.5% interest.... my husband went to the same bank, same branch, using the same figures only 2 days later and asked for a \$50,000 loan and got a "yes" at 8.5% interest.... they didn't even do any due diligence to see if he was a director, which he isn't. It is my business alone, but they would have given him \$50,000.

Government keeps funding men who can borrow and mask where they got their dollar-for-dollar capital raising and they gamble BIG. Take Pialligo Estate in Canberra for example, \$4 million+ in debts and \$1.5 million in taxes and staff entitlements lost. No Women in business could ever do that... we never get the capital or opportunity... You know there is inequality when there is a disproportionate level of male white-collar crime. Women can only dream of getting that kind of opportunity. I'm not arguing that women are saints and couldn't commit fraud. We just would never get a chance to, and the fact there isn't more female white-collar crime proves my point.

It would also be worth doing a study on what the damage to the asset base running a business from home has on women. In short, a micro business run from home can claim a percentage of expenses based on the percentage of floor space utilised for the business. This seems like a fair model, until you come to sell the family home. The same percentage used for space accumulates capital gains tax, as it was a business, not all family homes. Since women are the predominant owners of home-based micro businesses, what exactly is the impact of this on them? In fact, irrespective of gender is it really necessary to tax microbusinesses in the only way they can grow capital, by growing their business out of the home and into a larger business which might employ staff?

So why is it a government issue, not a private marital one, if men have access to the family mortgage for a start-up but women do not? Well, it is about access to investment and wealth growth. It isn't a private or marital issue. It is about the entry to the growth of capital. If by a magic wand all men were no longer capable of using the family home to borrow against there would be a significant impact on the entire economy, the walls would come tumbling down and the government would see it as a significant issue. Steps would be made to reverse this negative trend. But when it is women who are impeded, nothing happens. It reverts again to a private marital issue and not really part of the overall economy. This clearly demonstrates the bias and perception that women's participation is less

important and perceived as less financially lucrative. Or is it that women are inherently stupid or bad at business that we come to this judgment? No, we won't say that out loud.

Or is it a subtle and even more destructive view, that a woman should be micromanaged by a husband in the private marital space, while the government manages the overall public dominion of business. An age-old Judeo-Christian view which may well have historic resonance here. Regardless of the justification we do pretend access to participate is equal and since allowing women to join universities and get equal access to education surely there is a level playing field?

Cost of education-women pay more

In actual fact women pay a lot more for their education than men. Women have the same HECS debt and interest even though they have less employment stability and more casualisation. They therefore pay more interest than men against their education debt. The debt is debilitating and prevents borrowing. Further delaying their entry to start ups and business. In fact, as women earn less with a staggering pay gap still, their debt will take so much longer and accrue much more interest, they will be less capable of raising enough funds to start their own entrepreneurial venture.¹ Many women do not remove their education debt after decades. Barely paying down the interest but apparently it is fair for all. If for some reason they are forced to quit university or not finish they also must pay back Aus-Study ensuring that they are penalised more than men for non-completion. Why more than men you ask? Well because in a survey done in 2014 the main reason women do not complete, is due to caring responsibilities for children, elders, or partners due to sickness or divorce. In short, they are not dropping out due to scholastic failure but social impediments. And this isn't even starting to discuss the impact on a girl's education if as a teen she gets pregnant!!

Women are more likely to train in areas of less security in employment. Because these areas echo female value systems and are in the arts, humanities, creative industries, and caring industries, and are not seen as mainstream economic powerhouses, as men's industry, doing manly stuff. These sectors also have less advocacy because they are dominated by women, therefore they have less security than the other industries dominated by men. These "less assertive" sectors are also the ones which have less income stability, less remuneration and consequently more women. Cyclic isn't it? As such these women have their HECS debt for longer. As HECS is a repayment on a percentage of income, women are going to have these loans and pay interest for a lot longer.

A study into the average length women have a HECS debt against men would prove they are bearing higher government imposts for a lot less returns in employability, financial security, and a reduction in choices, including establishing a business or taking out loans. Further inquiry would show banks will only lend to women for home loans once their HECS is paid off or by rolling that debt into a consolidated housing debt. Something I have never heard a man being asked to do.

Govt could seriously review debts of over 10years and just cancel the debt the cost to the community in stimulation and participation of the most vulnerable is higher than the benefit perceived on paper.

It is important to note that irrespective of the lowering government value attributed to these "carer roles" and arts/humanities jobs, there is a growing demand for these positions. There is a critical shortage of nurses, teachers, and aged care providers, yet there is no push to have men incentivised to train in these areas, as we see women being pushed toward male economies (construction and trades etc). We can fund women to join the male economy as part of inclusion, but funding female

¹ See the impact of this on FTA's

dominated economies would be too radical. It is generally recognised that low paid jobs in childcare, aged care, teaching, nursing etc are jobs which are needed, but it is fine if they remain low paid and continue to be carried out by women. No need to have gender equity promoted in these roles, men while welcome, are not positively discriminated to these roles, for equity sakes and inclusion. There is no trade recruiting program to increase the number of men in childcare. This clearly demonstrates the government bias on valuing the status quo of gender roles and professions. However, in the recent push to force companies to publish pay rates to expose pay inequity as a bad thing the only program the Government has, to increase male participation in teaching **is to establish a pay gap**. Men deciding to become teachers will qualify for up to 40% more in salary and no regional posting requirement. So, if men are needed in female dominated sectors, they should be paid more? Instead of increasing the pay of these critical employees and thus attracting not just men, but people with greater capacity and intellect which would be great for all our kids. So, the government is officially creating a pay gap just to attract men.

I do not see women being paid more to become a carpenter as much as they are invited to participate as "equals". Any incentive to have women join male industries does not go to the women, it goes to their employer, thanks for taking on a woman, annoying but here you go, a bonus to compensate you. Recent changes in the "government attributed value of these arts/humanities degrees" has made the education debt for arts and humanities sectors higher. These sectors which attract more women than men, now also attract a higher HECS/education fees/debt. A debt which will take even longer to pay off. Government is literally making more money out of women. It is a bit like the luxury tax on feminine hygiene products. Unable to argue that it is fair any longer, it has been abolished but the ability to turn a blind eye where the government makes a disproportionate amount of return for the same service from women than men persist. No one even questions it.

Grants for women

But on the up, the government does offer grants to support women. This is a double edge sword. On the one hand, it is good to be getting something for our taxes and higher interest paid, especially the higher interest on our education. But how do these grants actually look?

Mostly they are empowerment grants. Which is a great sleight of hand. Grants to give women a voice, a say, and access to courses and spaces usually reserved for? For men? No, that can't be right.

Empowerment for what? A seat at the table? Again, it isn't about empowerment really it is about having a grant to enable the rebuttal that there IS SOMETHING for women but not all women just the ones who are not already a threat and who are not disruptors. Grants which can only go to the marginalised, rural, isolated women, victims of social harm, drug habits, sexual abuse, low levels of education, or teen pregnancy. There is no empowerment to the level that gives women a seat at the ACTUAL tables of power. There is no workshop or grant to give a woman access to the Prime Minister's office, unless of course they have worked their way up within the proper induction, administrative male power structures incrementally. So these grants are really only soft empowerment, a sort of Eliza Doolittle empowerment.²

² *Incidentally female founder workshops, female business awards, female leadership awards... there are business awards. The real thing then the token ones for "women" doing a pretty good job, for women. The Canberra Business Chamber doesn't even acknowledge the women's awards AT ALL. Condescending? Business advice for innovation and start-ups... but a special one for the lady founders to "empower them" is code for teaching them how to do business like the men. YIKES..*

So, what of business grants? Grants are developed for all sorts of things particularly for business. Commercialisation grants, research grants, product development grants, market analysis grants, digitisation grants, increased cyber security improvement grants, environmental protection, waste management improvement grants, event management grants, you name it there is access to all sorts of grants and programs. Of all these grants and programs less than 10% go to women led businesses. So why? Are women in business just not applying? Or just too inept?

Again, the answer is complex. Women are encouraged to apply for grants to help women. Let's call them empowerment grants and proportionately they are small. In fact, rarely do they individually amount to more than \$5000AUD. But with all the burden of reporting and acquitting. The larger value grants are to provide services to women as a marginal group and for specific marginal groups with societal damage. I.e. For DV, housing, retraining, or parenting classes etc.

But the real government programs for business are the commercialisation grants and the business development grants. Usually only available to businesses with over \$2 million in turn over. Arrrrhhhh there it is!!

They only go to larger companies and the value is on turnover or profit. In fact, most business development grants/programs require dollar for dollar funding. All research shows that dollar for dollar funding is discriminatory against marginalised and vulnerable groups, with less access to finance. In fact, it has been researched and recognised as such for indigenous Australians, so much so that indigenous inclusion grants no longer have dollar for dollar fundraising.

BUT for women it persists, rather for business it persists to ensure it keeps supporting the right people. The right sectors and they aren't women. No women in business or with a great idea can access commercialisation funding or business grants or counter the built in bias to get their idea heard. There is no way to fundraise that kind of money to match the grant and the terms of the grant usually specify the funds cannot be borrowed³. Few women led businesses have a CFO and it is a prerequisite for acquittal of higher value grants. If the government really wanted women initiatives, then providing an external CFO equivalent or assistance would be cheap. Better still, remove dollar for dollar grants and institute a genuine appraisal process which does a societal cost benefit analysis, not a purely monetary one.

I lead the world in mould treatment research, the biggest single issue in equatorial buildings and human health with climate change. BUT... my government won't assist me in getting this commercialised... NO matter how big the market. The reality is that men fund and model on what they think is reasonable. What they understand and what they value, what they think will be the next big thing... women tend to see issues men do not see. Our leadership does not see the issues the female led economy would develop if women were given a chance. In life men do not see a pile of laundry... outside of the home, they do not see a screaming health issue, or social issue. Men also hire women who share their same values and women know if you don't share those values, then you do not get promoted. "Worse you get branded a difficult woman". So male values and built in bias has everyone thinking that key sectors stimulate the economy, and they aren't female led sectors.

Trickle down beneficiaries.

Let's take infrastructure. Roosevelt was the real genius behind using infrastructure for economic stimulus in the "New Deal" post 1929 stock market crash. Roosevelt believed a few coins in every worker's pocket would stimulate the economy. He wanted to find something that would get MEN back to work. It worked and roads and infrastructure were built by shovel. Now however massive projects

³ As if we could even borrow. LOL

are built by a single company and large machines. The trickle-down value and monetary gain, if there is any, is to a male dominated workforce, in still a male industry. So, let's get women involved... it will always be marginal inclusion (with incentives to the male owners not to the women themselves). Billion dollars in borrowing and projects where nearly the entire workforce on the project will be men. Less than 5% of trickle down will include female staff or beneficiaries. Effectively there is no trickle down to women. Infrastructure development is a ploy to spend public money and ensure the benefits trickle down to men.

STEM is another area government promotes and values through a male dominated lens, even though we know there is less women in the sector and more risk to women's safety/wellbeing with the rapid speed of digital economies/products and a lagging legislative frameworks, with increased rage pornography, cyber bullying and crime and other abuse coming from increased online risks that the sector stimulates.⁴

Yet it gets government funding to develop with incentives to innovate and grow digital commerce irrespective of the increased risks to marginalised sectors of the community, as well as women and children. If this industry increased male testicular cancer it would not be funded ever! But putting women and children at risk is the accepted cost of doing business.

In the area of STEM, ACT government is profoundly behind and so are male advisors in the business sector and world. Silicon valley and VC funding to the stem sector has lost billions overseas but the propensity (male propensity) is to sweep failure under the carpet and put a positive spin on business at all costs, to ensure you get...refunded. So here are a few articles and even the ATO has set warning on the investment and industry sector being over valued by optimism rather than realism. <https://www.news.com.au/finance/economy/world-economy/venture-capital-firms-lose-billions-in-startup-winter/news-story/e8bd881ba14901527cdedf838e209ce1>

Government continues to commercialise things it sees as part of the economy and follows trend from overseas. Which sadly often do not reap the rewards yet once invested we assume different unique Australian outcomes..... through a male lens of hyper optimistic values, cos isn't it cool and edgy and innovative.

Conversely, let's take the wellness sector. A sector where predominantly women are providers, small business operators and consumers... a sector which covers health, stress management, life balance quality of life fitness and wellbeing etc. This is where trickledown investment would go to women and their values. Government would never assist in commercialising a product or service in this sector, it is too flim-flam and wishy washing, too speculative.... Yet it is a 5 trillion dollar a year global industry. So basically, it isn't really about monetary value or trade or commerce. It is about who profits as the end user and who gets the benefits of commercialisation profits and the trickle-down beneficiaries.

But mostly, it is about whose values are making the decisions and who are the valued beneficiaries.

In developing countries and in development AID loans and commercial aid, we ensure there is no harm being done to indigenous, vulnerable or gender-based outcomes. Yet, in Australia, a relatively small global economy, we do not apply these values within our own governments' framework and structures, because we women literally do not matter to the power brokers and even those women in power and influence, do not see the harm because all trade, all commerce, is good right? In fact, our female leaders are a natty tough bunch of savvy operators, who also learned that they need to

⁴ I was going to put in citation but literally every research institute in the world UN omen UNESCO and world bank have indicated AI detrimentally impacts on women.

bring a female perspective to their leadership, but not a radical female led deconstruction of the powers in place.⁵

The challenge of asserting a female lens and unpaid labour

Women in government all know not to question policy projects and agendas too deeply. In fact, many women do not even question the struggles they personally experience, it is just “their lot in life”. Even less of us give ourselves permission to dream of how it could be better. Our struggles are just resulting from our choices apparently⁶. It is easy to talk about the unpaid labour at home but the unpaid labour in our public lives is also unseen and undervalued. Women do more unpaid labour in the workplace and get no promotion or recognition that it reduces their capacity to win promotions and awards. Again, women are told to just stop doing it and it is true women are also more accepting of the unpaid labour and the consequences for these roles and struggles. Men however are not demoted for not washing up their dishes, cleaning out the work fridge or organising the bubbler refill. Nor is their comparative ease of advancement seen as linked. These issues are as prevalent in business as in any workplace. As a female business owner, no matter who I have hired... cleaning the toilets and the staff fridge, comes down to me... asking staff to pull their weight results in more staff turn-over. Yet this unpaid labour by staff is tolerated for a male business owner. My personal capacity is limited by the unpaid labour at work as much as any other women in employment. But it isn't even part of the unequal pay labour issue holding women back.

<https://womensagenda.com.au/latest/i-took-sheryl-sandbergs-advice-and-leaned-in-it-didnt-work/>⁷

We women often question why it is so hard? ... Can women have it all? This question is not engaged with by men or male leadership, it is a women's issue apparently, something we just need to sort out. But if pushed men will quickly retort that “it is tough on men too and it isn't really harder for women, women just don't have what it takes or complain too much. Go on another women's retreat and come back rejuvenated enough to do the work around for another 6 months.

While true it is tough in business, the inclusion of men as having it equally tough trivialises the enormity of the disparity and completely negates the issue of exclusionary government programs and built-in bias. When women complain or state the obvious that they are systematically marginalised, the very organisations in business who should represent them to government, are actually active in marginalising the claims by women by stating that it is hard for men or generally a difficult time for business.... No one will actually amplify that IT IS harder for women.

Organisations like the Australian Chamber of Commerce, and the state led business chambers, arguably even the small business ombudsman, do not amplify that there is gross inequality. It is worth also noting that the Canberra Business Chamber, in fact all business chambers, are funded by government, but not the women's chambers or Canberra Women in Business. There is a plethora of small initiatives taken by women to provide business support such as *Women With Altitude* pty ltd etc but they never get actual funding or security and they eventually fail because growing has a

⁵ *Even writing this submission will see me further vilified and tainted in the business landscape and in particular with the ACT staffers and public servants. Doing this submission is probably business suicide. We can be leaders but not really innovators and certainly not question the dominance of the view in ACT business scape.*

⁶ *Shifting accountability to the personal individual to presume they are responsible for their own choices while collectively applying limitations to a group based on class gender race is exploitation. Great slight of hand here.*

⁷ *As Sheryl writes, removing my experience from my CV is requested for every opportunity I go for.*

disproportionate lack of economy of scale, for a female led business. Then there is the argument being that the Canberra Business Chamber represents everyone. Well that is simply not true.

They only take to government/Ministers' issues that impact "all business", promoting a view that there is a baseline equality. If we remove that assumption there is actually no advocacy for vulnerable sectors, industries or vulnerable business participants within the mainstream economy. This perpetuation of a mainstream view further marginalises the subjugated sectors to obsolescence.

With no recognition of a female dominated economy of worth, there just ceases to be this economy, or its growth, at best it is allowed to stagnate. The confirmation bias literally is killing half of the potential business growth in Canberra.

Alternative matrix for business value.

The justification of this is always turnover and size of profits. What we should have learned from this pandemic is turnover is pointless if people are still losing their jobs. Large companies like Qantas and Virgin couldn't last 2 weeks with no cash flow. So turnover means nothing!

Value on other business metrics like the number of subcontractors, the overall size of the workforce and allied participants ie; in contractors, subcontractors, suppliers and the flow on impact of a business should have greater value than the bottom line. JOBS matter more. However, bigger turnover/profits equals a perception of more tax paid. So this is a revenue getting exercise which does not deliver good social capital. In fact, it undermines social capital and access to economic security of citizens. How? By leading to a legislative framework which favours bigger players and government tendering processes which has a single winner like a casino jackpot. Instead of giving everyone one work and investment in a community with multiple winners on projects, spread the prize, spread the stability, spread the risk and yes maybe more work for the Department but the gain completely justifies it. In short a competitive mindset rather than a collaborative one, again a male lens. Hmmm that's sounding familiar.

Access to law

Also, social capital and well-being comes with access to law and justice so what of our dispute mechanisms.

In terms of disputes or arbitration for the marginalised, within the male dominated economy there is no one other than the regular ombudsmen (for business and all sectors really). Again these are usually positioning their arguments on the flat baseline of a mainstream view. There is no space in arbitration to argue that the baseline is already harder for women. These spaces are not capable of positively balancing the ledger or arguing for processes and functions to change within government. In fact, arbitration is often only available if there is a dispute, based only on a procedural error, particularly if the dispute is with a government agency. There is no space to argue that the procedure is/was always inherently biased on unfavourable, not good social outcomes. There is no space for a correction or recalibration of the process to be less loaded. The cost to arbitrate is consequently higher on women, by bringing an issue to bare they are already deemed as not as valid in the dispute and 'poor them' they probably just misunderstood the process. And the process was skewed against them in the first place, so how is wasting time arbitrating going to help?

Women are less likely to take legal action and seek a lawyer because they already know they will not win. Particularly in a business matter, and the financial risk is higher. Women in business are more likely to be exploited and taken advantage of, but the overall size of their enterprise is likely to be relatively small as their businesses are more likely to be small (see all the above). Access to law is

impossible, particularly in the commercial law space. They are quickly advised to try a small claims court instead. The commercial law space is predominantly where real claims and real business gets justice. Expensive yes, but claims are legitimised, and damages are possible. This is not the case in small claims. A quick survey of percentages of female led cases would be a very interesting statistic. And this is the thing, isn't it? We do not do surveys and gather statistics in spaces which would clearly indicate the inequity and the disparity. Government and male led values, have no vested interest in this degree of data collection, transparency, or exposure on exactly how inequitable our system is.

REAL access to the REAL GRANTS and govt led finance.

So, what of the "real grants", the commercialisation grants, the partnering with government agencies to develop new markets and innovation? The grants of upward of \$250,000? What of the big bucks? CSIRO for example, has a commercialisation grant and other programs to develop new sectors and products. But a quick look at the figures shows in all CSIRO programs less than 4% of all grants and partnering has gone to women over the last 10 years. Why? Because women don't do science? Women can't apply for grants? or are they missing the capability?

The main reason is only businesses with a large enough turn over or dollar-for-dollar funding can apply. Both these issues as already discussed are more likely to reduce the number of female players. Surely there is a better model where an application is submitted and a government funded economist does the cost benefit analysis on the economic return for the investment needed. More importantly, where the opportunity and the benefits socially are included.⁸ How about looking at the trickle down beneficiaries of a project as a value.

How about acknowledging dollar for dollar funding has been researched as exclusionary and stop being lazy about using the same proforma when putting out a grant?

Also setting a dollar value and partnering limit is guaranteeing the total amount of money is spent. In fact, a smart operator will make sure the entire project scopes up to the last dollar available. Surely an independent evaluation of what investment is needed and what the return is likely to deliver would render better returns for taxpayers. Government really needs to also look at the non-monetary returns of some innovation. By only valuing investment with a monetary return, we return to the male business dominated lens. Some innovation and investment should be available to develop social capital impacts and value. E.g. my mould research is probably worth millions, if not more... but more importantly will reduce health costs in developing countries, improve standards of living and will reduce health costs to our building sector, now responsible for black mould outbreaks... but there is no way I could dollar-for-dollar match the research partnering required in a grant.

The social impacts of an innovation on investment in commercialisation also should look at the social harm. HELL. Where does the government get off funding the expansion of boutique gin and whisky businesses from cheap mass-produced lab based ethanol in the middle of a domestic violence epidemic, that is literally killing women at the highest rate in our history? Over 65 dead from partner violence in 2023 and 48,000 written articles about femicide in this country in 2023. PLUS no one is counting those who ended up in hospital or the psychological damage to child witnesses. The immorality is astounding and the access to re-butt and do something good or refute the status quo is

⁸ *Interestingly a PHD application is judged on uniqueness, value to human knowledge. Surely this is lofty and important in grants. Penicillin was invented with no known practical use...If we leave it to look only at the "low hanging fruit" we end up with money driving our society. Which is not a healthy community.*

getting worse. There is no ability for citizens to lodge a complaint against the unintended outcomes of government supported commercialisation using taxpayer money!⁹ How is it my taxes can fund something literally hurting women and I can't complain. They are my taxes being spent and I do not consent.

The same is true with the continued rules and access to gambling. There have been some pretty determined women and men at the forefront of telling leadership how it is for a percentage of the community. If the same percentage of men were being made sterile by an activity, as the number of citizens damaged by gambling, it would have been banned years ago. Gambling damages our community and in Australia we have an overzealous gambling culture. But the flow on impact of the profits fund, male appreciated industries like sport and leisure.

That gambling culture extends to business. Borrow, speculate, risk and return. Small wins require bigger investments and more borrowing and then more risk and speculation. What we saw in the pandemic was major companies asking for government handouts after only a few days/weeks. IF as a small business owner, we ran our businesses with no cash to hand, no taxes paid, no staff entitlements saved, and no BAS reported and paid, we would face serious consequences. In particular women. Women in business regularly report harassment of ATO debts. Yet major businesses corporations and even SME enterprises by men are capable of negotiating to have massive tax debts accruing. Again, it isn't about the debt as much as it is about the inequity because discretion is given by the person on the phone and there is your bias, right there. The ATO is much more willing to equally gamble with men in their business adventures in the same speculative model. My accountant confirms it is much easier for men to invest, gamble, risk, win or lose, borrow and repeat, bankrupt repeat.... ever bigger, ever more spectacularly. Government is being run on an increasingly similar business model. One where programs and developments are decided on large loans investments speculatively that they will stimulate the economy, but don't. The ACT light rail is a great example. Borrow and speculate and always only where there will be male dominated sectors on the receiving end of the trickle down, you can't really put a price on that right?

Incidentally the existence of light rail has not reduced the need for parents to still drive to work, collect kids, drop off dry-cleaning, stop past shops and deliver kids to sport or music classes. Given that women bare the greater load of this unpaid labour, it is women who are paying a lot more in car parking fees to just turn up for work and then run errands, a worse burden on single parents, mostly mothers.

In Australia, 94% of employees work in small businesses with less than 4 people. That is the highest in the OECD. Yet governance favours legislative reform which delivers savings to big business corporations and high yield industries. Government and staffers want on their CV's that they manage bigger and bigger contracts with bigger companies. THEY steer expenditure to profit their own CV. Why? Because they only have a 3-month contract. Public servants never needed to do this sort of market manipulation and favouritism when they were going to have a job for life. They could work for the greater good, instead their own livelihood necessitates they equally work the room and keep

⁹ *The fact that in the last 12 months Australian Parliament House has started marketing its own label gin being sold at the house has a particular tone deafness to it. Are they so mind blind they cannot see the affront while the Bruce Lehrman case is still being heard and after multiple sexual abuse claims and even new legislations of workplace safety and still, they flaunt it by branding more booze at APH???* A social faux pas? Bad taste or a reaffirmation that women's lives do not matter? I'm sure the women reading this will agree it is pretty bad! The men will say it is an overreaction, not linked and not purposeful, a joke even. Because our safety is not linked, not purposeful and a bit of a joke?

'options open'. Thus, big players preferred in all dealings by getting access to leadership, meetings and contracts. Guess who misses out, monotonous isn't it?

Rather than reform and business positive frameworks which favour small business and more jobs, increased employment security and an ability for reduced personal debt and greater wellbeing, Government pushed by staffers, lobbyists and corporations with big money are driving a socially destructive agenda. WHAT IF small business fails, and in ACT there are only 40 businesses with more than 200 people on staff..., that is a measure of the importance of SME supportive legislation. We all suffer. Men, women, property value, jobs growth, tourism, and justice. Yet access to ministers and policy developers is scant for businesses with the average number of 4 staff. We just do not get heard. For women it is even harder. Buy in levels of membership in our "chambers" ensures platinum member issues are prioritised, invisible yet paid for lobbying. Not really representing the marginalised companies or the interests of women.

Export drivers a cautionary risk. FTA's

Export is another area of business inequity. Statistically exporting businesses earn more than 25% more than non-exporting businesses, Austrade is fast to boast. Yet exporting is again a space dominated by male industries. So how is our government supporting export markets apart from export awards (which almost unanimously go to businesses which align with current supported govt values-male values aka STEM, Cyber security, e-commerce Defence industries etc.)

Take Fair Trade Agreements (FTA). They are mis-named because an FTA is not fair. An FTA is an agreement which suspends all the checks and balances and creates a trade compliance gap for opportunity, with limited normative compliance and rules. They free up all the paperwork and create an easier pathway for exporters and importers alike, allegedly. ...Well, those rules, which are being dispensed with are the framework designed to protect the vulnerable and marginalised small businesses, and women entrepreneurs. They are rules which legislators have put in place to increase access to the market for the marginalized. Actually, our legislators particularly in smaller communities do take this seriously, and WE rely on these rules for fair entry/access to the market. When the Australian government enters into agreements to suspend frameworks which offer rule of law and protection, only women, indigenous and small businesses lose... Larger stronger players enter our markets, and we are unable to export without the normative protective systems in place. It is a loose-loose. We lose at home, and we lose in the export space as well. And the Australian Government is aggressively pursuing FTA across the globe.... They are legitimately creating an underclass, that has some protection for indigenous communities¹⁰ business, but never for women. Why are women special? Because they rarely have amassed enough personal or business wealth to be able to export or trade overseas. Many countries even have an age limit on visas and a minimum business investment amount to get a visa for access to markets. A survey of women who have exported and utilised the FTA business councils for support would be another interesting survey before the Australian Chamber of Commerce encourages any more FTA's. ACC doesn't represent women, so they wouldn't know those numbers). And again why are women special... well if we had a system which deliberately excluded access for men there would be an immediate redress.

¹⁰ I would argue that there is not enough protection for indigenous communities or businesses either in FTA's they are pretty lowly regarded or considered in honesty. God help you if you are a female indigenous entrepreneur, double whammy.

Internationalising our careers

What is almost comical is, Austrade has spent its money on supporting women to export by developing a brochure on what the government should do to support women exporting. **That's it... a brochure.** There are no further grants to participate in trade delegations or delegations specifically aimed at women to meet counterparts in their business sectors. Nothing!! But we do have a brochure pointing out we are different, but clearly not yet worthy.

Again, why is it important? It is about fiscal independence, security, and capital growth. Australia's economy can only grow if women are allowed to participate fully as well.

HOW good would a trade delegation of female leadership be. Why would it be good? Because Australian women are kicking amazing goals overseas, but they must get there first and that is monumentally hard. The Matilda's, Diamonds, actors Sarah Snook, Elizabeth Debicki and Margot Robbie at the Globe awards... Australian Women are making it on the global stage but not at home. They all had to leave, to escape to start their career in earnest. What does that say about here!

Perhaps it is time for recognition that in a global economy we are competing against countries which do not tax small businesses with less than 4 staff because they are already doing a service... the service of providing employment and income. The aim of most Asian countries is to gain near full employment and reduce poverty. How is business in Australia supposed to compete with that? And how do we compete in exporting? Instead of fuller participation, we are looking at how we can take on more employees from overseas.

With the current skills shortages, government solutions have included increasing the availability of imported labour like the 482 visa or temporary short stay working visa which has now been extended. Another quick survey will also show that female lead businesses do not apply for sponsoring overseas workers, why? A different set of values? Or the visa is only used for skills shortages for larger companies? Or is it because the skills women led industries need are not importable or not on the list of importable.

I was in a business networking room when an AUSTRADE government official proudly announced the modification to allow more overseas labour, the men rejoiced and the women silently groaned. Male run competitors with already systemic advantage will now be able to level up, using cheap labour by meeting criteria women do not have the capital to participate in. Again, bringing in labour is seen as a cheaper solution than incentivising business to deliver training. Allowing apprentices in non-male dominated trades into other sectors, ones which employ women, where women could get recognition for the training, and they inherently do more of, is not being done. Was there any consultation with women in business on how these 482 visas would impact their businesses? Their social participation? How will female led businesses compete with a source of cheap labour going to their competitors already stronger businesses? Will female led companies be able to sponsor immigrants? No consultation. We are apparently of no consequence and if our competitors are made stronger by government policy that is just the price of doing business right? Capitalist forces with the market correcting? Great post rationalisation for being totally mindblind to the impacts.

Queen Bee Phenomenon.

Women in government are often the worst offenders at marginalising women further, referred to as the Queen Bee phenomenon. To be fair, they know how hard it is to advance and they also doubt women on the other side of the counter can overcome the difficulties, so they harden rather than lean

in-offering more support, for fear that an accusation of preferential treatment will damage their own career, with their male bosses or program leaders. Offering additional support is not seen as balancing an unlevel ledger but preferential, which no-one wants to defend. The fact that only 10% of all government support to business reaches women is proof that there is a mismatch in perception and an unlevel playing field. Government employees need to better understand the realities of policy on women.

Women have long been required to be the protective interface for their bosses, from cold callers and unsolicited issues. This means that often women are stonewalled by women and the men are able to be pretty effusive that they are not doing anything to prevent female progression. Women in these intermediate positions particularly in government are rewarded for “seeing what they want from the sisterhood in the private sector” and delivering IP and ideas and claiming it as their own. Most women in micro or small business have stories of government staffers taking their ideas and delivering it as a program or tendering to the exclusion of the innovator. Often the innovator, a woman, is excluded because ironically her business is not considered innovative or large enough to acquire a tender or grant as they rarely are large enough to have a CFO. That’s a catch twenty-two, isn’t it

And don’t even get me started on finding the money to register with IP Australia? WE just can’t afford it. Another interesting study: what proportion of female led businesses vs male led ones have IP protection in place? After seeing a lawyer after some monumental IP theft by a staffer I was told there is no protection from Public servants, registering your idea with IP Australia wouldn’t have made any difference, government staff just don’t understand IP theft or apply any ethics in this space. So you just have to drop it. (legal advice emails available)

Compliance; is it really fair?

Women run businesses’ pay the same Workcover Insurance even though they run safer workplaces with less accidents and greater staffing support for sick leave, maternity leave, family leave and mental health support. Less claims, but same overheads and same percentage of payment. No economic advantage for being safer or better employers. Further, these really safe and conscientious businesses are cross subsidising a system which is paying out on male leadership, workplace accidents, all the staffing, investigation and compliance staff and policing staff for a system women are usually completely outside of. Another great study would be measuring the cost benefit analysis of work cover costs and claims based on gender. We know men pay higher car insurance below 25 years of age, because they are proven to be higher risk drivers. If women are proven to run lower risk businesses, they should also get a discount.

Women run businesses do more pro-bono work for the community, often requiring more staff time and they get no payroll tax break for that. In fact, they are penalised with greater payroll liability for doing community pro-bono work, where the community needs it. Larger corporations like Deloitte have a “pro-bono day” once a year, where staff hours are counted and then used as a tax deduction for the company. Small businesses cannot do this. Equally small businesses that are training and keeping skills alive are constantly disadvantaged when the government decides to “bring skills back in house”. Accountants, lawyers, and specialists are all being re-hired in the current Federal government policy. However, given that female led businesses invest more in staff training and opportunities they are paying a much higher cost for a change in government policy and again with no consultation.

I know because in the last 5 years I have had 9 staff poached by ACT and the Federal Government. Staff called in their home, offered a position that was never advertised, and never competitively gazetted. In fact, one HR person at OPH stated so long as the contract was less than 12 months they could appoint anyone they wanted from anywhere.¹¹

Women do more staff training and mentoring, take more university interns, and this is not supported by the government. It is not even recognised. Also, the cost of interns and training is not considered in any fiscal numbers allowing us to borrow against, or on cash flow. So, again, the value of a business on its turnover only negates the value the community gets from businesses which do extensive sector training and leadership. Male businesses do not take on anything which is not bottom line positive, often leading to underpayment of staff, and reductions in entitlements. Larger corporations only do what provides economic value and can claim.

Women are less able to secure staff and maintain staff, against the increased credibility a male run business has. A good place to graduate and cut your teeth, but if you want a real job, you want a company run by a serious man. As women find it exponentially harder to grow a business it isn't totally unfounded. A male run company is more likely to go places and get bigger contracts and tenders, to be honest, it is true for all the above reasons.

Investment and VC funding

Women receive less than 3% of VC investment and as such growing a business out of the start-up phase is incredibly hard. The inability to do so is judged as a failing of either the business idea or the woman personally. So, the longer she is in business the greater the prejudice is against her succeeding grows and the less able she is to commercialise her innovation.

Venture Capital funding is a strange notion. It is perceived as investment by wealthy individuals and companies, often for a large amount of any profit gained. But actually, in Australia, according to a report from the ATO sources of income being used by investors is a composite make up of private angel money and corporate investment from superannuation funds, insurance funds and other sources, the origins of which one assumes comes from super and investments also contributed to by women. But never invested into them.

https://treasury.gov.au/sites/default/files/2019-03/01_Venture_capital.pdf

This report is an odd report of assumptions and extrapolations which if viewed critically is worrying that it may in fact be influencing policy. Investment in the sectors given are not being made because they are inherently more lucrative. Investments are made in these sectors because they are sectors which are more interesting and more valued by the people with the money. A critical look at the losses by VC investors globally in the tech industry over the last few years will also show that there has been several trillion lost. This is a highly speculative market and one which is again more akin to a gambling culture than a sure thing. Yet it is acting as a mis-led driver into a digital industry sector for ACT, it might prove lucrative but like all business the cost of failure is better absorbed by a huge city, not a small city. Failure in this sector will decimate ACT which has few consistently stable industry sectors, which equally employ all crosssections of the community in which to buffer the social impact if this fails.

TECH industries are not something which should be invested in lightly and without a critical look at the impact on minorities and women. Additionally, the recent alarming news of deep fake AI images

¹¹ The fact Commonwealth government agencies can pick and choose what they want from the employment legislation needs to be vigorously contested by ACT Ministers. It is breaking our private sector.

of women, teens, children, and female leaders in rage pornographic images has been leading to further denigration of the status of women and vulnerability of children. Even companies with poor representation of women are using deep fakes of AI generated women delivering male scripted content. Women and equity is being replaced by deep fakes and no legislative protection. The impact of TECH industry development without women in positions of advisory roles to legislators is going to lead to the government inadvertently funding more tech-based crime and social discord without checks and balances. It is already happening but there is no policing of the issue.

Using superannuation or insurance funds to invest in speculative sectors like technology sectors where we see from overseas such high losses should also be questioned. Fine for wealthy Elon Musk type individuals but really is it wise for the tech sectors to be blindly supported by government? Is it actually supported by the government because it is a sector which employs more men, has more male developers, interests men and is valued by men over, say, their interest in aged care? Is it not just another validation of a sector where the predominant beneficiaries are men? And another sector where men are not at violent risk disproportionately. Is it also a sector where the wanderlust for technological growth and advancement has allowed a blind spot to develop on the vulnerability the technology sector can expose us to? Including billions of investments from overseas interest in digital infrastructure with little control on what that will mean in the long term. Literally foreign ownership of critical digital infrastructure, hand in hand with rapidly unchecked dependence on digital commerce and products security, and even services like MYGOV. Again, all systems where vulnerable people are more likely to disproportionately be impacted when things go wrong. A survey on the impact of data breaches on the poor opposed to the wealthy should be investigated.¹²

Women in business receive less than 10% of all of the government support via grants or programs for business. These are allegedly merit based, but actually, are part of several built-in bias that women have little if no follow through, they are encumbered and therefore it is harder, so they are a riskier nominee. As such they are short listed, considered but rarely win government support or contracts either. The gambling model is amplified here. The accumulated cost of lost leaders and tender submissions and quoting JUST to be one of the three prices when you will never get used, is financial abuse. Let me repeat that for those up the back. IT IS FINANCIAL ABUSE!!

And is systemic in government and ACT public service. During the pandemic public servants dreamed up projects to work from home. Creating thousands of lost leader hours for small business. None of which we can get back. This mentality has persisted, when getting pricing from the private sector and the increasing RFI's, EOI's and even submissions to government where information is being requested for free. Honest responses like this one is of course professional suicide if you are a women!!!

At the end of the day women are perceived as less capable in project management and often have smaller teams (often more efficient though) so when it comes to delivering on tenders and government work they are short listed but not awarded the bigger contracts. A search on tenders over \$500,000 will clearly demonstrate that they go predominantly to male led businesses.

Self employed as a women, means no personal financial security

Superannuation is not possible for a lot of SME's, but women are less likely to pay themselves, so they can pay staff when there is a cash flow shortfall. Women will almost always put their super as a 'luxury'

¹² My own niece has had her data stolen from Mygov, Medibank and optus and now faces court for fraud committed with her ID. She is an disabled unemployed individual and vulnerable ATO knows she did nothing wrong but she still has to defend herself. Stress a capable person may laugh off but for a vulnerable person it is disproportionate stress.

concept to keep everyone employed. Lower super systemically whittles down over time. So paying back your set up loan not through payroll is a way of paying yourself with no super compliance. Also, it means that an enquiry into the long term disadvantage of women aging, already a problem, will be getting worse.

Women in business are more likely to not pay themselves to create jobs and pay staff instead. As such IF they themselves are injured in a workplace accident, the legislation does not cover them for what they should have been earning but only a % of what they paid themselves. While this matrix is a difficult one to tackle, perhaps the workcover payout should meet a minimum safety net paying the same as unemployment or minimum wage, if and when a boss has been underpaying themselves to create jobs. Because creating jobs needs to be higher valued.

Inversely men are more inclined to pay themselves more than they are actually worth and if they experience a Workcover claim are likely to be financed more than adequately. On this note, this assumption is borne out by the number of men who have million dollar plus family homes and assets in family trusts and then go bankrupt. Trust funds and phoenixing are all issues which the government is working to prevent. But make no mistake it is male run enterprises, not female ones. Women don't get a second chance and do not view their enterprise in the same expedient way.

Very few women are able to own a business and then take a public service job. Absentee business ownership is not realistic. If you are not visible you are deemed to be going out of business. Yet there are many men who are able to run a business while also taking a full time government salary. This disparity again has more to do with a built-in bias, which places women at a disadvantage in accessing external funding to bootstrap. In conjunction with other child raising, elder care and pro-bono, there is very little capacity left to do a paid job and run a business more than a paying hobby. Men are successful and perpetuate the perception of capacity when usually it is the unpaid labour of a spouse which enables it. Arhhhh the benefits of having a "wife". Equally if you run a business as a woman and apply for a government position it is assumed your company is failing and you again are not worthy. Women are so terrified by the system not working for them and not being adequately explained to them, or worse, the humiliation of others patronising them if they make an error, that they are cautious. They approach business cautiously and make many more lower risk decisions, making them better for investors and the overall economy. This is not because women are inherently more risk adverse. An article in Forbes explains;

<https://www.forbes.com/sites/kimelsesser/2022/04/29/women-arent-risk-averse-they-just-face-consequences-when-they-take-risks/?sh=27ccd64c5a3f>

Women are less likely to get high yield from sharp trading, immoral trading or tax evasion and offshore trading. Women are a safe, secure investment and as the Garema bank model proved women repay their debts. YET, they are not given the chance to borrow or be invested in through VC money (which if it is a super company it is their money too ironically).

Start up culture and government funding of start ups.

Start-up business support in ACT is literally for those with a good idea. Those that are less likely to succeed are weeded out pretty quickly to enhance the KPI's of the grant receiving entity to deliver business support. It is like a private school kicking out the struggling students before they reach year 12 to maintain their ivy league statistics. They have no vested interest in reporting to government the actual systemic issues experienced by business, knowing if they raise the problem, they will become the problem and will lose funding. The biggest issue with this is that incubators tend to be led by men again delivering government funding and programs for innovation and start-up support through a grant process aimed at delivering KPI's deemed business through that male dominated lens again... So

if you are a unique female led business which is outside the world view of the men running the incubator they literally do not invite you back to be part of their KPI's. They do not know how to evaluate the worth of female led enterprises UNLESS it is a woman in a male industry/sector or the female business owner is below 35 and attractive. There are no ugly women in incubator support programs. And yes I just dared to say that out loud! For us middle aged women we know there is no point 'playing in the incubator space'. Say anything and it is us just being bitter and twisted... really? Blame the victim?? really??

Judging the economy based on the report delivered by business advisors, when they are doing well means no one else is. When business is doing well there is no need for business advisors. Currently they are everywhere. MBA's, business training and start up support is literally training women how to involve themselves in the male sector again. THERE IS NO START UP SUPPORT actually delivering Women led business wisdom, to the men. Or courses for female founders based on THEIR struggles. Women who do raise the problem, become the problem and a file is kept on them. When women get together at a networking event we all have stories of when we were deliberately sidelined and kept out of the room or where we have been marginalized and sanctioned. Personally I approached CBC with a willingness to be on their international taskforce. I was told they are not interested in heritage, just the economy. The biggest economic sector in Australia is our tourism and heritage, and they declined to have a volunteer with over a decade of international experience and contacts. I'm a problem. And make no mistake, making this submission will make me a bigger outlier. CBC has reached out to its members to make a submission for them, to filter the information and make a collective submission to this assembly enquiry... arh yes more of the same male lens.

Men who raise a problem with their Minister are given greater access and appeased. They are more likely to be 'controlled by putting them on a board' to get them on side. Women are sidelined, vilified, and then marginalised (oh and it is usually women in the APS doing it... they can't solve the problems women raise because it literally isn't in ANYONE'S portfolio to look at women's challenges).

Difficult people are an affront to their work and amplify their own lack of power in the workplace. So you just get put to file. In the ACT APS culture, women are more likely to be given a brush off and denied access to Ministers. In fact ALWAYS pushed off to lesser public servants who have no authority or delegation. OR worse, they are given the runaround with pointless meetings and wasted time just to make it look like they are doing something. There is no recognition that this is further **financial abuse**. Yes. Systematic financial abuse perpetrated by staffers and deliberately carried out to obfuscate and deflect and grind down contribution outside of the predetermined mainstream policy. They do not treat male business owners with such contempt, instead they get in the room with a Minister. The constant churn of staffers means business to government interface for women is impossible. Even with an idea worth multi-millions to the economy and social capital capacity building, you can't get past the gate keepers of the ACT APS. There is no perception that most small businesses and especially women earn less than \$40,000 a year. Being a Start-up is easy. Commercialisation is hard and without partnering with government¹³ we just lose our IP or our capacity is totally wasted. The APS staffers have a financial delegation and with it the capacity to say yes to an idea or no. No means there is no follow up or follow through. No extra work, they can go for coffee. Yes means they have to do something. If the proposal is more than a staffers delegation the answer is NO. This aborts any real innovation flowing from business to government. This also perpetuates the belief from the APS that business wants something from the government. Not that business has good ideas for the community to share with leadership. The reality is if a business owner is taking NON billable hours to meet, where they are not getting paid for the meeting, while every other staffer and Minister is being

¹³ *It has to be with the government because if we do not partner with the government the statistics show we are not partnered with private industry. Bought out yes, partnered no!*

paid to be in the room, then there is something worth listening to. Oh and it is worth noting that many people come to leadership to augment positive healthy community change and benefits. NOT all things business people do makes money. Some of us invest in actions and activities for the community, collaboration would be welcome, but the cynicism that if a project seeks government partnership then somehow we must be making money negates that we might have a solution to a problem government inherently has.

For Endangered Heritage we have a solution for the regional museums and art sector preservation issues. And we are told “good Luck”. NO ONE seems to realise this is not our problem!...These collections are ALL PUBLICLY OWNED, their care is a GOVERNMENT PROBLEM. Their preservation is required under legislation and the 1954 Hague Convention (which Aust signed) and given we have a distributed National Collection they are not just of national significance, but the regional towns only tourism drawcard. Caring for these collections is a government problem. WHY can we not get in the door with a solution? It isn't even about the money, it should be about the employment opportunities and upskilling my solution will create and the benefits for the next generation, even once I am dead. The long game, the employment security, which will outlive a flash in the pan, one trick pony start up. Access to ministers, government and business mentoring is non-existent for women. Like girls historically not learning maths in school, girls are not taught business from their peers or surroundings. Not even in families. Girls are left out of the conversations on how to run businesses. The incubator model of training is always targeting men's knowledge gaps. It is a joke that there is such a focus on customer management in business training. Women are 83% of all consumer purchases, they are the customer, so they are not missing this epiphany... BUT if you do any SME business training delivered by government grant recipients to empower startups and SME's, they will teach the lessons most needed by men. What women are missing is the information on mergers, investment, breakpoints, partnerships, legal restructuring, and financial P/L interpretation. How to sell your business, employment contracts BUT the government will not fund a female skills gap training for business. Because all of the programs are developed in conjunction with the business chambers who are busy saying there is no disparity or varying knowledge gaps. Confirmation bias kicks in here, without this access women do not successfully grow and again it confirms they are less worthy. Instead, we need to smile and be condescendingly spoken to by male deliveries and again waste our time, appeasing the ego of the 'trainers' as they are the networking gatekeepers.

Government continues to fund business advisors. But not actual business advice. Spend any time with CBRIN Millhouse CBC or any other business advisory support program and they are giving advice which is there in the public realm, with basic research or on a business course or in University units already. BUT there is no access to legal advice. Accountancy support, compliance support, governance support, Business financial management support or staffing support. In fact in 2022 I applied to do a government sponsored program, the entry was competitive, and a baseline of knowledge had to be demonstrated to get into the training program. Once in this high-level selective group, the information delivered by public servants was of a lower level than we had to demonstrate to get in with. The entire delivery was a waste of time and public funding. But it is business suicide to write that in the feedback. Canberra is too small!

Taxpayers are literally paying the government to fund organisations which offer disclaimers, low level motivational business training and send business to 'pay for expert advice'. It is like having a year 11 student tutor grade 3 kids. It isn't actual teaching, it is at best consolidating what they have to pay for elsewhere anyway. Cut out the middleman and use the funds to provide businesses with expert advice. A drop-in centre which has a lawyer, accountant, valuers, finance advisors, loss adjuster, insolvency expert, and employment/contract drafters. Instead currently business owners have to waste time going through the gatekeepers to then be fobbed off and are having to pay for actual legal

or other advice as well. Women have less time and are often misled that these funded advisors are offering more than they are. We become their KPI for them to get the next government grant to deliver pointless empowerment instead of delivering hard high level business support. In one such course I was told “we can’t talk about specifics, we can’t change the way the system works so we can’t talk about the compliance”. The rest of the 2 day workshop was nothing that isn’t already on the “ATO registering a business” page and would have taken me 10 minutes to read. Business and women in business need a drop-in centre of experts. Not MBA’s telling us what we already know.

If business advisors are doing well, it is a sure fire sign the economy is not doing well. Business done well with good structural policy doesn’t need business advisors. By their own economic trickle down and rationalist argument, the proliferation of business advisors is proof we are not supporting business in policy or frameworks for finance and tax. Judge a community on its bohemian class and the ability for taxi drivers to buy shares. Not on the increase of MBAs, business advisors or the increase in marketing agents.

Start up support

START-UP support also reduces the value of established businesses, all of whom are struggling now. Many have an ATO debt and all proprietors are earning less than half a government salary with 10x more responsibility and it is worse for the women. While there is a perception of start-up support¹⁴ being available and provided free, those with a business no longer have a retirement plan, because we cannot sell or transfer the assets. They are worthless now thanks to government sponsored support for the start-up community because when a start-up gets so much support, why buy someone else's company? Established businesses do not contribute to anyone’s KPI’s so they get nothing even though they are paying ALL of the taxes. When I started in business over 20 years ago now I was told I needed 10 different income streams and diversification. NOW, all the MBA’s and incubator advice say “drop those streams, go after the low hanging fruit”. Incubators are supporting single, loan wolves and one trick ponies to get an ABN and give themselves a job. With a single expert and single idea there are not other streams, no need for other staff, other experts or other growth divisions. In fact we are using taxpayer money to ensure we have a million micro businesses with no cross generational stability, no on sale value, no growing employment value and probably not a lot of export value. How did we get from a minimum of 10 income streams, to ensure diversification, growth, resilience and no staffing vulnerabilities¹⁵, to being told the low hanging fruit with no greater vision or social contract is ok? HOW do my taxes get spent on this mediocrity?

Genuine self improvement and upskilling in business.

Men and women often have to volunteer on boards, committees, and even internationally recognised organisations to develop their career. After working harder as unpaid professional labour to reach leadership positions they are often then not given the ear of government. In the ACT there are delegates for nearly every UN committee and sector. For example, ministers could be leading a 1x 6-

¹⁴ Which is pretty low level guidance, not actual legal or professional advice and support. In reality it is more akin to empowerment talk and motivational.

¹⁵ Let's face it, with 10 income streams you can pivot to meet staffing availability. Most companies are now in trouble.

monthly gathering of such committee members relating to their portfolio. The information is likely to be of a higher standing than that of paid professional lobbyists or from the male sponsored chambers of business.

The Australian Institute of Company Directors, likewise, offers 2 scholarships for women a year, predominantly for rural positions (more regional pseudo-empowerment with no city based threat of having more women influencing boards). So you have to be a rurally based female and isolated and run a business to qualify. Marginal again?...There is no loan or payment scheme to do the top-level training available. So with a desire to see more women on boards and more women in leadership, we still can't get women trained up to actually qualify for the opportunities. Catch 22 or more tone deaf intent to "speak the speak" but not really include women?

When seeking employment and board opportunities, research has shown that due to built in bias women are assessed on the work they have achieved. Men are assessed on the potential they have and the capacity they project. This bias means men are more likely to be able to, in limited words, demonstrate their desirability for a position. Women need words to explain all they have done and why it is a short move for the hirer to see them in the new role. Decreasing word counts and CV size disadvantages women. As Artificial Intelligence is now sorting the 'dross' in the hiring process this leaves women more vulnerable. AI is already known to magnify unconscious bias and even to make it conscious. The use of AI for government hire should not ever happen. It is estimated that 80% of the content used to train AI is male generated, this issue needs to be amplified.

The built in gender bias representing an estimated 80% increased male view in absorbed content and training developing AI means any use of AI in the selection of employment opportunities should be immediately banned, until we have the gender bias issues eradicated from the AI programs.

<https://womensagenda.com.au/latest/the-government-has-released-its-interim-response-to-ai-growth-but-where-is-the-gender-lens/>

Government urgently needs to establish a panel of female advisors on E-commerce, AI and the use implications and risks to and for women and children. DV is not a private issue, the subjugation, violent content and normalising of abuse of women is so rampant in online content that we are not going to win or reduce DV statistics with an ad campaign. And the abuse in the home is also the abuse of women in the workplace. Increasingly in retail and hospitality, women are intimidated by customers and even other staff. It is becoming normal. What is more is DV is reduced to women and children and there is NO CAMPAIGN to reduce the DV perpetrated by adult children. In a country where we have extraordinary levels of elder abuse, parental abuse and elder financial abuse, there is no overarching investigation on how digital violence and financial difficulty impacts on older women and the abuse they keep quiet about because it was their own son!! In a community with a deteriorating social compact we see more retail abuse, medical services abuse and sadly women are getting it from all angles. This is the impact of increased individualism and economic rationalism without funding businesses in the soft sectors of social capital building -the female lens.

As women we also know we cannot speak up in government offices and say NO this project will harm women. This policy will have a negative impact on women but a positive impact on commerce, we already know what the decision will be. Applying the female lens gets an eye roll, not inclusion. Women are implicit by omission, we keep quiet, and it just adds to our stress and burnout, yet we often don't make the link. Emotional intelligence is promoted so long as it doesn't intuitively get applied to gender. Women in the public service know how it is and can't say anything really, there is

no space to speak and commerce rules everything. Once you have compromised your ethics for your job in countless meetings, you have no choice but to normalise it. The impact on women outside the system is palatable. Anyone speaks out about the elephant in the room, you are again a problem and doors close.

Government needs to ensure digital and service providers are also forced to increase and maintain Diversity Equity and Inclusion standards. And women need to speak up in their workplaces and MEN need to listen and stop eye rolling. <https://www.cnn.com/2023/12/22/google-meta-other-tech-giants-cut-dei-programs-in-2023.html>

Self regulation of DEI in the corporate space is not acceptable for our community. Women are the ones who are first at risk.

While we are at it, MyGov D is a nightmare for women business founders Designed by men using conditions only experienced by men. Yet still many women change their name. You can change it with all of the linked services, but there is no way to change the meta data which links them all. So EVERY SINGLE time you log on it falls over locks you out and you need to spend hours on the phone. To them be patronisingly told that it isn't a male experienced problem so it must be user error, "silly women just can't use a computer"

Australian Tax Office also insists all small businesses now use cloud based software so they can spy on our book keeping... ok sure. (BTW we are not the enemy, but ok) Problem is all Govt email now blocks PDF's lined to cloud based software. SO we cannot even send quotes or invoices any more.. they are blocked. So after being asked to submit a quote on trivial crumbs to be one of the 3 prices sought after. We are blocked and the work goes to someone else. This is impeding business of all types. Small business just can't afford to ring and get white listed every month on the off chance that there is work. AND Austender is the worst. IF you are going to block us with cyber security then bring back tender boxes and real INK.

The Government does not look at local business for partnering with women. Public private partnerships are negotiated with male counterparts and ideas as they are often delivered and endorsed by the male dominated view again because there are inherently shared values.

Innovation by women in business have routinely been adopted by APS staff as "their new initiative" and partnering formally or paid consultancy is not equally forthcoming. I have had countless supportive suggestions stolen Including getting ACT UNESCO listed, but hey no consultancy payment! Also ACT APS are appalling at ensuring goods and services opportunities go to local providers. Rarely do they even check if local businesses can meet their needs or have a product distribution contract¹⁶. I know this is true because I run a unique business and have 5 different distributions for essential products for the archive and museum sector and not once has an ACT official or custodian purchased or even enquired over the cost of products for local government organisations. NOT once have I even been asked to quote on providing products (And only get asked for services when they know it is too small a job for a male business to bother). But those purchases are being made either directly online from overseas or out of state. Is there a view in ACT APS that if it costs more it must be better? Because there is a prevailing outcome where small jobs and tasks go to women in business with little profit margin, while big jobs go directly to the larger male run companies, probably from Sydney. Work is regularly sent out of ACT. Opportunities are not given to ACT companies first. Although other states (SA, VIC and NSW) do have this priority trading in place in their states. Given that we have a small

¹⁶ Which we pay a lot for the distribution rights for

industrial sector and the biggest business in town is the Federal government, then ACT needs to lean on the Federal government to ensure that contracts go locally, BEFORE interstate.

Many government funded entities are also the recipients of government funded/sponsored awards like the recent tourism awards in ACT. More than 75% of winners went to organisations with staff salaries covered by government pay-role. IF through private investment you can win, no accolades with which to promote your company, you can't advance. To consider it a level playing field for a government funded organisation to pay staff wages, to then win government funded awards and win government paid marketing and promotion in circulation kudos afterwards. Exactly why should anyone else bother? HOW is this not rigged?

Why is it that staff and employees of any company running a competition can't enter, but it is ok for government funded entities to, on a government funded award?

<https://canberratourismawards.com.au/goboat-and-local-individuals-shine-at-the-canberra-region-tourism-awards/>

Should we be mechanising everything or is it more leaning into boys' toys.

ACT Government also needs to look at places where tasks and roles are mechanised and have been removed as a "cost saving", or is it because mechanisation is more cool? More progressive? More "first world"? Seriously, the cost of installing and maintaining car parking machines surely outstrips the cost of paying a parking attendant and creating a job for someone marginalised. But if we look further, the new machines also require a credit card. Again no one asked women if this was going to be a smart move... Women are less likely to have a credit card and tracking of even small payments are known to be used in coercive control in abusive relationships. Vulnerable women can no longer go anywhere.

As a self-employed woman, my bank won't give me a credit card! I can no longer park in the city with ease. So since 83% of all consumer purchases are made by women for themselves and their families, denying them access to car parking in the city has impacted the business turnover of businesses in civic... In fact many of the car parking has been sold off with remaining car parks unrealistically too far to walk with a toddler to shops in Civic. So where are the advisors looking through the female lens? Where is the functional impact of decisions vetted on how they will impact on women or in particular for women's business and economic engagement? Surely business advisors and chambers would be adding this perspective to government? So is it deliberate that the female lens is not included or is it really not even seen. We have so normalised the disadvantage to women, that female leaders in ACT APS who have all experienced the struggle personally, again just normalise it and don't bring their lived experience to inform reform. No one wants to be met with a systemic eye-roll.

The question needs to be reframed.

It isn't just a women's issue... It isn't that women are not successful or capable or that there aren't barriers which they especially need to overcome. Tough, capable women are getting to the top. But once they have gotten there they are also transformed by that struggle. It is hard to get up the leadership pole and maintain the female value system and to then assert the female lens in their leadership roles. The adaptation to a male lens is required to succeed, at the expense of women within

and without the system. So no wonder women who make it to the top or into the club are not supporting other women, they can't afford to be accused of favoritism. It's all about self preservation. The question is not why are there less women in leadership and on boards and in boardrooms and on executive levels of government and in private companies and running growing scaling up businesses. **The question needs to be reframed**, why are there so many incompetent men? Why is it so easy for them to succeed? Why is being male a ticket to fail and still get funded? Still get grants? Still be an industry leader? Still get an overdraft and still get further finance? Still be employed as a business advisor, even when you have several failed businesses? The question isn't "why aren't women in these successful places", it needs to be asked where is there room for merit, when we still smooth the way for the mediocrity of so many men?

Women are forced to adopt the male lens, isn't it time the fella's did?

AND it is mediocrity when they continue to support a system with such gender bias, to the detriment of the entire economy, that full female participation would bring. Men in all workplaces need to try to adapt to the female lens, even if only occasionally to see that it would bring a very different outcome across the board. And double our overall economic growth.

Small business failures

Small businesses are in trouble. Big trouble. And it is the biggest employer in Australia. It is failing from systemic faults in compliance, obligations, overheads, and presumption by leadership of the state and wealth of business owners (misguided by the aforementioned mediocrity and an addiction to spin positively to fake success). When General Medical Practitioners lobby the government for more small business support, then exactly how is this not an urgent sign! That a GP business which receives the most government subsidy of any other business in the country, is no longer viable! But the rest of us are meant to carry on with a mask of bravado.

Once a business increases past 4-6 staff there is no longer any economy of scale, owners make more personally by contracting and staying small and risking less. Systemic failure is impacting all small businesses and you can guarantee it is impacting women more than the men. Both as business owners and as small business employees, with decreasing workplace security. The casual female staff will likely lose their jobs first, if pandemic numbers are anything to go by.

Small business statistics recently released showed Australia has the highest employment numbers in small business than anywhere in the world! Over 94% but in all that research no one asked what the majority of employers are actually earning? Staff get home loans based on a fulltime job, but owners do not get access to loans based on being self employed. Mental health issues abound and no doubt alcoholism, gambling, high risk behaviour and suicide. But again there is no government supported service to ensure business continuity if the OWNER has a breakdown or accident etc. In fact, a survey into what happens if the owner has a heart attack and how safe are staff jobs, would be another fascinating one. Was there even a will in place? Or a plan for managing the business and jobs? Nope! I do not know of a single business, where the Director has protection in place for a personal adverse event and how it will impact their employees. Maybe personal income protection but nothing to protect staff jobs. All directors require double authentication to all software. MygovID and ATO portals

which could keep people out of work the day after a serious car accident of the boss and until the business closes. MOST businesses have no idea what they should have in place. Tax compliance is one thing, how about business training ensuring there is an executor and system for continuance backed by a campaign to ensure directors actually take responsibility for this?

In Paragon Mall, our neighbouring business director had a heart attack and drove into a power pole dead. His brother in law worked for him, his family put up the collateral and the entire lot of them were forced into solvency because they couldn't transfer the ownership and continue working. Why? They couldn't get him to sign the paperwork. Meanwhile, clients are not serviced, the reputation lost, and the company closes with no reason to reopen. Everyone lost everything!

Again, why is this important? Because while the government over emphasises start-ups and under emphasises commercialisation, then spends all of its money on feel good empowerment, MBA's and avoids actual contingency training and actual professional support, we have a situation where all businesses which have been running for 20 years are worthless. And while we have over compliance on employee rights and nothing to ensure employers get a wage, we do nothing to ensure continuity. As a female employer I can't even afford the \$6600 quoted to get a commercially inclusive will in place. I can't protect my business, my staff or even my family! I don't earn enough to be able to afford that. Having a customer list, IP and client contracts is valueless when you go to sell government meddling with supply, demand and start-up funding ensures my company is valueless if something happens to me. So how do I get a will? Pass the asset forward and ensure employee jobs continue? If my business is valueless then what is the point? I can't train anyone to be a professional, I can't award a certification¹⁷. There is no training continuity and no business value. There is nothing to leave a beneficiary. Most businesses in Canberra close their doors, unable to sell their business. This leaves staff unemployed, hoping the niche gets picked up by a new start up and the impact is felt by casual staff-women most! Canberra has some of the lowest resale prices on businesses in Australia (see below on marginalised yet essential.) Business owners are retiring broke and broken.

Cultural sector or funded social sector.

So what of the sectors where social value is funded and supported, in particular the gallery, art museum sector?¹⁸ There has been no increase in grants or funding to this sector since 1984. These organisations at a community level are so underfunded, predominantly run by female volunteers and considered a cute local special interest. Irrespective of the value or importance of the publicly owned collections. Conversely male dominated special interest organisations like Men's sheds or financial support for rail museums, transport sector museums, military organisations and maritime museum collections. These are disproportionately highly funded to the tune of millions each year. While not particularly an ACT issue, it does demonstrate that the government has a much larger appetite for funding organisations which are valued, appreciated and understood through a male lens. Women's community organisations in the ACT like the *Spinners and Weavers guild*, *lace makers guild*, and *felters guild* recently all had to start paying commercial rent and overheads for the spaces they are provided by ACT properties. Many have struggled to fundraise for years and are, post pandemic, less likely to

¹⁷ *The ridiculous issue with registering an RTO means there is also no hope for unique businesses to do so. Thus, we have a glut of beauty schools and barista schools. Hardly essential to supply chains.*

¹⁸ *Thanks to the Matilda's the sport situation has been well documented and understood as seriously unfair, uneven and marginalising women in sport. I think I can cut down words and not expand on this topic. I think it is well understood.*

survive. The social congregation and activity of women is not considered a government priority against a mens shed of volunteers tinkering on old trains with budgets of millions every year! One has to ask why women contribute taxes at all and just don't go on strike.

One of the biggest issues is the fact that if you raise an inequity issue you get shouted down by the voices yelling "what about the other special interest groups and minorities." I'm very supportive of all our minorities, be they marginalized by religion, race, creed, or sexual orientation. And I believe that a fully inclusive society is a healthy community with all individuals being enabled to reach their potential and participatory capacity. But this document is not about minorities, it is not about race or all the vulnerable groups. It is in fact about the majority group in Australians, 52% of the community are actually women and yet the structural attitude remains that this discussion is about a minority group. Actually, it is about the largest single group in our country.

There are two prevailing views. Firstly, women are a minority group and should be marginalised as such and not have dominant policy power. Or if we debunk that with facts, the secondary and more difficult argument kicks in, that there is already a level playing field, we just need to tweak it a little in the odd space.

If you actually radically challenge either view with men and male allies, in power within leadership positions, either in government or business, you are at once negated or considered a dangerous disruptor and singled out as difficult. Women have been saying for a long time we need male allies to be heard. But they do not come forward, the retribution is too great and only women brave enough to speak out bare witness to the vilification that happens when one does. Basically, the system is rigged and there is a large amount that could be simply done to actually change the balance of power **toward greater opportunity**. But there is a prevailing view that equity comes at the expense of men or the loss of power for men. Someone needs to make a sacrifice for women to have opportunity. Again this is a limited view based on competition, not in collaboration, and is simply not sound.

INCLUDING the female economy just doubles our economy!

Why should the government change and actually be inclusive, because our economy will double with women being able to participate fully. Access to financial independence makes women and children less vulnerable in a society which is changing rapidly with increased globalisation and political instability internationally. During World War 2 women ran a lot more than they do now including farms, factories, and key installations...THINK ON THAT! The balance to increased instability must be increased resilience and community resilience comes with female inclusion. The female lens is social capital, and we urgently need to include women and build that, as global tensions increase and war may again return to Europe, our allies, and ultimately us. We need all participation, not half!

Governments do not control economies; they move in flux with them. But it is the role of government to lead societies and without government leadership in this space the private sector is destroying commerce and space where women used to have some say in their life. Post pandemic access to law, finance autonomy is now null and void, and women business owners are the new proletariat. In the ACT, the most over regulated jurisdiction, there is a huge amount the government could do to prevent the post pandemic backslide into female disadvantage. Women in business fail from sheer exhaustion and lack of commercialisation and actual support, unpaid labour is killing us. Expressing the issues gets us blacklisted. There are also ways of strengthening the systemic weaknesses which are impacting women in business. As development specialists know if you improve the conditions for women structurally, women bring children up with advantage, both boys and girls are equally the beneficiaries of female economic growth. It only takes a generation to make radical improvements. To correct

against the bias. but it is doubtful that there is enough will in government to overcome mediocrity and to radically deconstruct and recorrect, for greater equality.

Marginalised yet essential businesses

I have been trying for the last 5 years to support the most important sector in Australia, the marginalised business sector. Not the easy start-up, evangelical one trick pony businesses, but the ones which are often cross generational and essential to our economy. Tried, true and necessary, not experimental with taxpayers money. WHY is it so important? Because these old trades are the century old TESTED skills at the back bone of independent supply chains. THESE PEOPLE MAKE THINGS. Customised things, design and work in materials old and new, using skills and knowledge tried and tested over centuries using Australian wood, leather, wool and local materials. Without these businesses we have no brain at the head of our manufacturing sectors.

We started by setting up The National Endangered Skills and Trades Show in Canberra.

This event has run for the last 5 years in Canberra to raise awareness of the need to reverse 1996 legislation which effectively prevented businesses from training or taking on apprentices. All the trades we represent are essential and rare. Heritage trades are identified as trades which are taught face to face, 1 mentor to 1 apprentice. They are not "old world" and "quaint" although they are a soft target to trivialise, particularly in government sponsored heritage festivals (BTW thanks ACT heritage festival for thinking this was ok to just appropriate our program. Did my ignoring your call not signal disgust).

The biggest issue is;

These traders have been banned from delivering training and awarding a trade certificate and are therefore unable to sell or hire or expand on their business services.

So what is a heritage trade? One which usually required an apprenticeship and specialist skills taught by oral tradition and hands on. These trades are all on our essential immigration list. ACT, because we are regionally placed, have less of these services and are more at risk of losing them and not being able to replace them. Also, many of these traders are required for our distributed National Collection care (a legislative requirement).

Currently we have only a few qualified sewing machine repairers, most of whom have no ability to service industrial machines. As a result, our textile industry looks likely to collapse leaving 1000's without work. We have two families of coopers remaining in the country, making barrels for the entire wine, gin and whisky industry and there is no way for these experts to train more. Why? Because there is no apprenticeship or trainee fair work award for these businesses. They cannot issue a training qualification, there is no independent training body who will certify, and no way to become a recognised qualified trainer. Worse still, they have no capacity to attract staff as from the point of view of vocational advisers and most government staff in charge of industry, the profession is invisible. They can only train staff internally and due to fair work requirements, they must pay these staff at full award from day one. Imagine a lawyer being forced to pay a trainee student full tote from day one? That is what these professionals have been told their industry must do. John Howard did not consult industry, he sold us out in a free trade agreement to get cheap imports from overseas

(Which increasingly are no longer cheap, and we now know where our supply chains are weak and dependent!)¹⁹

The National Endangered Skills and Trades Show was set up to raise awareness, petition the government and lobby about the issues. Yet again, we were left out of the "Skills summit" which was invite only and merely re-hashing the same wants list from powerful lobbyists with no other industries allowed to plead their case or have any means by which to make submissions. We are continually treated as if we are somehow a joke by government staffers who think the heritage trades are nothing more than a "fringe industry". **Actually, combined the heritage trades make up more jobs than the construction industry**. The trickle down is to both men and women and this should make them especially commendable. From musical instrument repairers and makers, to book binders, monument masons, to gilders and more. Every single one of us will require one of these trades before we die (possibly even when we die, unless you want a 3D printed head stone). This sector is the backbone of all practical implementation for industry.

Our blacksmith recently fabricated from scratch a spare part a factory owner was told would take 6 months to come from China... This task took him only a few hours. An entire workforce would have been out of work for 6 months without the skills of this artisan. But apparently, factories sitting idle are OK, certainly from the viewpoint of leaders too myopic to even meet and digest what is really at stake. One can only assume that this is because they themselves do not actually know what these professionals actually do, or where they fit critically into the supply chain. No one wants to lose face as a staffer, so it's apparently deemed best not to actually engage with the issues and bring a problem to a Minister. Instead we have been exposed to more and more pointless meetings with staff who have no real influence or delegation. Financial abuse again while our future independence is wasted. And there is no solution unless it was worked out in their own echo chamber. Far easier just to trivialise experts and more so if they are women, just close the door and make the situation someone else's problem.

We are not talking about small numbers of practitioners. Unfortunately, however, due to poor government policy we now no longer have enough experts to train in any TAFE model or class room anywhere. That said, those in industry are of the view that a TAFE model won't work. The recent blacksmith offering at TAFE is recognised as a failure, but it's not hard to see why. The student had to be placed with a business to be able to do the units. Given that the businesses are so small they cannot afford a trainee (as there is no trainee award), the course had insufficient enrolments to remain viable. Ironically, evidence of the critical problem in policy leads policy makers to feel vindicated in thinking that there is no demand. What there has been, yet again, is a complete failure when it comes to industry consultation. All this has proven is the maxim; that if you are coming from the wrong premise you will always get the wrong answer.

When I started this awareness campaign, we thought it would be easy. Recognising the issue was common sense and the policy framework we offered to save all of the businesses and industries within 5 years, which need staff and who could train appeared to be a viable approach. We thought our investment of a staff member full time to lobby and arrange a fabulous event for ACT that could grow

¹⁹ *These trades are being lost across the world! Surely that is an export opportunity BUT noooooo we wanna compete with China in STEM when 24,000,000 IT graduates in China joined the market last year alone! MADNESS. On number the statistics say we can barely compete in this market.*

into one of the largest vocational events in the country, would be appreciated and valued. Little did we realise innovation is only ok if it is not led by a small business advising the government on policy direction, opportunity and the economy. YEP it wasn't possible to steal the plan, so it just got snuffed out.

Unfortunately, Events ACT have not in any way supported the event (rarely do they support local content incidentally) despite multiple submissions² [REDACTED]

[REDACTED] They have not recognised our financial commitment, let alone matched it. We haven't even been offered a \$10,000 grant, Events ACT advising us that they deemed the event "not in the public interest". I cannot help but feel this is code for "we don't like you, you criticised us once and we have all the means to get back at you." Petty? Yes, that they are, that is how queen bees work. Even more astounding on the back of a refusal of any support, is the fact that the the public servants paid to run the ACT Heritage Festival have repeatedly asked for our trader participants lists and IP in order that they might incorporate a heritage trade show so as to value add their own event and trivialise the REAL business issues by using experts as display of ye-old-worldy-circus-freaks.

For 5 years we've been offered no support, no financial partnership and had government refuse to give us a legitimate hearing to save these businesses and these industries. After effectively giving the ACT a gift to the tune of \$230,000 over 5 years, a few months ago we got an email from another minister's office suggesting we go to see the Skills ACT Dept... Precisely the people we started speaking to 5 years ago, who told us that with no policy funding for these sectors, they were unable to assist in any way. We have lapped the dysfunctional conga line of staffers and departments 3 times now and we are done putting up with this financial abuse from staffers. A man investing quarter of a million to save 654 local businesses, an entire sector and a solution to 11 parliamentary enquiries would get access to their MINISTER!

An event which had the capacity to bring in 10,000's of participants and tourists, save the sector (which employs 10's of thousands) in 5 years and build exports and we can't get a hearing that the crisis is legitimate, and we have a solution. Junior staffers have occasionally understood, and they have expressed confusion as to why their bosses are so fearful of being seen to make the first move.

A country like ours doesn't even have a National Living Treasure program to support experts with rare skills and trades. Compare this with Japan, for instance, who pay "living treasures" a salary, along with every other essential person in their supply chain so they can keep their heritage skills alive. Like any other despot country Australia is all about the money not the value. Unlike real advanced countries and cities, Paris and Prague, we as a nation treat our past as worthless, a budgetary add on. No-one goes to the UK for the weather or the food. Heritage is their asset and they know it. Heritage should be our "big bucks" too. The oldest culture on the planet and we literally denigrate our Indigenous heritage. But this isn't racist policy against indigenous culture. We are fair, we ignore and denigrate all our heritage equally. With a focus only on built heritage, we see no value in the soul of our country, the people, the skills, the trades and the innovation it can bring.

The public have supported our event in their thousands. They have attended, signed our petitions, engaged with us in discussion and clearly demonstrated that they understand the issues of key importance, that without these trades we are all burdened with high-cost imports, supply chain weaknesses and no manufacturing innovation. Without these trades we also have no employment for our highly capable but non scholastically inclined unemployed or for special needs youth. You do not

²⁰ AKA more financial abuse it take longer to apply for money than I could earn "NOT' doing a submission)

need to read and write to be a world class saddler. But instead of Australia doing anything to fix the issue and grow the sector, we have contracted. At the same time, we throw hundreds of thousands of dollars in subsidies at recruitment agencies trying to convince businesses to hire the chronically unemployed and the chronically uninspired. Cancelling the salaries of these government sponsored recruitment consultants and employment activists and creating jobs that are properly aimed would be cheaper!

I have met with the advisers to federal ministers' aids and independents and all walks of government, and they just refer us on to the next office in a charade of time wasting with no respect that we DO THIS PRO BONO. We are not being paid **a salary to solve their problem**. And let's be clear, it is a real and massive problem. In the next 5 years the last remaining scientific glass blowers will retire and we will no longer be able to do any bespoke research in our universities that requires custom glassware. That is the ticket to the third world. In June last year, 15 unique businesses who were due to be attending the 2023 event, all with export potential, went out of business, stifled by policy. Another 10 were to follow them in December 2023. Several others have advised that they have plans to go offshore. That constitutes over 350 permanent jobs with skills. Gone now, sitting on the dole and goods and services no longer available.

Ultimately government staffers seem to think if businesses come to them, they WANT something. Actually, I want a future for our kids' generation, I'm a woman!

Government needs to act. Government needs to identify the reality and what is at stake, identify the businesses which are struggling because they are not allowed to grow, and because of an ill-conceived and failed 1996 Government policy. How can we be spending money forcing incubation of start ups and not spend a cent saving cross generational unique businesses essential to our economy?

They need to be saved with something akin to a "job keeper" payment. Until such time as they can take the stakeholders seriously and listen to how these professions can be saved. Economic rationalism does not always work. YOU cannot save a failing TAFE by forcing them to become Centres of Excellence, another ill-conceived thought bubble of "how to spend large amounts of taxpayers money but get no result". It is too late. The "excellent" experts have had the stuffing kicked out of them, by banning them from training since 1996. **Yes. Banning training, think on that, no succession plan and no support, no one they can hire, just work until you are dead and close up. Like then, Government policy is now killing the next level of small business operators.** I have heard several saddlers say, "there is no money the government could pay them to have them train at TAFE, they want them all to just burn in hell for the decisions they made." And really, who wants to close a business they spent decades becoming expert in, just to be an underpaid TAFE lecturer. But hey, apparently someone in a suit had an idea that stuffing money into TAFE was the way to save "professions in overalls". This is a mixed sector and there is not powerful lobby group. But when they are gone our quality of life will all be diminished.

Ridiculously, historic items like clocks in our National Collection are being damaged by amateurs with no idea, simply because "their offer to conduct work came in cheaper". Government procurement is so ridiculous if they think that these trades are about getting the best price. Our valuable heritage is being wrecked by procurement nonsense. Anyone can hang out a 'shingle' to shoe horses and maim them, but the horse owner can't sue for damages as it is deemed to be their own fault, they hired an unqualified person with at the very best a Cert 3. Every good farrier tells us that they have seen the damage of workers performing tasks in a sector where there is no-longer a system with any means to

maintain trade standards. The sector is a mess, and the suits have no idea their policies don't work and are costing tens of thousands to the equine industry every year.

The Australian Chamber of Commerce has refused to meet with us (we don't represent the right sort of businesses, one in suits with paid lobbyists) and the Canberra Business Chamber has been contemptuous. Yet this is a sector which is hugely essential and employs MEN AND WOMEN. IT is exactly where we need to support business.

We have a well-considered and affordable model which can save all the trades and businesses and future proof Australia within the next 5 years. A pity that we have had the door closed in our faces and told that apparently "there is no value to the public." And more so when the main reason is they don't like being told by a woman. Well this woman pays taxes and has over 10 years international experience and the systematic trivialisation is systemic of how women get treated. NOT just this woman, although I admit to it making me more belligerent, not less. Others usually just give up. The fight is too draining!

If we get a few older folks with hand skills and a few young kids together and watch them share ideas, train, innovate and create entire new industries. Everything we ever discovered as a species comes from adapting and improving the old for a new purpose and the planet needs us to adapt, evolve and use skills to make products that are repairable, reusable, and recyclable. Once these skills are gone, we cannot get them back. This is genuine innovation, not MBA-innovation, which is just finding a gap in others IP and nuancing a KPI.

The region will lose in the next 5 years:

- All textiles industry workers as the machine repairers are nearly gone

- All qualified Scientific glass blowers

- All monumental masons

- The region has already lost its qualified watch repairers and clock makers, with those remaining notorious for causing damage.

- The trade-qualified bookbinders are gone.

- The trade qualified electronic technicians required for digitisation are gone.

- The qualified taxidermists are gone (exporting a stuffed roo to every museum around the world at \$20,000 a animal would be a HUGE export and do more for our tourism than any other incentive).

Meeting the person with a solution to a GOVERNMENT PROBLEM SHOULD BE A PRIORITY. However, ACT APS is so belligerent and petulant they cannot see past their supervisors whim.

Even for us as conservators it is \$35 an hour to hire a graduate, let alone for a heritage trader training a horologist. These staff are not job ready, not useful or contributing to the business but rather, they take billable hours away from the principals as we pay by the hour, while we conduct the training to bring them up to speed. It simply isn't viable. We need a third system and we need it fast. If war in the region is a serious enough risk to spend 260 billion on militarisation then we need to actually save the BRAIN of our manufacturing sector but the government thinks manufacturing is a factory line. WHERE

AS, THESE TRADES are the brain, the technical experts to actually innovate, the top of the food chain for our manufacturing sector, not just old men and women doing quaint stuff... they actually have the engineering to adapt to make anything you could need in any material.

For almost NO tooling up costs our model can save the sector in 5 years and to save those jobs and those skills we were willing to GIFT IT to the ACT. But as a woman it was just easier to shut the door and say, "We don't do that, I'm not sure who you should speak with." The financial abuse I have tolerated to be given the runaround, hundreds of meetings at too lower level because no one wants to feed it up the line, has been some of the worst financial abuse I have seen even in developing countries.

Where any male counterpart who had invested over a million dollars in an ACT business, had over 12 staff, and supported over 65 business entities who had a solution to a GOVERNMENT problem, would have had ministerial access.

Conclusion.

Heritage trades, UNESCO listing and inclusion of women and business covers some of the opportunities the ACT people are missing out on, predominantly because it was amplified by a woman.

We could niche and remove the ACT budget deficit in 10 years and be economically independent in 15 years. But for that I will take my paid consultancy to run an economic cost benefit analysis team to look at the missed economic opportunities in the ACT by being stuck in their own echo chamber and by only ever looking through the male lens, while denigrating the women who volunteer to give a fresh view, and there have been many.

I want to thank you for indulging me with this wordy submission in a writing format which is probably unfamiliar, given it is the female voice, not the administrative neutral one. Initially I thought a submission was going to be professional suicide. That speaking out would be the final nail in my coffin here in Australia. But actually, as my husband said, you'd have to be getting paid and income from them to make a loss. The truth is the government has poached my staff, stolen my IP, taken my opportunities, shut doors in my face and promoted mediocrity because there is a genuine fear of the tall poppy. BUT I have my ability recognised when they want freebies for a show bag or public lecture. I am the first person they go to because my knowledge, training staff are second to none! But pay me... nope that goes to the fella's and usually interstate. Any complaint to the ombudsman we can't prove procedural error. Here we go again...So the only thing I have done is drop the spin, I'm too tired of this crap to maintain it. I hope this makes it better for the women and men of ACT.

I am sure that for each reader there have been individual nuggets and issues which have been maddening and resonating. For many men it has probably been confronting, hostile and attacking, so instead of eye rolling and accusing me of woke feminism, take a minute to initiate genuine open conversations with wives, partners, sisters, mothers, colleagues and even daughters and breath. Regardless of the result, these conversations will change you.

Just like it was a shock in the "me too movement" for most men to realise their wife walks to a car park at night with their keys in their fist. That most women have been intimidated, intimidated at work or in public and there are decreasing safe places for us. Men, good men have been shocked to learn 1 in 3 women have been sexually abused and are horrified at the death and injury rate of women and children. We need these conversations, we need you and I know that the male dominated focus has

not been inclusive of men, it leads to alcoholism, abuse, suicide, gambings and many social ills. In business, men are pushed to succeed beyond what is humanly possible and with no way to back out, just smile and wave with the spin that if they fake it until they make it, everything will be fine. It does tear families apart. A non inclusive community means women miss out on full participation and men have the burden alone and this is the basis of the stress men are buckling under. It shouldn't be a competition with a binary position between women and men. It should be inclusion so we can lighten the load together. The current situation isn't fine, the historically dominant paradigm isn't working for anyone. Post pandemic we all hoped for a new order, not a backslide. We are stronger together.

I wish to thank Leanne Casterley for allowing this inquiry, and Elizabeth Lee and their staff for insisting I make the time to put in a submission.