

First Nations Women's Economic Participation Review

Pathways to Prosperity

treasury.nsw.gov.au

August 2023



Acknowledgement of Country

We acknowledge that Aboriginal and Torres Strait Islander peoples are the First Peoples and Traditional Custodians of Australia, and the oldest continuing culture in human history.

We pay respect to Elders past and present and commit to respecting the lands we walk on, and the communities we walk with.

We celebrate the deep and enduring connection of Aboriginal and Torres Strait Islander peoples to Country and acknowledge their continuing custodianship of the land, seas and sky.

We acknowledge the ongoing stewardship of Aboriginal and Torres Strait Islander peoples, and the important contribution they make to our communities and economies.

We reflect on the continuing impact of government policies and practices, and recognise our responsibility to work together with and for Aboriginal and Torres Strait Islander peoples, families and communities, towards improved economic, social and cultural outcomes.

Artwork:
Regeneration by Josie Rose



Regeneration

Josie Rose is a Gumbaynggirr woman who expresses her contemporary Gumbaynggirr cultural heritage through art. For *Regeneration* her chosen medium is acrylic paint on canvas and the design embodies both creative and cultural expression. The inspiration for her artworks comes from a deep place of spiritual connection to her family, community, culture and respect for Mother Earth. Gumbaynggirr Country is beautiful land with both freshwater and saltwater waterways which inspire her holistic connection to the Ancestors.

Josie Rose
Artist

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Trigger warning

This document discusses distressing information on domestic and family violence. If you are in need of support, please call 1800RESPECT for 24-hour phone and online services.

Acronyms

ABAI	Aboriginal Business Advisory Initiative
ABS	Australian Bureau of Statistics
ACFC	Aboriginal Child and Family Centre
ACCO	Aboriginal Community Controlled Organisation
ADII	Australian Digital Inclusion Index
AHRC	Australian Human Rights Commission
AIHW	Australian Institute of Health and Welfare
BOCSAR	Bureau of Crime Statistics and Research
CEO	Chief Executive Officer
CIRCA	Cultural and Indigenous Research Centre Australia
DFV	Domestic and Family Violence
EAP	Expert Advisory Panel
ECEC	Early Childhood Education and Care
IBA	Indigenous Business Australia
NAISDA	National Aboriginal and Islander Skills Development Association
NIAA	National Indigenous Australians Agency
WB2C	Women's Business Second Chance Education Program



Leanne Mulgo Watson

The illustrations in this report are by Leanne Mulgo Watson, a Darug artist, illustrator and educator, and the daughter of Aunty Edna Watson and Uncle Allan Watson, elders of the Darug community. Leanne was born and raised in Sydney, and has spent her life living, promoting and protecting Darug culture, people and places.

She started painting at a young age, taught by her mother and her brother Bundeluk Watson. Leanne's artwork is inspired by her family, Darug country, the environment and life experiences. She is the author/illustrator of two books, *Cooee Mittigar* and *Sharing*.

Leanne has also been director of DCAC (Darug Custodian Aboriginal Corporation) for the past 15+ years.



A Message from the Expert Advisory Panel

As First Nations entrepreneurs, corporate leaders and policy experts, we are witness to the drive, resilience and determination of women throughout New South Wales and across the country.

We also understand, and have experienced ourselves, the specific barriers and challenges that First Nations women face when looking to enter the workforce or start a business.

First Nations women's workforce participation has improved only slightly over the past 10 years despite renewed determination and intent in public policy. A persistent gap in NSW participation rates for First Nations and non-Indigenous women remains. This gap is also apparent in self-employment and unemployment rates.

To break the cycle of intergenerational disadvantage, public policy should reflect the needs of the First Nations community throughout our life stages. It should be informed and designed with First Nations people and with an understanding that economic prosperity looks different for each person. Our cultural, spiritual and social needs are as important to us as financial wealth.

As an independent panel, we are committed to supporting NSW Treasury's first step in acknowledging the challenges that may hinder First Nations women of New South Wales from realising their full potential. This includes acknowledgement of the racism and discrimination that First Nations women may experience in their lives.

The First Nations Women's Economic Participation Review is an opportunity for the NSW Government to develop initiatives based on the voices of First Nations women. It is an opportunity to inform future decision making and prioritise culturally appropriate initiatives designed and delivered in partnership with First Nations women.

We know with appropriate government and corporate acknowledgement of past injustices and a commitment to level the playing field through legislation and policy, we can hope to enjoy the same opportunities to realise our economic aspirations as non-Indigenous Australians. But policy makers and communities face significant challenges that will take time, effort and resources to address.

For this reason, we have provided our expert advice to this Review as a step toward building effective policy responses that will meet the current and future needs of First Nations women in New South Wales.

Executive Summary

This First Nations Women's Economic Participation Review is the NSW Government's first step in identifying the specific barriers to economic participation experienced by First Nations women.

The Review acknowledges that to support First Nations women to participate in the economy, we must first understand what economic prosperity means to First Nations people and empower them to participate in a meaningful and culturally safe way that does not detract from kinship obligations and cultural connection.

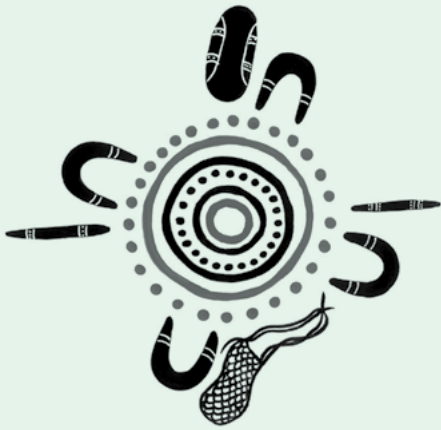
The Review identifies the opportunities and resources that can help empower First Nations women to realise their economic potential. It will help guide the development and improvement of government initiatives, with a focus on better use of evidence and evaluation in their development.

According to the 2021 Census, the labour force participation rate for First Nations women in New South Wales was 56 per cent. This compares to 59 per cent for non-Indigenous women, 60 per cent for First Nations men and 66 per cent for non-Indigenous men.¹ While women continue to have lower levels of economic participation compared to men, First Nations women face distinct barriers to participation that are not experienced by all women. These are specific to First Nations cultures, communities and lived experiences.

The Review draws on four sources of evidence:

- The Australian Bureau of Statistics 2021 Census,
- community consultations and feedback,
- literature review,
- NSW Treasury's First Nations Expert Advisory Panel.

¹ NSW Treasury analysis of ABS Census 2021(a), for persons aged 15 years and over.



The key themes underpinning the Review, as identified through state-wide consultations and by the Expert Advisory Panel, align with key life stages of First Nations women. These themes are:

- First Nations women are more likely to be carers, not only to their own children, but to extended family and community members.
- Disproportionate rates of domestic and family violence and living in regional and remote locations amplify the barriers to First Nations women's economic participation.
- First Nations girls are more likely to experience racism, discrimination and a lack of cultural safety at school reducing their self-confidence, inhibiting their capacity to build human capital, and limiting their access to post school pathways.
- Many First Nations women still experience a lack of cultural safety in Australian workplaces, entrepreneurial settings and further education pathways due to ongoing encounters of racism and discrimination, and a lack of a formal networking, or mentoring systems.
- The impacts of colonisation and successive public policies have meant many First Nations women carry intergenerational trauma, which affects their ability to build social capital and trust in Australian governments and institutions.
- First Nations people are more likely to lack intergenerational wealth, making access to economic opportunities including further education, home ownership, start-up capital and business investments more difficult.
- Many government and community programs are not appropriately designed or accessible to First Nations women, nor are they evaluated to ensure they achieve intended outcomes.

The Review provides a baseline of First Nations women's current economic participation and identifies five areas that could help elevate their economic position. They are:

- Support First Nations women to be homeowners, improve access to culturally appropriate childcare services and domestic and family violence support.
- Enable First Nations girls to achieve their full learning potential with culturally safe and flexible education options and community-led mentoring programs.
- Evaluate current anti-discrimination policies and regulation, in consultation with the First Nations community.
- Foster a supportive environment for First Nations female entrepreneurs and social enterprises with targeted procurement, business and mentoring initiatives.
- Put First Nations women at the centre of decision making and delivery of programs targeted at increasing their economic participation.

Introduction



1

First Nations women play an important role in their families and communities as leaders, nurturers and knowledge holders and make an important contribution to the New South Wales economy.

Like all women, First Nations women continue to experience disproportionate barriers to economic participation. According to the 2021 Census, 56 per cent of First Nations women participate in the workforce, compared to 59 per cent for non-Indigenous women. First Nations women face distinct barriers, such as discrimination and racism, intergenerational trauma, a lack of intergenerational wealth and remoteness.

These barriers have contributed to disproportionate instances of homelessness, out of home care, incarceration, domestic and family violence, disability and morbidity, making it even more difficult for First Nations women to achieve economic security and prosperity.

Economic prosperity for First Nations people means more than financial wealth. It incorporates social and cultural wellbeing and centres around family and community outcomes and connection to Country (see Box 1).² The First Nations Women's Economic Participation Review has been developed to understand and elevate these challenges and guide further action to empower NSW First Nations women to realise their economic potential.

By providing a policy framework and problem definition, the NSW Government can start to identify and prioritise initiatives that are most likely to work. Moreover, there is considerable scope for greater use of evidence-based policy and evaluation in the development and prioritisation of First Nations initiatives. Better use of evidence can help guide the development of initiatives that comprehend the unique culture and challenges of First Nations people in New South Wales.

In addition, the Review encourages non-government actors to strengthen or tailor their programs and service delivery to better support the economic participation of First Nations women.

The Review is structured as follows:

- **Section 1** provides an overview of the methodological approach and a snapshot of current data on First Nations women's social, health and economic outcomes.
- **Section 2** presents the findings and key themes from our consultations and research.
- **Section 3** identifies priorities for government and non-government organisations that are more likely to improve economic participation for First Nations women in a culturally safe and meaningful way.

2 NSW Treasury 2021(a).

1.1 Background

The NSW Women's Economic Opportunities Review was established in February 2022 to identify and prioritise reform that improves women's economic security through increased economic participation.

The reforms outlined in the 2022-23 Women's Opportunity Statement have led to the NSW Government committing \$16.5 billion over the next 10 years to improve women's opportunities and child development. This investment will support all women to enter, re-enter and stay in the workforce, recognising the economic and societal benefits of investing in women.

The Women's Economic Opportunities Review also identified the need for a standalone strategy that considers the unique challenges faced by First Nations women in accessing economic opportunities.³

The priorities outlined in this Review align with this commitment and build on the recommendations for reform outlined in the Australian Human Rights Commission's (AHRC) Wiyi Yani u Thangani (Women's Voices) Report. The report elevates the voices of more than 2,200 Aboriginal and Torres Strait Islander women and girls across Australia. Supported by the Australian Government, the report recommends:

- the inclusion and participation of First Nations girls and women in decision making that affects their lives,
- a place-based approach to initiatives that promote First Nations community leadership, participation and solutions,
- transparency of government decisions and accountability of outcomes that includes robust measurement and targets relevant and agreed to by First Nations people.⁴

The Review also aligns with the National Agreement on Closing the Gap, in particular Priority Reform 5 – Employment, Business Growth and Economic Prosperity. This reform is specific to New South Wales and aims to empower First Nations people to access pathways through education, training and employment that align with their aspirations, and for First Nations businesses to grow and flourish.⁵

While the definition of economic prosperity to First Nations people is broader than economic participation, this Review focuses on economic participation as one key pathway to prosperity.

³ NSW Government 2022(a).

⁴ Australian Human Rights Commission 2020.

⁵ NSW Government 2022(b).



Box 1

What is economic prosperity?

Understanding economic prosperity through a First Nations lens is critical to the development of effective and meaningful public policy that reflects the needs, values, priorities and aspirations of First Nations people and communities. Without understanding what matters most to First Nations communities, economic prosperity outcomes cannot be considered and measured.

Attempts to define economic prosperity from a First Nations perspective remain limited, both in Australia and internationally. The term economic prosperity may not resonate with some First Nations communities as the concept has not traditionally existed in First Nations philosophy or language. Instead, the broader concepts of prosperity and wellbeing are often used interchangeably among First Nations people.

While definitions of economic prosperity for First Nations people are likely to differ across communities, consultations suggest that it should be more broadly thought of as being about:

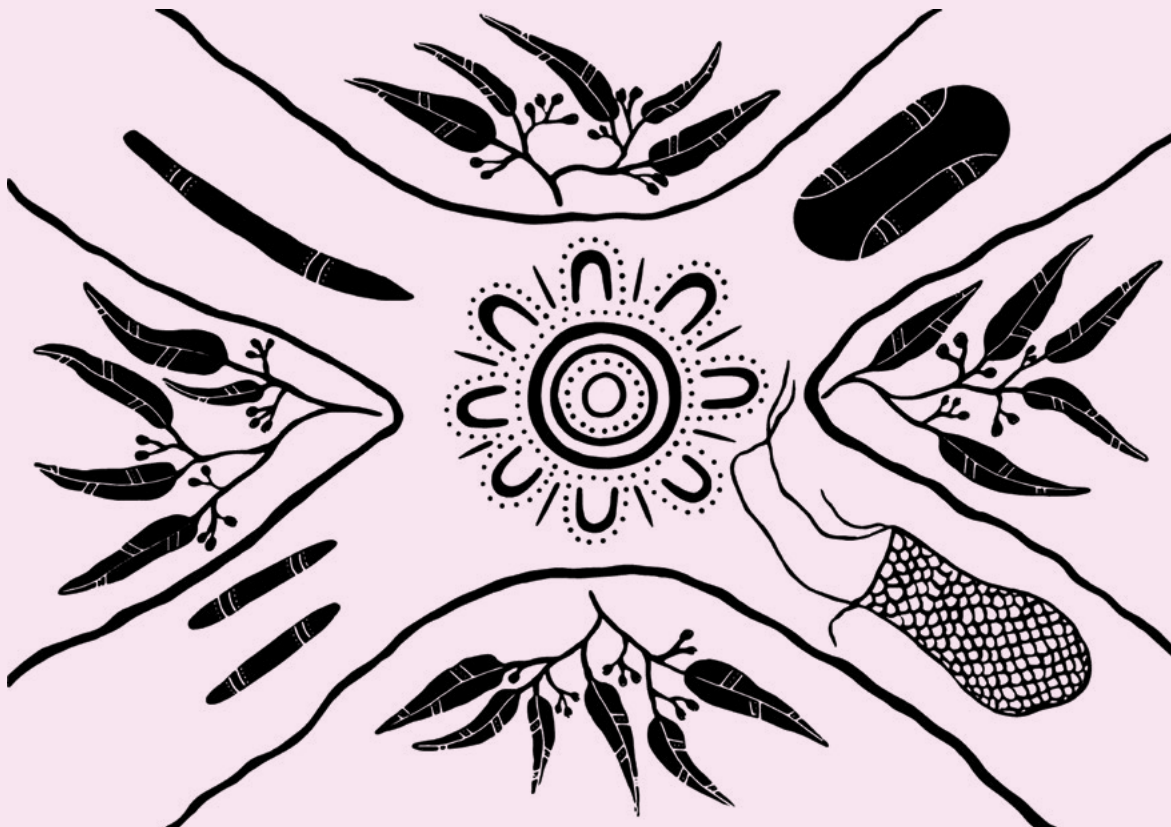
“**Everyone having enough and there being enough for everyone.”**

In developing this Review, it was essential to understand what economic prosperity looks like from a First Nations perspective. A recent consultation series to define what economic prosperity means for First Nations people resulted in four common themes:

- Economic prosperity means sustainability, independence and not having to rely on government.
- First Nations prosperity is not just focused on the individual but also the family and community level.
- Self-determination and freedom of choice are fundamental – it’s about being able to live the life you want.
- Prosperity is broader than just economic, its social and cultural and interlinked with wellbeing.

The *First Nations Economic Prosperity Framework* currently in development by NSW Treasury will guide NSW Government and non-government stakeholders to frame policy problems and solutions through a First Nations lens. This will ensure that First Nations rights, interests and values are identified and embedded in policy, and that First Nations communities take the policy development lead in matters that affect First Nations communities.

Source: NSW Treasury Listening Series 2021.



1.2 Sources of Evidence

This Review is informed by evidence and data from four key sources:

- The Australian Bureau of Statistics (ABS) 2021 Census,
- community consultations and feedback,
- desktop research and literature review,
- NSW Treasury's First Nations Expert Advisory Panel (EAP).

The consultations and research were led by First Nations women and the findings and priorities outlined in this Review were guided by their stories and experiences.

This Review is the first step for NSW Treasury; it draws on the available information at this time. Its findings are therefore neither exhaustive nor fixed. Over time we will improve our analysis by taking in new information, accumulating evidence, listening to the views of First Nations women (and the broader community), and reflecting on, and updating, our analysis.

Data Sources

This Review draws on the ABS 2021 Census, which is the primary information source on economic participation of NSW First Nations people. To build a broad picture of First Nations women, other demographic statistics including family characteristics, educational attainment and health outcomes were also examined. Section 1.3 outlines some of these key statistics.

In addition to the 2021 Census, other datasets used to build a comprehensive picture of outcomes for First Nations women include the NSW Bureau of Crime Statistics and Research (BOCSAR) Domestic Violence and Incarceration data and the Australian Institute of Health and Welfare (AIHW) Child Protection statistics.

Community Consultations

NSW Treasury conducted a consultation series in 2022 to listen to more than 160 First Nations women and girls across the State. Seven focus group discussions and workshops were held in-person, ranging in location from Grafton to Liverpool.

Additionally, we engaged with key stakeholders, including government agencies, non-government organisations and Aboriginal Community Controlled Organisations (ACCOs), who are working to improve First Nations women's economic opportunities.

The impact of floods in late 2022 limited our ability to hear from women in Western NSW. An online survey was also made available to women and girls whom we were unable to speak with in person.

More details on the consultation series, including the list of key stakeholders consulted, can be found in Appendix A.

The consultations and research that inform this Review were guided by four principles:

- **Partnership:** Doing things with First Nations people and communities, rather than to First Nations people,
- **Listening:** Taking a 'searchers' mentality and listening with an open mind, instead of a set agenda,
- **Reciprocity:** Engaging in a two-way flow of information rather than 'extracting' information from First Nations people,
- **Strengths-based:** Focusing on the capabilities, skills, knowledge and potential in individuals and communities.

Literature Review

To build an evidence-based understanding of the successes and challenges experienced by First Nations women, we reviewed literature on First Nations employment, education and entrepreneurship outcomes. This included both Australian and international literature, including material from New Zealand and Canada. Initiatives identified through the literature review are summarised in an interjurisdictional analysis (see Appendix B).

First Nations Expert Advisory Panel

An EAP of five leading First Nations women was established to inform and support Treasury's development of the Review.

As leaders in their communities and representing diverse sectors, including economic policy, education, business and social enterprise, the EAP was consulted regularly to provide expert advice on the key findings and priorities.

The EAP members will work alongside the NSW Government to champion the Review in their respective sectors and communities.

Further details of the EAP and its members can be found at the [First Nations Women's Economic Participation Review](https://www.treasury.nsw.gov.au/First-Nations-Economic-Wellbeing/pathways-to-prosperity-first-nations-womens-economic-participation-review)⁶ on the NSW Treasury website.

6 <https://www.treasury.nsw.gov.au/First-Nations-Economic-Wellbeing/pathways-to-prosperity-first-nations-womens-economic-participation-review>

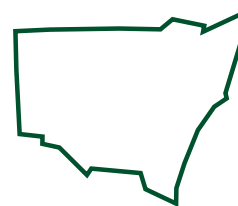


1.3 Data Snapshot



140,000

New South Wales is home to approximately 140,000 First Nations women and girls.



1.7%

First Nations women and girls make up 1.7% of the NSW population.

A greater proportion of First Nations women and girls live in regional and remote areas compared to non-Indigenous women.



69%

Live in regional or remote NSW.



34%



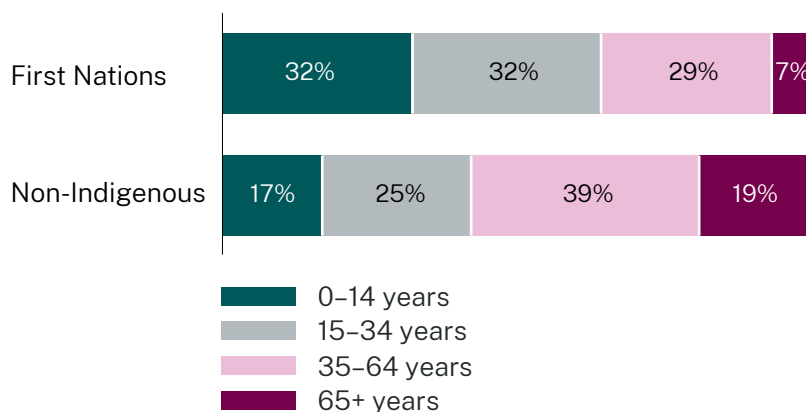
31%

Live in metropolitan NSW.



66%

First Nations women are younger on average than non-Indigenous women.



All statistics are based on NSW Treasury analysis of the 2021 ABS Census for the NSW population, unless otherwise stated.

First Nations women have children earlier in life and are more likely to be sole parents than non-Indigenous women.

Proportion of the female population aged 15-24 years who are mothers to at least one child:



Proportion of mothers who are sole parents:



Children

The top five industries of employment for First Nations women are:



28%

Health Care and Social Assistance



14%

Education and Training



12%

Retail Trade



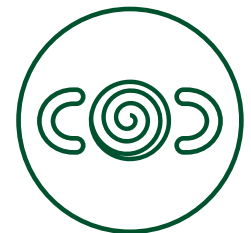
10%

Accommodation and Food Services

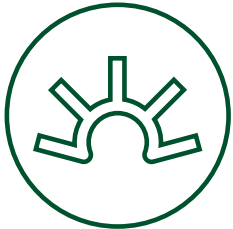
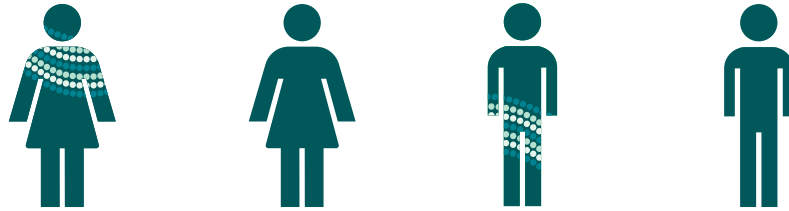


9%

Public Administration and Safety



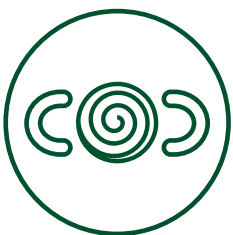
Employment



Education

Bachelor's degree (or higher) attainment
(for persons aged 25 years and over):

13% 35% 8% 31%



Employment

Labour force participation rate:

56% 59% 60% 66%

Unemployment rate:

9% 4% 11% 5%



Self-employment

Self-employment rate:

6% 11% 10% 19%



The self-employment rate among First Nations women has increased from **4%** in 2006 to **6%** in 2021.



Health

First Nations women are more likely to have at least one long-term health condition than the general population (for persons aged 15 years and over):

44% 35% 39% 31%



There is a **gap of 7.6 years** in life expectancy at birth between First Nations women and non-Indigenous women in New South Wales (75.9 years versus 83.5 years).

Source: ABS 2018.



17x

First Nations women were 17 times more likely to be incarcerated than non-Indigenous women.



3x

First Nations women were three times more likely to be victims of domestic and family violence than non-Indigenous women.



Legal



40%

of females in custody are First Nations.

Source: ABS 2022.



78%

of police-recorded assaults to First Nations women were domestic and family violence related.

Source: ABS 2021(b).



44%

of First Nations households own their home.



65%

of non-Indigenous households own their home.



Housing



34%

of First Nations households nationally rent in social housing.

Source: AIHW 2021(a).



3%

of non-Indigenous households nationally rent in social housing.

Source: AIHW 2021(a).

Findings



2.1 Home and Community

While First Nations communities are heterogenous in nature, according to the Australian Institute of Aboriginal and Torres Strait Islander Studies the Dreaming, Country, kinship and lore are the founding cultural principles on which First Nations homes and communities are based.⁸

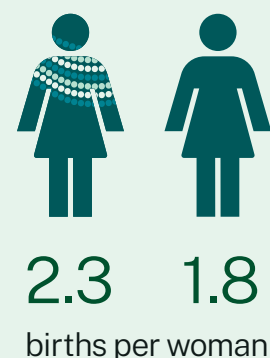
Our community consultations suggested that First Nations people operate with a sense of connectedness, with the wellbeing of the community being of equal or greater importance than individual utility. Community and cultural obligations, while of high importance to First Nations women, are a factor in a woman's capacity to pursue their individual economic aspirations.

Fertility and Healthy Births

First Nations women have higher fertility rates, and have children at a younger age, relative to all women. This impacts on a mother's ability to participate in the workforce or pursue further education.

Figure 2: Total fertility rate for NSW First Nations women.

Based on 2021 birth trends, a First Nations woman would have on average 2.3 births over her lifetime, while a non-Indigenous woman would have 1.8 births.



Source: ABS 2021(c).

⁸ Berndt and Berndt 1999.

The 2021-22 NSW Intergenerational Report highlighted a declining fertility rate for mothers in New South Wales, with women deferring childbirth and having fewer children. The median age of mothers in New South Wales has increased from 26.8 years in 1981, to 31.5 years in 2020.⁹

This reflects changes to key life stages such as more women pursuing further education and moving out of family homes later in life. It also reflects greater opportunities available to women in the workforce. The female workforce participation rate in Australia has increased more than 15 percentage points since the 1970s.¹⁰

Despite improved opportunities in education and employment for women with children, adolescent mothers may face a trade-off between educational attainment or workforce participation and raising their children. The disruption to a mother's workforce participation around the time of having children can have permanent effects on their labour market outcomes over the lifetime through reduced lifetime earnings and economic security.¹¹ These effects can be larger for adolescent mothers. Australian mothers aged 15 to 24 years were found to drop out of the labour force at higher rates, and remain out of the labour force for longer, than women who had children above the age of 25 years.¹²

While health outcomes for First Nations mothers and their children have improved over the past decade, there are still disparities in the rates of pre-term births and perinatal mortality (stillborn or death within 28 days of birth).¹³ The pre-term birth rate and perinatal mortality rate for First Nations women is almost two times that for non-Indigenous women.¹⁴

Some of the major risk factors for pre-term and perinatal birth include not receiving antenatal care, maternal age, health issues, such as cardiovascular disease and diabetes, and behaviours during pregnancy such as smoking and alcohol use.^{15,16}

An unhealthy birth has adverse and long-term impacts on health and economic outcomes of the mother and child. It reduces a mother's labour supply and their capacity to invest financially in the health of the family.¹⁷

Studies suggest that access to quality and culturally appropriate healthcare can improve the likelihood of having a healthy baby. For example, evidence suggests that community-led birthing services that provide culturally safe antenatal care and allow mothers to birth on Country can reduce the likelihood of an unhealthy birth.¹⁸ 'Birthing in community' services have been shown to improve antenatal care attendance, breastfeeding rates and significantly reduce pre-term birth rates.^{19,20}

Caring Responsibilities

A recurring theme from consultations and the Wiyi Yanu U Thangani (Women's Voices) Report was the overwhelming responsibility of First Nations women to care for their large and extended families. While First Nations women are more likely to care for family members, First Nations people are overrepresented in the number of authorised out-of-home, or foster carers.²¹

The report found that for First Nations women, caring responsibilities are more likely to extend beyond their own children to other family or community members, usually due to their old age, family intervention, a disability, or long-term health conditions.

Further research is needed to quantify the demand factors contributing to First Nations women's disproportionate rates of care.

9 NSW Treasury 2021(b).

10 Gustafsson 2021.

11 NSW Treasury 2022(a).

12 Keegan 2007.

13 Australian Institute of Health and Welfare 2021(b).

14 Australian Institute of Health and Welfare 2021(c).

15 National Indigenous Australians Agency 2020.

16 Australian Institute of Health and Welfare 2021(b).

17 Corman et al 2005.

18 Clun and Barrett 2021.

19 Brown 2021.

20 Kildea 2019.

21 Office of the Children's Guardian 2022.

Figure 3: Proportion of NSW First Nations women who provide unpaid childcare to their own and/or other children.

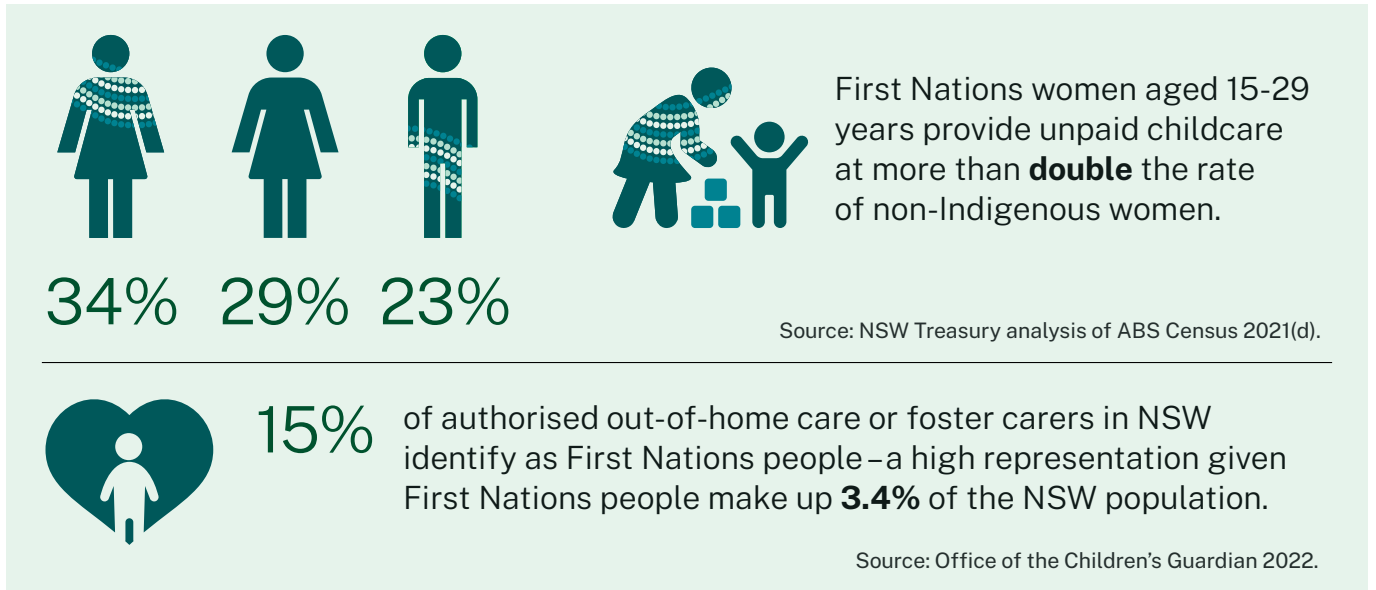
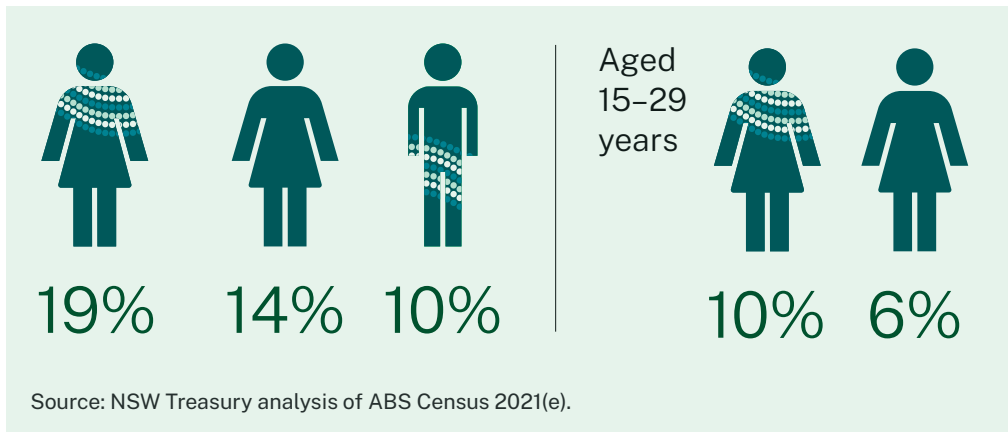


Figure 4: Proportion of NSW First Nations women who provide unpaid care to others due to old age, disability, or long-term health condition.



This barrier to education and employment is heightened when the woman is the sole carer of the family. First Nations mothers are almost twice as likely to be sole parents than non-Indigenous mothers (see Section 1.3). Many mothers who juggle the role of primary carer may struggle to progress their career or start a business. This is likely to reduce their lifetime earnings and constrain their economic security.

First Nations women with caring responsibilities may also be more likely to experience disadvantage at work. The Gari Yala (Speak the Truth) Report, prepared by The Jumbunna Institute of Indigenous Education and Research and Diversity Council Australia, provides evidence on the experience of First Nations people in the workplace. The report finds, based on a survey of 1,033 First Nations Australians, that racism and lack of cultural safety in Australian workplaces continues.²²

The Gari Yala (Speak the Truth) Report highlighted women with caring responsibilities were the most likely cohort to experience discrimination and disadvantage in the workplace. Women often feel unsupported or scrutinised when asking to take time off work to fulfil these obligations and simply want ‘the freedom to support family and community as [they] walk between two worlds.’²³



...women are mostly responsible for caring for the family, the money, they have that mental load. If women don't do it, who will?"

Yarpa Business Hub Consultation

Violence in the Home and Community

In 2016, approximately 2.2 million Australian women had experienced physical or sexual violence from an intimate partner.²⁴ Crime and research statistics show that First Nations women have more frequent experiences of domestic and family violence (DFV) than non-Indigenous women.

Figure 5: DFV in the NSW First Nations population.



Further, consultations revealed lateral violence within communities can impact a woman's confidence to participate in the economy, especially if they are viewed as rising above their 'place' in community or if they are living and working off Country.

Lateral violence has been described by the AHRC as:

‘The organised, harmful behaviours that we do to each other collectively as part of an oppressed group: within our families; within our organisations and within our communities. When we are consistently oppressed, we live with great fear and great anger, and we often turn on those who are closest to us.’²⁵

Physical and emotional impacts of violence are inextricably linked to women's economic security.²⁶ The NSW Government's 2022-23 Budget has committed \$262.7 million to prevent DFV, reduce reoffending and support victim safety through the continuation of evidence-based early intervention and perpetrator interventions.

22 Workplace Gender Equality Agency 2021.

23 Quote from survey response.

24 ABS 2016.

25 Frankland and Lewis 2011.

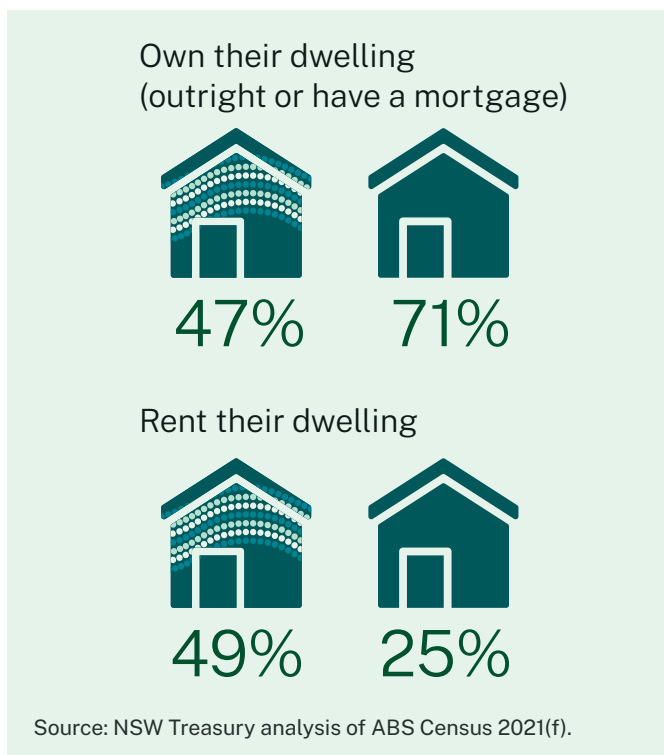
26 Smallwood 2015.

Home Ownership

Consultations found that home ownership directly contributes to feelings of safety and security. First Nations households have lower rates of home ownership and are more likely to rent in social housing, compared to non-Indigenous households (see Section 1.3).

The gap between First Nations and non-Indigenous home ownership rates is slightly larger in regional New South Wales – 24 percentage points compared with 22 percentage points in NSW metropolitan areas.

Figure 6: Tenure type of First Nations households in regional NSW.²⁷



To close the gap in dwelling ownership in New South Wales, First Nations households would need to own an additional 21,000 dwellings. This implies a collective First Nations housing wealth gap of approximately \$23.4 billion, based on the 2021 NSW mean dwelling price.²⁸

Keeping households open to family and community is a cultural obligation for many First Nations people. Multiple family members including grandparents, children and extended family may live in one dwelling. This can lead to the size of a household varying over time, especially if visiting family seek temporary, or semi-permanent, accommodation.

According to the 2021 Census, seven percent of First Nations households in New South Wales were overcrowded, requiring one or more extra bedrooms. Accurate data on overcrowding is limited and likely underreported.²⁹

While – according to the International Covenant on Economic, Social and Cultural Rights – adequate housing is a necessity and basic human right,³⁰ studies have drawn a link between low home ownership and unsuitable housing with lower productivity and poor health and wellbeing outcomes.^{31,32,33}

These studies suggest that unaffordable or unstable housing prevents household income being invested more productively, including on education and training. This has flow-on intergenerational economic impacts including constrained wealth and human capital, which perpetuates lower home ownership rates. The University of New South Wales’ City Futures Research Centre argues that, while rental housing is associated with labour mobility, as rental costs rise and younger households live longer in relatively expensive rental housing, the mobility of labour reduces significantly.

“Home ownership is the pathway to get our mob out of poverty.”

Jocelyn King
EAP member

“We didn’t have the funds to be able to move out and study, having 7 to 8 people squeezed into a home, you don’t have the environment to study at home, but you can’t afford to move out.”

La Perouse Community Consultation

27 The remaining 4 per cent of regional NSW First Nations households are occupied rent free (1.1 per cent), occupied under life tenure (0.2 per cent) or were listed as Not Stated (2.5 per cent) or Other (0.2 per cent) on Census night.
28 NSW Treasury analysis of ABS 2022(b), Total Value of Dwellings, March Quarter 2022, using a 2021 mean dwelling price of ≈ \$1.1 million.
29 ABS 2021(g).
30 Attorney-General’s Department n.d.
31 Baker et al 2017.
32 Coley et al 2013.
33 MacLennan et al 2018.

Regional and Remote Location

The regional dispersion of First Nations people across New South Wales is also a barrier to economic participation, with approximately two thirds of the First Nations population residing regionally according to the ABS 2021 Census.

The difference in economic outcomes between Australian capital cities and regional areas has widened over the past 15 years. This can be attributed, in part, to the impact of technology driven structural changes in the economy, which has seen considerable capital for labour replacement in the primary production and manufacturing sectors.³⁴ The more services intensive metropolitan areas have fared relatively better.

Recent analysis from the Reserve Bank of Australia found that regional areas are more likely to have lower levels of wealth and income, lower connectivity with other regions, a less educated population and a less diverse industry structure, making them more likely, on average, to lag behind capital cities when adapting to structural changes.³⁵ While these outcomes impact all regionally based people, the effects are felt more strongly by First Nations people who are more likely to have comparatively lower levels of human and financial capital and less inter-regional migration.³⁶

Labour market failures, including occupational immobility of jobs and industries, such as skills mismatches or lack of training, and geographical immobility, such as regional unemployment and wage differences, creates disparities in labour market outcomes across the State.³⁷ These failures are seen in the disparities in unemployment rates of regional and metropolitan based First Nations women.

The First Nations female unemployment rate in regional New South Wales is 2 percentage points greater than in metropolitan areas. For regional non-Indigenous women, the unemployment rate is 1 percentage point lower than for their metropolitan counterparts. This lower regional unemployment rate is explained, in part, by lower participation among regional women – by 3 percentage points compared to metropolitan women.³⁸



Regional areas don't have a lot of business support up there. There are no workshops or offices up there to have a yarn."

Yarpa Hub Consultation

Figure 7: Proportion of First Nations people in NSW who are unemployed.³⁹

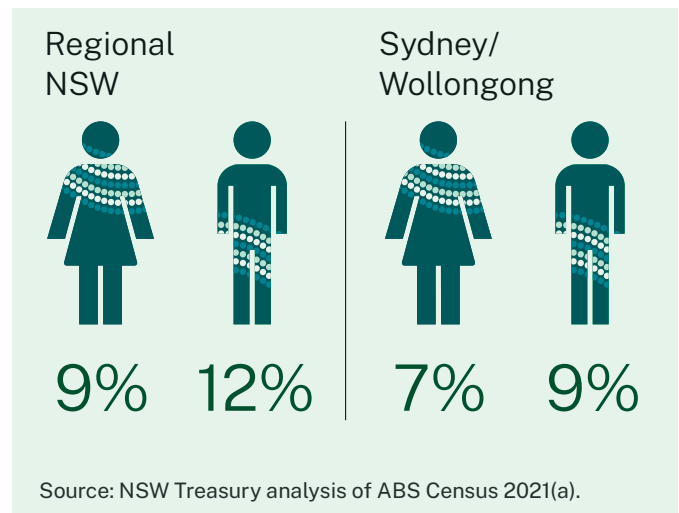
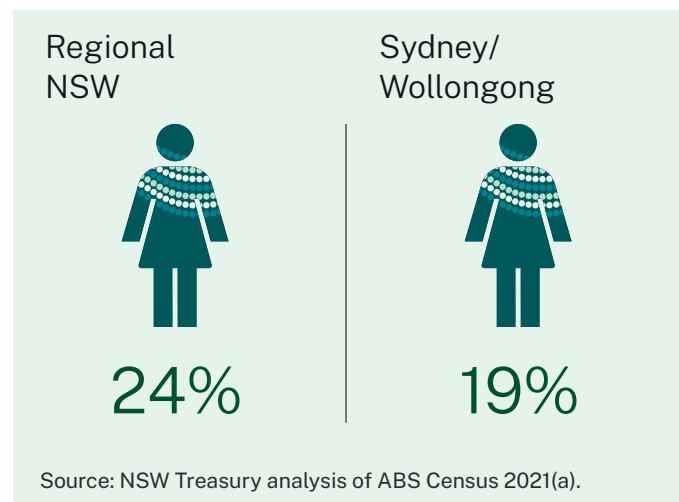


Figure 8: Proportion of First Nations women in NSW who are employed part-time.



34 Price 2020.

35 Price 2020.

36 Garnett 2018.

37 Productivity Commission 2014.

38 NSW Treasury analysis of ABS Census 2021(a).

39 'Regional' meaning all regions except for Sydney/Wollongong region.

These outcomes cannot be entirely attributed to fewer jobs in the regions. They are also due to First Nations people being more likely to live in remote locations compared to non-Indigenous people and a mismatch of the skills that First Nations people have compared to what regional employers are looking for.⁴⁰

Strong family and cultural ties to community and Country make inter-regional migration less likely. Moreover, what mobility there is among First Nations people is not strongly correlated with labour market conditions, suggesting relocation may be more often driven by cultural or family requirements than to seek employment.⁴¹ This suggests First Nations people may be less responsive to local economic factors than non-Indigenous people.⁴²

Accessibility to education is a factor disproportionately faced by First Nations women and is discussed further in Section 2.2, along with education attainment.

The regionality and remoteness of First Nations people increases the importance of private vehicle ownership. However, of those First Nations people eligible for a driver's licence in New South Wales, less than half have obtained one.⁴³ Along with access to education, this also impacts access to employment, education, health services and social and cultural opportunities.⁴⁴

Driver licences and private vehicle ownership is positively associated with employment and education outcomes for First Nations Australians, particularly in regional communities. Holding a driver's licence increases the likelihood of having post-school qualifications and being employed full-time.⁴⁵ These benefits are more pronounced for First Nations women relative to men as it improves their capacity to combine caring and work commitments.⁴⁶

Reliable and affordable access to the internet is also unavailable in some regional areas, making online education and working from home less accessible. According to the 2021 Australian Digital Inclusion Index (ADII), approximately 28 per cent of Australians are highly excluded or excluded from digital access, affordability and ability (registering an index score below 61. The national average index score is 71).⁴⁷ Throughout our consultations, many First Nations women and girls reported that finding quiet time and a place to study is another challenge when family commitments are prioritised or when houses are overcrowded.



I couldn't afford to get to school. My parents don't drive, and I had to get a bus, train, and bus to get to school. My attendance was very low."

Barang Region Youth Summit



Driver's licences are a massive barrier for remote and rural kids. Not only are the hours hard to achieve, but the cost also to achieve it is ridiculous. Our education system should help kids get their drivers licences before they finish school. So that they can leave school with the confidence and skills they need."

Melissa Fletcher
EAP member

40 Gray 2014.

41 Hunter 2004.

42 Biddle and Hunter 2006.

43 Transport for NSW 2014.

44 Currie and Senbergs 2007.

45 Ivers et al 2016.

46 Birch and Marshall 2016.

47 Barraket et al 2021.

2.2 Education

Education is a foundational outcome that supports economic outcomes over a person's whole life. For First Nations youth, it can support confidence, cultural connectedness and, build social and human capital.

Human capital refers to a person's experiences and skills that are invested in and accumulated throughout their life that assists them to realise their potential as productive members of society.⁴⁸ A large part of an individual's human capital is accumulated through education, from the school system and tertiary education to on-the-job training.

Consultations found that some First Nations girls feel unsupported at school, not only with completing their education but also with identifying career opportunities and aspirations. This not only dampens their confidence but also disrupts their accumulation of human capital.

First Nations girls have the added complexity of 'walking in two worlds',⁴⁹ where they have cultural obligations and expectations, as well as an expectation to conform with Western principles and systems. Lack of education can lead to individuals being unable to secure employment, maintain good health and support sound family decision making, making it more difficult to break the cycle of disadvantage.⁵⁰

Human Capital

Human capital is an intangible asset that includes the combination of skills, experience, aptitude, personal health and other capabilities that employers value, such as commitment, ethics and loyalty. Education is one of the most important components of human capital.

Human capital theory argues that investment in education plays a significant role in human capital accumulation.⁵¹ At the economy level this can lead to increased productivity, economic growth and is self-funding.^{52,53} At the individual level this can lead to improved job prospects, reduced risk of unemployment and increased lifetime earnings.^{54,55}

But due to several factors, including housing instability, out-of-home care, incarceration, DFV, accessibility, discrimination and a lack of role models, First Nations people have comparatively lower education outcomes relative to non-Indigenous people.

For an individual without educational opportunities, the economic benefits of increased human capital are more likely to be unrealised and lost. In aggregate terms this imposes wider social costs to both communities, individuals and regions.⁵⁶

48 World Bank 2020.

49 Expert Advisory Panel 2022.

50 Lamb and Huo 2017.

51 Becker 1980.

52 Deming 2022.

53 Barro 1991.

54 Maringe 2015.

55 Deming 2022.

56 Lamb and Huo 2017.

Figure 9: Proportion of First Nations children in NSW who are enrolled in preschool.

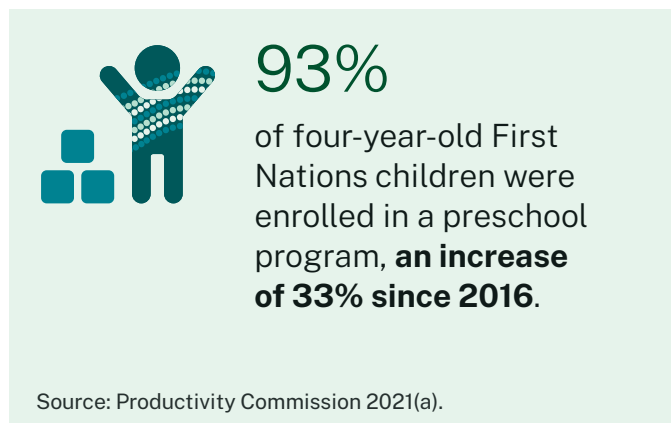
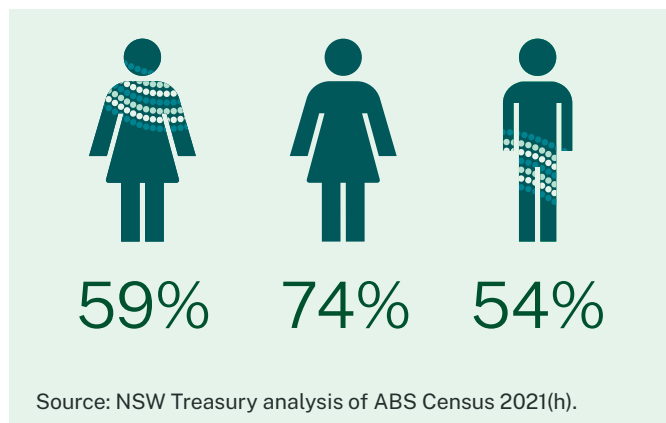


Figure 10: Proportion of First Nations students in NSW who have completed Year 12.





Racism and Discrimination

Consultations found that many First Nations girls remain subjected to ongoing racism, both overt and implicit, from other students or staff and have a lack of support available at school.

Some girls reported disengaging from school because they feel they are falling behind other students, or their teachers make them feel like they do not belong in the classroom.



I want to do really well in school, but I don't get the support to do so. I don't receive the culturally responsive care.”

Empowered Youth Summit, Barang Region



It (racist remarks) was so casually said, all the time, that they didn't know it was wrong or didn't care. The people being racist thought they were right.”

NAISDA College, Barang Region

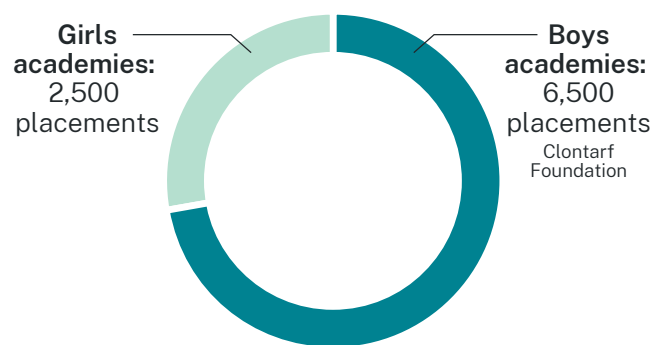
Girls' Academies

First Nations boys' and girls' academies in public schools, jointly funded by the Australian and NSW Government, aim to improve the engagement and retention of First Nations students in the education system. They focus on life skills, self-esteem and employment prospects.

These programs facilitate connections with culture and are important for First Nations students to stay engaged at school. For some students, these academies are central to their sense of belonging at school and the difference between finishing school or not.

There is, however, disparity in government funding for boys' and girls' academies. In 2018, Commonwealth Government funding for boys' and girls' academies was characterised as:

Figure 11: Commonwealth funding for Aboriginal boys' and girls' academies⁵⁷



There is no obvious reason for the disparity, although it might be attributed to the slightly lower school attendance rates of First Nations boys compared with First Nations girls (a difference of 1.3 percentage points), or the lower Year 12 attainment rates of First Nations boys compared with First Nations girls (a difference of 3 percentage points).⁵⁸

There has been significant government investment into First Nations focused academies, including an allocation of \$23.5 million in the 2022-23 NSW Budget; however, non-Indigenous providers have received most of this funding and there has been only limited evaluation of these programs.⁵⁹

The disproportionate funding for boys' and girls' academies in the past, including for non-Indigenous led academies, presents an opportunity to review current program funding and ensure a balanced distribution to address education participation gaps between First Nations and non-Indigenous students.

57 Borrello 2018.

58 Department of Prime Minister and Cabinet 2019.

59 Workplace Gender Equality Agency 2021.

2.3 Work Life

Employment can dramatically change the life of not only a woman, but also her family.

It can provide financial stability, build social and human capital, create career opportunities and set a positive pathway for future generations.

A key challenge that came through strongly from both our consultations and the Gari Yala (Speak the Truth) Report was the significant feelings of discrimination and exclusion that First Nations women experience in the workplace. This was found to negatively impact First Nations women's job satisfaction and overall wellbeing. The report found that seven out of 10 First Nations women do not feel genuinely included or treated as equals at work.⁶⁰

According to the Wiyi Yani U Thangani (Women's Voices) Report, women employed in a business led by First Nations people are more likely to feel respected and culturally safe at work. But while there are many examples of First Nations women leading successful businesses, they remain around half as likely to be self-employed than First Nations men.⁶¹

Racism in the Workplace

Australian workplaces are becoming more diverse and reflective of our society with employers bound by equal opportunity and anti-discrimination laws, including the Australian Human Rights Commission Act 1986 and the Disability Discrimination Act 1992. Many workplaces are also likely to have a Diversity and Inclusion Strategy and may acknowledge significant dates such as NAIDOC, Harmony Day and the International Day for People with a Disability.

Nevertheless, our consultations and research suggest that racism is still a feature in many workplaces. For example, the Gari Yala (Speak the Truth) Report found that 28 per cent of respondents felt their workplace was culturally unsafe and 37 per cent were uncomfortable expressing their cultural beliefs.

The report found that while First Nations women's workplace experiences were similar to First Nations men, First Nations women felt less supported when they experienced racism at work (26 per cent of, compared to 44 per cent of First Nations men). Further, in culturally unsafe workplaces First Nations women were 10 times more likely to be treated unfairly and around 20 times more likely to hear 'racial or ethnic slurs' in the workplace.⁶² Moreover, there is evidence to suggest that First Nations women may carry a cultural load on top of their role description, including assumed expertise on First Nations culture and an expectation to ensure their workplaces are culturally sensitive.⁶³ This can include responsibility for the organisation of events around significant cultural days such as NAIDOC Week.

The Gari Yala (Speak the Truth) Report found that 69 per cent of First Nations employees felt there was an expectation they speak on behalf of First Nations people and 66 per cent reported having extra work related to First Nations culture that was not expected of their non-Indigenous colleagues. First Nations women in management roles were found to have the highest cultural load, while those in lower levels felt they had the lowest levels of support.⁶⁴

In our consultations, some women reported not feeling comfortable or safe speaking up against racist remarks or culturally unsafe experiences, fearing it would negatively impact their job or work relationships. They also expressed feelings of stigma around Aboriginal-identified roles and a sense that they are 'not good enough', or that it is a 'charity role'. Our consultations also revealed instances where women choose not to identify as Aboriginal or Torres Strait Islander for fear of discrimination.

60 Workplace Gender Equality Agency 2021.

61 NSW Treasury analysis of ABS Census 2021(i).

62 Workplace Gender Equality Agency 2021.

63 Ragg 2019.

64 Workplace Gender Equality Agency 2021.

Our consultations with First Nations women in business found that many faced accusations that they are the beneficiaries of ‘government handouts’ to establish their business. Some business owners said that while they were often asked to share knowledge, be consulted, speak at events, or provide mentoring services, they were expected to do this on their own time while managing the demands of their business. There is currently no legislation that protects or compels organisations to remunerate First Nations people’s cultural intellectual property, an oversight that leaves the First Nations cultural sector vulnerable.

The Gari Yala (Speak the Truth) Report sets out leading practice principles to assist Australian workplaces to be more inclusive of First Nations employees and culture. Along with a need for more qualified and experienced cultural supervisors to support First Nations staff in the workplace, workplaces should be proactive in educating staff and acting against racism or unsafe cultural practice. Minimising cultural load and promoting cultural safety could improve productivity and length of tenure.⁶⁵

“
My mum is the only Aboriginal person in her workplace. It’s all white and there’s no support for her. If she says something, she will lose her job because she is not on a full-time job.”

NAISDA College, Barang Region

“
I started my own business because the organisations I worked for in the past were not willing to stand up in the way that is needed for our Communities. It seems like money comes first, then Community. For us, it is Community first and we financially suffer as a result of upholding this principle.”

Survey response

Low Rates of Self-Employment

First Nations women are self-employed at almost half the rate of non-Indigenous women and First Nations men.⁶⁶ In January 2023, approximately 30 per cent of the 1,317 Supply Nation certified businesses in New South Wales were majority First Nations female owned.⁶⁷

While self-employment allows First Nations women to work on their own terms, in a way that is better suited to their cultural and caring responsibilities, they are often first-generation entrepreneurs. Within their own personal and community networks they are likely to have lower levels of social and human capital relating specifically to business ventures⁶⁸ and are likely to rely heavily on mentors and role models.⁶⁹ Evidence suggests, however, that accessibility and availability of mentors has a direct link to both the number of First Nations women entering self-employment and the profitability of these businesses.⁷⁰

In addition to individual benefits, First Nations businesses are more likely to give back to their communities, particularly by employing First Nations staff. They are also more likely to provide essential community services, volunteer in community and act as positive role models for young people.⁷¹ In fact, First Nations businesses are about 100 times more likely to employ a First Nations Australian than non-Indigenous businesses.⁷²

“
You can’t be what you can’t see.”

Brooke and Taje

Office of Regional Youth Taskforce Representatives

65 Workplace Gender Equality Agency 2021.

66 NSW Treasury analysis of ABS Census 2021(i).

67 Consultation with Supply Nation.

68 Foley 2010.

69 Foley 2010.

70 National Indigenous Australians Agency 2018.

71 Collins and Norman 2018.

72 Hunter 2014.

Business Spotlight 1

WIRIYIN Communications & Media



Larteasha Griffen

Larteasha Griffen is a proud Dunghutti woman, born and raised in Kempsey, New South Wales.

After graduating with a Bachelor of Arts in Communication (Journalism), Larteasha joined SBS's news and current affairs team as an Indigenous cadet journalist working on programs, including World News Australia, Insight, and Living Black.

During this time, Larteasha had the privilege of travelling around Australia, gathering stories on issues affecting Indigenous communities across the country as a video journalist. With a young family and wanting flexibility to spend more time with her children, Larteasha left her role at SBS and started her own production business.

Despite her education and time in the industry, Larteasha felt she wasn't equipped with the knowledge to handle financial issues such as taxation. She also found it difficult to find advice and support that understood her business and circumstances. Larteasha's business didn't continue because she couldn't maintain a balance between cash flow and tax requirements.

Following this experience, Larteasha spent time working in government on various successful communications campaigns and freelancing as a sole trader. She saw there was a need for communications and Aboriginal engagement across government, corporate and other organisations. She was motivated to learn from her experiences and start again.

In 2021, Larteasha and her husband started WIRIYIN, a 100 per cent Aboriginal-owned and operated communications and media company, based in Sydney. WIRIYIN means 'Word' or 'Story' in the language of the Dunghutti people. The company was born out of a love for storytelling, connecting and teaching.

Larteasha manages the client relationships and the deliverables while her husband handles the finances and operational aspects of the company. They also work with a strong team of Aboriginal creatives to deliver their projects.

Larteasha has used the services and networks of the Yarpa Indigenous Business and Employment Hub to build her capabilities. While Larteasha is always trying to improve her service and processes she believes they still have a long way to go, but they are slowly building a strong company.

Source: Developed in partnership with Larteasha Griffen.

2.4 Government and other Institutions

Through the National Agreement on Closing the Gap, all levels of Australian government have acknowledged and committed to shared decision making with First Nations people to achieve equality in life outcomes.

The National Agreement on Closing the Gap has been developed to set the Government's priorities, targets and measures over the next 10 years.

While this commitment can be seen as progress, it also acknowledges the traumatic and oppressive events of colonisation that have led to First Nations people experiencing entrenched disadvantage, political exclusion, intergenerational challenges and ongoing discrimination on the basis of race. The injustices of the past, including the Stolen Generations and land dispossession, devastated not only First Nations cultures but one of the world's first economies.

These events have caused intergenerational trauma, weakened First Nations community's social capital and led to a lack of trust in government institutions.⁷³ The National Agreement on Closing the Gap – and the commitment to working in genuine partnership with First Nations people – is, however, a positive step towards co-designing public policies that close the gap in health, education and wealth outcomes for First Nations people.

Intergenerational Wealth

Low intergenerational wealth within First Nations families can be attributed to lower levels of individual capital, home ownership and superannuation. With less intergenerational wealth, First Nations people often start off in life at a disadvantage.⁷⁴

The dispossession of land assets and the provision of property rights through the Native Title and the Land Rights Acts have limited the transfer of wealth between generations. Until 1923, First Nations people in New South Wales were forcibly relocated to missions and reserves, denying access to their traditional lands, sacred sites and hunting grounds. The ownership of these lands has subsequently been transferred to First Nations communities, however communal titles prevent the accumulation of individual wealth and the passing of equity through generations.

The financial disadvantage of First Nations people was worsened by their exclusion from the welfare system, wages awards, educational facilities, ownership of property and the age pension scheme, until the late 1960s.^{75,76} Until the 1967 referendum, the responsibilities for First Nations people fell to each State, meaning Commonwealth laws relating to wages and welfare benefits were not afforded to First Nations people. The 1967 referendum and subsequent amendments to the Australian Constitution provided the Commonwealth with the power to extend wage and welfare laws to First Nations people.

73 Biddle 2011.

74 Wood and Davidson 2011.

75 Altman 2000.

76 Dockery et al 2020.

Differences in employment outcomes for First Nations women results in a lower lifetime income. It is estimated that approximately 71 per cent of First Nations women have incomes below a ‘modest standard’⁷⁷ and are more likely to be in part time employment.⁷⁸ This also impacts superannuation balances. A 2020 report from the Bankwest Curtin Economics Centre and UniSuper estimated that the average First Nations woman accumulated an average of only \$205,000 by the age of 65, compared to \$313,000 for non-Indigenous women.⁷⁹ Further, approximately two-thirds of the gap in superannuation balances can be attributed to lower workforce participation among First Nations people, while one-fifth of the gap results from higher unemployment rates.

“
Aboriginal people are ‘economically young’. They don’t have generational wealth to leverage off.”

NCADA Womens Focus Group

Business Investment

Access to capital is a barrier for most new businesses.⁸⁰ While some businesses will draw on their savings or borrow from family, businesses who borrow from institutional lenders will most often require a home to offer as collateral.⁸¹

For First Nations women, accessing capital through home ownership can be a significant barrier. The gap in home ownership (outlined in Section 2.1) between First Nations women and non-Indigenous Australians means aspiring First Nations women entrepreneurs are less likely to have the collateral to satisfy commercial lenders. In our consultations, those First Nations women who are homeowners expressed a hesitancy to offer their home as collateral due to the perceived risk of losing their sense of safety and security.

Qualitative research by Wood and Davidson (2011) found that even for those First Nations women with the necessary collateral to take out a loan, they are more likely to face additional hurdles when applying with mainstream lenders such as language barriers, limited or no credit histories, or even gender and racial discrimination.⁸² In our consultations, some women felt that banks do not recognise the needs of First Nations women and noted the lack of culturally appropriate banking services.

While there are lenders — such as Indigenous Business Australia (IBA) — specifically charged with fostering First Nations led businesses, a 2021 report by the Commonwealth Standing Committee on Indigenous Affairs found legislation and other barriers prevent IBA from lending to more customers and servicing unmet demand.⁸³ Meanwhile, venture capital disproportionately flows to male entrepreneurs, with 0.7 per cent of venture capital funding in Australia going to solely women-founded start-ups in 2022.⁸⁴

“
Most Aboriginal women getting into business do it to allow them to have flexibility with their families. Lenders see this as a risk, because of their responsibility to care.”

Yarpa Business Hub Consultation

“
We need access to cash flow funding. We all get into business with barely anything behind us. We have drive to be successful, but start-up cash flow holds us back and, often, cripples our businesses before they’ve even begun.”

Survey response

77 Dockery et al 2020.

78 NSW Treasury analysis of ABS Census 2021(a).

79 Dockery et al 2020.

80 Productivity Commission 2021(b).

81 Australian Institute of Health and Welfare 2014.

82 Wood and Davidson 2011.

83 Standing Committee on Indigenous Affairs 2021.

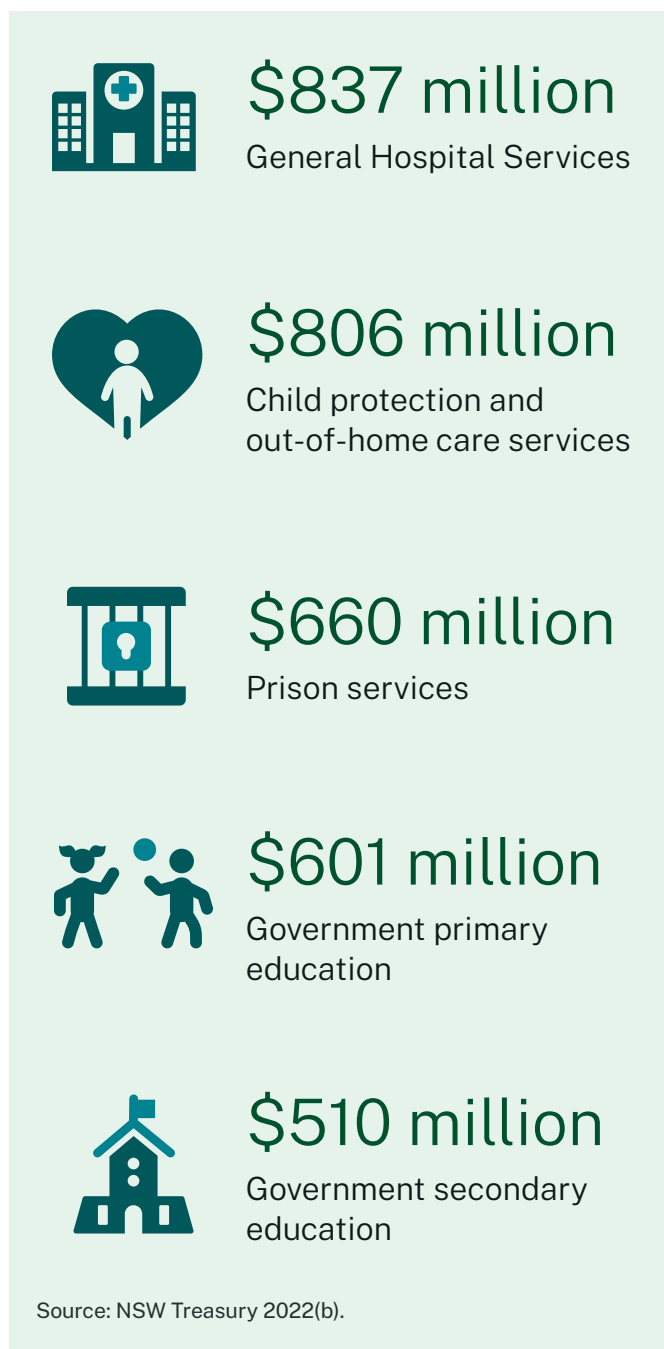
84 Deloitte Access Economics 2022.

Government Programs and Services

The Closing the Gap Jurisdictional Implementation Plan commits the NSW Government to improving socioeconomic outcomes for First Nations people by working in partnership with First Nations communities and organisations. For new and existing programs targeting greater economic participation, it is important that both First Nations communities and the NSW Government clearly understand the effectiveness and accessibility of these programs. This understanding of “what works” will allow continuous improvement in government service delivery and help support better outcomes for First Nations people.

The NSW Treasury Comprehensive Indigenous Expenditure Report found NSW Government targeted First Nations spending (specific to First Nations people) was \$1.3 billion in 2020–21. The report also found that despite an \$800 million increase in NSW First Nations expenditure through non-targeted programs (for the general population including First Nations people) between 2018 and 2021, this increase was not associated with improvements in social, health or economic outcomes.⁸⁵ This lack of improvement in state level outcomes is consistent with the Productivity Commission’s Closing the Gap Annual Data Compilation Report 2022, which show that First Nations education outcomes, incarceration rates, the number of children in out of home care and suicide deaths had not improved.⁸⁶

Figure 12: NSW Government estimated non-targeted First Nations expenditure in select service areas.



85 NSW Treasury 2022(b).

86 Productivity Commission 2022.

Communities are often unaware of what programs are delivered in their region, or which organisation is meant to be delivering the service. This was a consistent theme in consultations for the Comprehensive Indigenous Expenditure Report, which identified the need for Government agencies to develop service mapping capabilities.⁸⁷ Throughout the consultations for this report, First Nations women also expressed difficulty in identifying and accessing government programs.

For women living in regional and remote areas, accessibility was a barrier when access to a computer and internet connection was required. While there have been improvements in regional and remote mobile coverage, the 2020 ADII reported a widening of the digital inclusion gap between First Nations and non-Indigenous people, due to affordability and digital ability, which considers attitudes, basic skills and digital activity.⁸⁸

While our consultations and research have identified demand for locally led programs in First Nations communities, a first step is for existing services to be evaluated. Without evaluations or disaggregated data at a geographical level, it is difficult to determine if expenditure is proportionate to local needs, or indeed if current programs are achieving their intended outcomes.

““
Can't have equality without first having equity.”

Mingaletta Elders, Barang Region

““
We need longevity and these programs to transcend government.”

Yarpa Business Hub Consultation

““
The City of Sydney have done consultations [with] Indigenous businesses in their LGA. They've modified their grants program for Indigenous businesses and included for-profit organisations. They even offer processes where you can apply orally rather than writing. Accessibility is key.”

Yarpa Business Hub Consultation

““
Sometimes amazing government programs exist, but the funding is cut with no reason provided to community... This creates a negative stigma around the success of the programs and for the staff involved.”

Cherie Johnson and Sharon Winsor
EAP members



⁸⁷ NSW Treasury 2022(b).

⁸⁸ National Indigenous Australians Agency 2021.

Priorities



3

3.1 Thriving Homes and Communities

This section identifies the priorities captured throughout our consultations and research.

Five priority areas have been identified that align with different dimensions of women's lives, comprising: their homes and communities, schools, workplaces and businesses. The fifth priority area encompasses all these dimensions through First Nations female-led programs.

These priorities are evidence based and are intended to sit within a broader policy framework that will support First Nations' women's economic participation. This Review aims to assist and guide NSW Government agencies in the development or improvement of initiatives to this end. Normal evidence requirements such as business cases and evaluations continue to apply.

Home Ownership

The Australian Housing and Urban Research Institute recognises that home ownership is a common pathway to economic participation, safety and security.⁸⁹ Innovative solutions developed in partnership with government, community, philanthropy and the private sector can assist First Nations people to own their own home.

The NSW Government's Housing Strategy, Housing 2041, is a whole of government, 20-year housing vision that focuses on supply, affordability, diversity and resilience. The Strategy acknowledges the importance of facilitating opportunities for First Nations voice and self-determination to ensure culturally safe and appropriate housing.⁹⁰

The following outlines potential opportunities to build on, or enhance, existing public policy to close the First Nations gap in home ownership, and assist First Nations women to benefit from improvements in wealth, stability and the security that comes with this:

- Partnerships with industry and First Nations community housing providers could investigate innovative home ownership models, such as lifetime leaseholds or transitional lending schemes requiring a smaller deposit, that support the needs of individuals and communities, on government and First Nations owned lands.
- Evaluations of First Nations targeted programs, including home deposit savings and social housing transition programs, can identify improvements to assist women to access these programs.
- Explore if targeted guarantor schemes are an enabling factor to First Nations people accessing home loans from banks (see Box 2 below).
- Evaluations of non-targeted shared equity schemes and first home buyer grant programs will help identify if priority groups, including single mothers and victims of DFV, are accessing these programs.
- Review the finance sector's financial literacy and advisory products to determine if they reflect the financial wellbeing goals of First Nations people.

⁸⁹ Brackertz et al 2017.

⁹⁰ NSW Government 2021.



Box 2

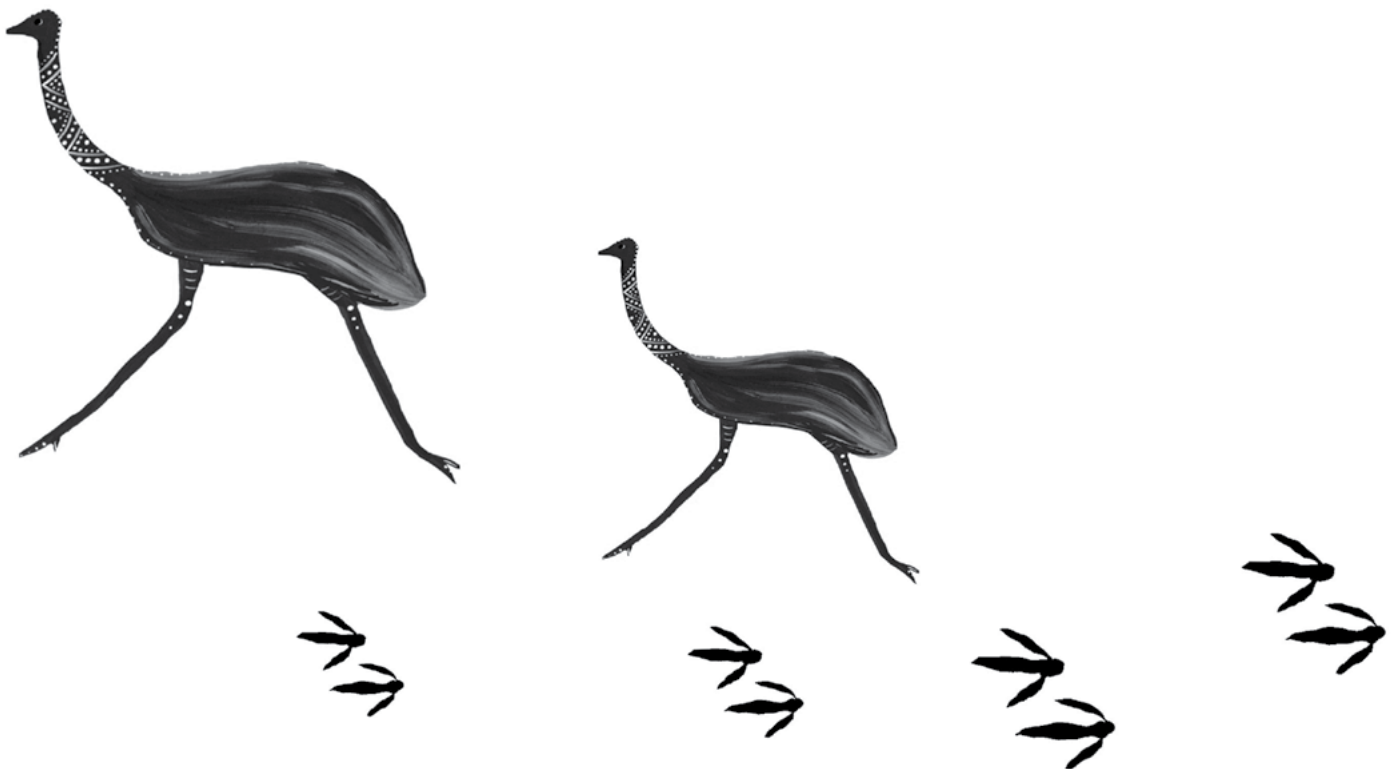
Collaborative approaches to home ownership

Head Start Homes is a not-for-profit community service organisation whose objective is to reduce homelessness, poverty and free up social housing by helping single mums, First Nations people and other families living in community housing to buy their own home, without a deposit.

Head Start Homes is funded by more than 100 Australian businesses, charities and governments. It helps clients through their entire home ownership journey – including supported savings plans, help with credit checks, no deposit home loans (by acting as guarantors or investing funds in a term deposit), access to discounted homes and a free property coach.

As a not-for-profit, they are able to navigate the complex regulatory hurdles that many major banks struggle with including strict credit and security requirements for lending. Head Start Homes is not subject to these regulatory requirements so, by acting as a guarantor for loans, banks can provide lending and support those in most need. Head Start Homes' partners include Westpac, St George, Bank of Queensland and Bank SA.

Source: Head Start Homes (www.headstarthomes.org.au).



Childcare

As identified in the Women's Economic Opportunities Review, access to early childhood education and care (ECEC) is the most important enabler for primary carers' workforce participation who are usually women. It is also one of the most important ways to give children the best start to life and open lifelong opportunities for people from their earliest years.⁹¹

The NSW Government's Early Years Commitment, announced in the 2022-23 Budget, is a \$15.9 billion investment to transform ECEC, child development and women's economic participation. The Early Years Commitment includes a \$5 billion Childcare and Economic Opportunity Fund to invest in the ECEC workforce and improve access to and affordability of ECEC services.

Further, the NSW Government is committed to Closing the Gap targets to ensure First Nations children thrive in their early years and are engaged in high-quality, culturally appropriate early childhood education.⁹²

Aboriginal Child and Family Centres (ACFCs) are funded by the Commonwealth and NSW Government to provide inclusive and community-based approaches to ECEC and improve First Nations children's participation in these services.⁹³

An evaluation of ACFCs between 2011 and 2014, conducted by the Cultural and Indigenous Research Centre Australia (CIRCA) and commissioned by the (then) NSW Department of Family and Community Services, found that ACFCs provide coordinated and holistic care for First Nations children and families by successfully partnering with service providers and integrating services. ACFCs meet a broad range of health and educational needs for First Nations children and families and increase cultural capacity among mainstream providers.⁹⁴

There are currently seven ACFCs in operation throughout New South Wales. In June 2022, the NSW Government announced \$98.7 million to support both the continuation of existing ACFCs and the establishment of additional centres.⁹⁵

An overarching recommendation of the Wiyi Yani u Thangani (Women's Voices) Report is that policies, programs and service delivery are tailored to meet the distinct experiences of First Nations women and girls. The report highlights that culturally appropriate services that are locally available and accessible are important factors to First Nations communities' participation.

The following outlines possible opportunities to ensure that ECEC services consider and respond to the needs of First Nations women and their children:

- Consultation with First Nations peak bodies should be considered on priority areas of the \$5 billion Childcare and Economic Opportunity Fund to ensure workforce accessibility for First Nations women and culturally appropriate service models.
- Consistent with the evidence and Closing the Gap (Priority Reform 2) commitments, seek to establish partnerships with First Nations peak bodies and local ACCOs in the establishment of new childcare services, including ACFCs, as a positive way to ensure that the needs and aspirations of each community are properly considered.

Domestic and Family Violence

The disproportionate rates of DFV experienced by First Nations women and the importance of DFV prevention acknowledged by the NSW Government in the 2022-23 NSW Budget (outlined in Section 2.1) presents an opportunity to include First Nations women in decision making of victim safety and early intervention initiatives.

The 2022 Women's Opportunity Statement outlined greater support for victim-survivors with the appointment of NSW's Women's Safety Commissioner, Dr Hannah Tonkin. Announced in December 2022, Dr Tonkin will lead the implementation of the State's five-year plan to eliminate sexual, DFV and guide the creation and implementation of new coercive control laws.

The NSW Safer Pathway Program is another initiative that brings government and non-government agencies together to support victims of DFV and increase their safety. The program is a free, coordinated service delivery model that allows a streamlined referral process to specialist DFV support services. A Safety Officer works with victim-survivors to assess their support and service needs, and with safety planning.

The following opportunity could ensure the safety and needs of First Nations women are considered in DFV policies:

- Rigorous program evaluation and working with First Nations peak organisations will assist with ensuring DFV legislation and pathway programs reflect the health, wellbeing and cultural safety of First Nations people.

91 NSW Government 2022(c).

92 NSW Government 2022(b).

93 SNAICC 2018.

94 CIRCA 2015.

95 NSW Government 2022(a)).

3.2 Engagement in Education

Through the National Agreement on Closing the Gap and the NSW Premier's Priorities, the NSW Government has committed to ensuring First Nations students achieve their full learning potential, while maintaining their cultural identity.



A key indicator for this outcome is the HSC completion rate for First Nations youth. Completing Year 12 is associated with increased productivity, more career opportunities and higher wages.⁹⁶

“Our goal should not just be Year 12 completion, instead we should have higher expectations and aim for our young people achieving success and thriving.”

Cherie Johnson
EAP Member

Consultations reinforced the link between having strong self-identity and connection to culture and achieving positive educational outcomes supported by broader evidence. According to the Centre of Education Statistics and Evaluation, First Nations youth attending culturally safe schools are more likely to stay engaged and connect to culture, feel respected and transition to post education career pathways.⁹⁷

Mentoring in childhood and adolescence is critical to the accumulation of human capital and formation of personality and character skills. A study conducted by the University of Chicago on the economics of human development and social mobility found that the economic returns to mentoring are far greater earlier in life than in adulthood. Mentoring from a young age has a higher likelihood of improving capabilities and life outcomes for youth from disadvantaged environments.⁹⁸

⁹⁶ Forbes et al 2010.

⁹⁷ Centre for Education Statistics and Evaluation 2022.

⁹⁸ Heckman and Mosso 2014.

The following priorities identify opportunities to support First Nations youth to realise their self-worth, strengthen their connection to Country and community and reach their full learning potential:

- Evaluate school based Aboriginal Academies to build evidence on their effectiveness in improving educational outcomes and to guide future government investment.
- Foster partnerships between First Nations cultural practitioners and the education system to support the integration of First Nations culture in curriculum delivery and build cultural competency among students and staff.
- Develop a strong evaluation framework to guide investment in flexible, innovative and locally led education options on Country, from primary schooling to tertiary education (See Box 3).
- Establish a career development framework that prioritises informed choices on family planning to support decision making that aligns with First Nations youth's goals and values.
- Prioritise driver licence attainment in regional and remote communities, including school-based programs, to support post-school education and employment pathways for First Nations youth. Section 2.1 discusses evidence of the positive association between a driver's licence and employment outcomes.

A recent NSW Government social impact initiative is focusing on reducing the gap in driver's licence and employment outcomes. If the pilot is successful, this program could be expanded to different regions of NSW and targeted at different cohorts such as youth (see Box 4).



Box 3

Innovative Education Models

The Yadha Muru Foundation is facilitating innovative education options for First Nations children to attend school on Country through the City-Country Partnership. They connect high-quality metropolitan schools to work in partnerships with communities. This is providing additional opportunities for First Nations youth to gain an education on Country, which is an improvement on past options that offered scholarships to First Nations youth to attend school off Country in the city.

Similarly, the community-driven Country Universities Centre is a tertiary education model that works for students in regional New South Wales from Broken Hill to Kempsey and enables access to appropriate academic and digital support.

Source: Yadha Muru Foundation (<https://www.yadhamuru.org>) and Country Universities Centre (<https://www.cuc.edu.au>).



Box 4

Momentum Social Impact Investment

Momentum is an integrated three-phased, four-year pilot program to remove barriers for First Nations people to access employment and advance their economic wellbeing.

The program assists First Nations people in north-east New South Wales with obtaining birth registration and/or a birth certificate, a driver's licence and employment.

It is a community designed initiative delivered by a consortium of regional service providers and led by Real Futures; a First Nations owned company.

Source: Office of Social Impact Investment.

3.3 Workplace Support

According to the Gari Yala (Speak the Truth) Report (see Section 2.3), despite progress with workplace diversity and anti-discrimination policies, some First Nations women are over-relied on to provide cultural awareness and ensure their workplace is culturally appropriate.⁹⁹

The Diversity Council of Australia suggests embedding the voices of First Nations women in workplace policies and processes to address discrimination, create more culturally safe work environments and minimise cultural load on First Nations staff.¹⁰⁰ SafeWork NSW advises culturally safe workplaces can enable all workers to feel comfortable, support pathways into employment and staff retention.¹⁰¹

Consistent with the evidence identified in this report, priorities for NSW workplaces could include:

- Collaboration with First Nations knowledge holders to incorporate learning and understanding of First Nations histories and cultures in workplaces. Working with ACCOs could help ensure local context and protocols are considered.
- Support for culturally safe training and employment opportunities for First Nations staff.

For example, the Elsa Dixon Aboriginal Employment Grant that develops and supports First Nations people through training and employment opportunities within NSW Government and local government authorities. This could be extended to ACCOs and the private sector to support the diverse interests and career pathways of First Nations people.

- Encouragement of employers to support staff participation in local on Country experiences, including secondments with ACCOs, to allow for in-depth learning and understanding of First Nations culture and practices.
- Establishment of effective workplace processes for staff to report discrimination and provide accessible counselling services for workers.

This will support workplace cultural safety by setting and maintaining clear standards for workplace behaviour. Examples might include dedicated First Nations cultural supervisors, First Nations human resources staff and First Nations counsellors within Employee Assistance Programs.

- Encourage employers to support flexible workplace policies to allow staff to participate in cultural activities such as for NAIDOC week, community meetings and ceremonies (such as Welcome to Country events or Sorry Business).

⁹⁹ Workplace Gender Equality Agency 2021.

¹⁰⁰ Diversity Council of Australia 2021.

¹⁰¹ SafeWork NSW (n.d.).

Business Spotlight 2

Fletcher International Exports



Melissa Fletcher

Melissa Fletcher is a proud Kamilaroi woman from Moree, New South Wales, and CEO (Chief Executive Officer) of Fletcher International Exports (Fletchers) – a 100 per cent family-owned company and Australia’s largest and most integrated exporter of lamb and sheep meat products. The company employs more than 1,300 staff across regional Australia and exports to more than 90 countries.

Fletchers operates two world-class processing facilities, one in Dubbo, New South Wales, and the other in Albany, Western Australia. The two facilities have a combined processing capacity of more than 4.3 million head per year. Fletchers also has a logistics business that sees one of the most efficient container freight train movements in the country.

Melissa doesn’t see herself as being in the meat business, rather in the people business. She believes that being human, honest and transparent are the most important things she can do in a large workforce.

She is passionate about building pride within the industry as it provides an avenue for those that society has neglected – those kids that didn’t excel in school, didn’t go to university and didn’t receive many opportunities. She believes that people who have the willingness to rise will do so. Many of her staff in leadership positions have worked their way up from the shop floor as meatworkers.

Melissa had a humble upbringing spending her childhood with her grandparents in Moree while her parents focused on growing the Fletchers business. This is at the heart of why she creates a fair and equitable workplace. Since becoming CEO, Melissa has transformed Fletchers by addressing endemic problems in the meat-processing industry – staff retention and industrial relations.

Wanting to spend more time with her young family, Melissa took time out from Fletchers and moved to Brisbane where she established several businesses including Smoked Garage, a small events business based in Fortitude Valley. In 2016, she returned to Dubbo to help her dad with Fletchers rapid growth.

In addition to overseeing the day-to-day operations of Fletchers Dubbo plant, Melissa is Deputy Chair of the Australian Meat Processing Corporation and sits on the Meat Women’s Business Committee. Since 2018, she has also served as a member of the Australian Rural Leadership Foundation Board.

Melissa represents a new generation of red meat industry leaders, breaking down the stereotypes – both as a woman and as an Aboriginal Australian – that have characterised the industry in the past.

She believes women offer so much in the industry. At Fletchers, women have broken down mental health barriers and stigmas and changed the company culture. They speak openly about mental health and treat it just like any other health problem.

Melissa believes that being Aboriginal means everything about home, respect and how you make your place within community. She says it can be difficult being between big business and being Aboriginal. But everything she does comes back to paying her good fortune forward – picking up those that didn’t get those opportunities and helping them to catch up.

Source: Developed in partnership with Melissa Fletcher.

3.4 Entrepreneurship and Social Enterprise

The 2022-23 Women's Opportunity Statement reforms demonstrated the NSW Government's commitment to supporting women in small business and entrepreneurship.¹⁰²

The government has also committed to supporting the First Nations business sector through key actions under Priority Reform 5 of the National Agreement on Closing the Gap.¹⁰³ Actions include:

- the establishment of an easily accessible online business support service;
- simplified procurement processes for Aboriginal businesses;
- work to ensure accessibility of capital for business growth.

In 2022, the NSW Government commenced a review of the Aboriginal Procurement Policy and developed the inaugural First Nations Business Sector Report to deliver on these actions.¹⁰⁴

The First Nations Business Sector Report identified women's entrepreneurship as one of the top five enablers for sector growth. Self-employment provides flexible economic participation opportunities that allow First Nations women to also manage family and community responsibilities. The First Nations Business Sector Report also highlighted the

importance of the social enterprise sector to create economic opportunities for First Nations women in remote communities.¹⁰⁵ Social enterprises trade with the goal of improving social or environmental outcomes while using profits to achieve their objectives.¹⁰⁶ The AHRC identified that this model of business aligns with the community first approach of First Nations culture and can provide alternative economic pathways for First Nations women that are culturally responsive and allow them to maintain their connection to Country.¹⁰⁷

The social enterprise sector in New South Wales is still in its infancy relative to other states. There are around 200 verified social enterprises registered to the Social Traders Directory in New South Wales,¹⁰⁸ while the Map for Impact study, commissioned by the Victorian Government, identified 3,500 in Victoria.¹⁰⁹ The social enterprise sector in Victoria is estimated to contribute \$5.2 billion to the local economy and support 985 jobs for First Nations Australians. However, little is known about the size and impact of the sector to the New South Wales economy.

In July 2021, the NSW Government announced the \$30 million Social Impact Outcomes Fund to pilot a range of social impact investments. The first two rounds of investments will focus on advancing the social and economic wellbeing of women facing disadvantage and improving education and job readiness outcomes for First Nations youth, with a particular focus on girls.

The 2022-23 NSW Budget allocated \$1.29 million for women-focused social enterprises to build capabilities and maximise their social impact. First Nations women focused social enterprises are one of the priority groups.

¹⁰² NSW Government 2022(c).

¹⁰³ NSW Government 2022(b).

¹⁰⁴ NSW Treasury 2022(c).

¹⁰⁵ NSW Treasury 2022(c).

¹⁰⁶ Barraket et al 2016.

¹⁰⁷ Australian Human Rights Commission 2020.

¹⁰⁸ Social Traders 2022.

¹⁰⁹ Map for Impact 2022.

Targeted investment and initiatives could better enable growth in First Nations women's self-employment and social enterprise, and the following areas could be explored:

- Investigate options to leverage NSW procurement policies to support First Nations women owned businesses.
- Review administrative data collection methods to ensure procurement contracts awarded to First Nations women-owned businesses are recorded.

The 2022-23 Women's Opportunity Statement commits the NSW Government to certify, track and report on female led businesses in government procurement. These actions could be refined to include First Nations women-led businesses.

- Where programs to support First Nations female entrepreneurs are established, consider options for these programs to be co-designed and delivered by such entrepreneurs.
- Review the location of First Nations business hubs (that provide a range of business services) and formal business networks (that provide mentoring and support) to better understand where service gaps might exist.

Formal networks in regional areas allow entrepreneurs to gain access to mentoring throughout the entire business journey. First Nations business networks can influence the way women view themselves and provide women with inspiration to pursue their goals.

Many First Nations organisations are already providing these services in parts of regional New South Wales including First Australians Capital, NSW Indigenous Chamber of Commerce, Tiddas in Business, Yarpa Business & Employment Hub and Real Futures (see Box 5). These organisations focus on building the capabilities and confidence of First Nations women to achieve their economic goals.

- Investigate barriers and opportunities faced by First Nations female led businesses and social enterprises in accessing a greater share of existing NSW Government funding for start-ups and business investment. While there are some targeted business support programs, an evidence base is needed to identify if First Nations women are accessing, and being positively impacted by, these programs.

Programs that could contribute to an evidence base include:

- The Department of Regional NSW's Aboriginal Partnerships Program, which collaborates with First Nations representatives to co-design solutions to increase economic participation.
- Service NSW's Aboriginal Business Advisory Initiative (ABAI), which provides local business coaching and advice.
- The Regional Investment Activation Fund, which unlocks private sector investment for regional businesses and industries.



Business Spotlight 3

Chocolate on Purpose



Fiona Harrison

Fiona Harrison is a proud Wiradjuri woman from the Beluba River, part of the Lachlan River catchment on the Central Tablelands of New South Wales.

Fiona established her social enterprise, Chocolate on Purpose, ten years ago to help support her community in Millthorpe, New South Wales, and as a way of healing from a complex post-traumatic stress disorder.

Chocolate on Purpose offers a fusion of the finest Belgian chocolate and the best of Australian native botanicals. Fiona uses Wiradjuri language in her chocolate descriptions and on social media to garner positive attention.

Her business model aims to address the ethical issues of the industry by sourcing sustainably grown palm-oil free chocolate, contributing to the eradication of child forced labour and raising cacao farmers above the poverty line.

The business purchases botanical ingredients from Indigenous producers where possible to increase their participation in the industry's supply chains. Only one per cent of producers in the Australian native food and botanical supply chain are Indigenous, despite the industry relying heavily on First Nations' culture and intellectual property.

Of the one per cent of producers, even fewer are women, yet they are the traditional holders of plant knowledge.

Fiona believes she is continuing the women's business of sharing native botanicals to deepen respect for ancient Indigenous wisdom and culture. She hopes for an injection of capital to scale her business from artisan to commercial, as this will allow her to employ more Indigenous women and reclaim some sovereignty in the native botanical space.

Fiona was the recipient of 2021 Emerging Entrepreneur of the Year at the Women's Agenda Leadership Awards, for her role in building an Indigenous led supply chain to empower 'her mob'.

Fiona wants her actions of social entrepreneurship to grow and create an even bigger impact.

Within five years, she hopes to obtain co-funding to purchase land on Country to create a place of total immersion in the aromas, flavours, colours and ancient wisdom of Indigenous Australia – to facilitate experiential learning, healing and reconciliation. In ten years, she pictures this as a thriving cultural centre.

Fiona believes every successful First Nations business breaks down the stereotypes of Indigenous people a little more. It makes her very happy for her business to contribute to that.

Source: Developed in partnership with Fiona Harrison.

3.5 First Nations Female Led Programs

First Nations people thrive when self-determination is at play.

First Nations community control is an act of self-determination that respects the unique approach to business, engagement and governance of each community.¹¹⁰ Through the National Agreement on Closing the Gap, the NSW Government has committed to increasing services delivered through ACCOs (Priority Reform 2).

First Nations-led businesses and ACCOs play an important role in delivering culturally appropriate and tailored support services for communities and can help to achieve improved outcomes.^{111,112} An interjurisdictional analysis of government and private sector initiatives that support women's economic participation (Appendix B) has, however, revealed that very few are designed or led by First Nations organisations.

While an increase in service delivery by ACCOs can help with self-determined solutions to socioeconomic outcomes,¹¹³ it also provides increased employment opportunities within ACCO workplaces. With the National Agreement on Closing the Gap targeting care industries like health, early childhood education and disability support, there are emerging prospects for First Nations women to pursue culturally safe and community orientated employment and business opportunities.

In line with the NSW Government's commitment to enhancing the ACCO sector, the following priorities could improve First Nations women's access and outcomes:

- Identify local organisations that deliver local solutions for improving the economic participation of First Nations women in their communities. For example, Real Futures Women's Business Second Chance Hub (see Box 5).
- Build an evidence base to help demonstrate that 'locally led' and 'locally resourced' initiatives lead to improved and more effective outcomes for First Nations women, including through female led ACCOs.
- Where supported by evidence, consider the establishment of targeted funding criteria within NSW Government funding programs for ACCOs or First Nations businesses. This could increase accessibility of female-led services and build an evidence base of the benefits of 'locally led, locally resourced' initiatives.
- Consider whether funding terms in contracts with ACCOs could be adjusted to deliver improved outcomes to enable greater stability of ACCOs and sustainability of their programs.
- Consider the development of specialised assistance for ACCOs, including guidance on grant applications and alternative (non-digital) submission processes, to broaden access to NSW Government program funding and guide improvements in investment.

110 National Agreement on Closing the Gap 2020.

111 Gilbert 2012.

112 Commonwealth Parliament of Australia 2008.

113 Dillon 2021.



Box 5

Women's Business Second Chance Hub

Real Futures is a majority First Nations-owned and Supply Nation certified business, led by three Aboriginal women. Real Futures deliver training, employment and social support programs to disadvantaged people, including First Nations people, many of whom also have complex needs.

Real Futures Women's Business Second Chance Education (WB2C) program was established in March 2020. The vision for WB2C is to create meaningful and lasting opportunities that transform the lives of First Nations women across Australia who have experienced social and economic marginalisation. The program provides tailored educational and vocational training workshops, as well as social, emotional and wellbeing support in a culturally safe environment.

The WB2C program delivers these services through its culturally safe women only hubs and outreach services in Greater Sydney (Rooty Hill, St Marys), the Hunter region (Newcastle), the Mid North Coast (Coffs Harbour, Kempsey) and remote Western Australia (Carnarvon). These locations were chosen specifically for their emerging industries and regional development to ensure First Nations women would be supported into work.

WB2C also refers women to other community services including housing, childcare, driver programs (Australian Red Cross Learner Drivers Program), suicide prevention workshops, the Aboriginal Legal Access Program (legal advice and will creation), clothing providers and the NSW Careers programs.

The Hubs can also be used for hot desking, accessing technology and equipment on loan, as well as support and assistance to improve general health and wellbeing.

Real Futures hopes to open more hubs in regional locations; this is, however, subject to the development of a sustainable funding model. Currently, the Hub has partnered with United Nations Women with funding from the BHP Foundation, but this funding ceased in December 2022.

More than 630 women have engaged with the W2BC program to date with the following outcomes:

- More than 25 per cent of women joined the program for career advice and training to pursue employment. For example, women have undertaken the Cert III Supply Chain Operating and Forklift Licence, the Wilson Security 'Making Tracks Program' (a fully funded Certificate II in Security Operations for First Nations people with an offer of employment at training completion).
- More than 30 per cent completed life skill training. Those who participated were more likely to be 'stay at home mums' or women who wanted to build confidence and re-engage in education and employment.
- Approximately 6 per cent engaged in vocational pursuits, including floristry, painting, sewing, jewellery making and pottery, as a steppingstone for entrepreneurial activities.
- Approximately 5 per cent completed entrepreneurial workshops including with Many Rivers (Introduction to Business and Online Business Course).
- 16 start-ups have started trading following the program with additional start-ups in the pipeline.

Source: Developed in partnership with Real Futures.

Next Steps

What are the barriers to participate in the economy?

- Retention in Keeping the ball in motion
- Lack of skills expected in university / workplaces.
- Lack of cultural awareness & training
- Family obligations
- Lack of positions locally
- Transport
- Dressing to impress
- Being 'the Mum' in the job
- Trauma • DV • Alcohol Abuse.
- Men Dominated
- Lack of Respect
- Having to prove yourself
- Expectation & pressure on ourselves.
- Being Judged.
- Long Hours.
- Taking the Job Wages in Community

4

4 Next Steps

This Review represents the first step for NSW Treasury in scoping how the NSW Government can better support First Nations women to access and participate in the New South Wales economy.

All levels of government in Australia have a responsibility to work with our First Nations communities to promote their interests, recognise their rights and advance self-determination and reconciliation. This can only be achieved by acknowledging and redressing the political and institutional failures of government policies.

Through the National Agreement on Closing the Gap, the NSW Government is committed to working in partnership with First Nations community controlled and led organisations. As new initiatives are developed with communities, pilot programs and evaluation should be prioritised to build an evidence base that supports the benefits of co-design and shared decision-making. This will assist with driving future policy development that supports First Nations economic outcomes.

The next steps for the First Nations Women's Economic Participation project will be to socialise the Review through the community and government, set a policy framework and support and encourage agencies to develop programs and initiatives that align with the Review's priority areas. This Review will improve the evidence base upon which the business cases and cost-benefit analysis for such proposals will rely. Ultimately, it is hoped this work will contribute towards broader, and more evidence based, First Nations focused policies and initiatives in New South Wales. Future evaluations of these initiatives will add to our understanding of what works and help government, in partnership with the First Nations community, to close the gap.

Finally, we would like to thank everyone who shared their time, knowledge, and their story with us. We have heard you and look forward to sharing how your contributions will bring First Nations voices and perspectives to the heart of government policy, investment and decision making.

Appendices and References

Consultation Series

Community Consultations

The findings and opportunities outlined in this Review were informed by community consultations that reached more than 160 First Nations women and girls, ranging in location from Grafton to Liverpool.

These consultations followed a semi-structured format, with a series of questions relating to education, employment and self-employment. Discussions on broader economic participation naturally flowed from these questions.

The consultations varied in duration, depending on the size of the group, from between 1-2 hours.

The impact of flooding in late 2022 meant that many scheduled consultations in Western NSW were cancelled or postponed. We acknowledge that we did not have the opportunity to engage with some communities in Western NSW in-person before the Review was published.

Our consultations are, however, ongoing and it is a priority to visit these regions to hear from women in these communities, get feedback on the Review, and guide future policy.



Key Stakeholders Consulted

In addition to consultations with community members and business owners, we consulted widely with government and non-government organisations working in the First Nations policy, education and business space, including:

- Coalition of Aboriginal Peak Organisations
- Indigenous Business Australia
- NSW Treasury's First Nations Advisory Council
- Office for Regional Youth NSW
- Office for Regional Youth Taskforce representatives
- Office of Social Impact Investment
- NSW Treasury Aboriginal Procurement Team
- Regional NSW Aboriginal Partnership Managers
- NSW Department of Education
- Service for NSW / Business Connect
- Women NSW
- National Indigenous Australians Agency
- National Coalition of Aboriginal Regional Alliances, including:
 - Barang Regional Alliance
 - Murdi Paaki Regional Assembly
 - North Coast Aboriginal Development Authority
 - Riverina Murray Regional Alliance
 - Three Rivers Regional Alliance
- La Perouse Aboriginal Alliance
- Western Sydney Aboriginal Regional Alliance
- Supply Nation (Business Trade Fair)
- First Australians Capital
- First Nations Foundation
- Murawin and Tiddas in Business
- Many Rivers
- Nganya
- NSW Aboriginal Land Council
- Real Futures
- Speaking in Colour
- UN Women and UN Women Australia
- Yarpa Business and Employment Hub
- YWCA Northern Rivers

Consultation Questions

A sample list of questions covered during consultations and in the online survey is provided below. Note that, for in-person consultations, some questions were adapted to suit different stakeholder contexts and the flow of conversation. For example, youth consultations were more focused on the education experience and career aspirations.

Education

1. What are the barriers for Aboriginal youth, particularly girls, in engaging with education?
2. What support can be provided in school and/or TAFE for Aboriginal women to support their career aspirations, including entrepreneurship/self-employment.
3. What do you see as a good education outcome?

Employment

4. What are the barriers for Aboriginal women to participate fully in the economy? For example, the education system, family responsibilities etc.
5. What types of conditions and environment would allow Aboriginal women to easily access employment or progress their career?
6. Have you been able to find employment or self-employment aligned with your career aspirations?

Business/Entrepreneurship

7. What are the barriers for Aboriginal women setting up their own business?
8. What types of conditions and environment would allow Aboriginal women to be entrepreneurs or small business owners?
9. Do you have, or do you know where to access, culturally informed business support services, including advice and finance options, mentoring, grants?

Interjurisdictional Analysis

This section provides an overview of the interjurisdictional analysis of targeted supports for First Nations women’s economic participation and entrepreneurship across Australia and internationally. The information is based on publicly available information and includes both government and non-government support programs.

We considered 38 current initiatives supporting First Nations people, either directly or indirectly, across Australian and international jurisdictions, including Canada, New Zealand, Southeast Asia, and Taiwan. Programs that had ended or were not currently operating, were not included.

Of these 38 initiatives, 17 are specifically targeted to First Nations women, while others were targeted to all First Nations people or all women more broadly. Among the 17 targeted initiatives, only 7 were publicly funded.

The table below outlines a selection of programs, majority of which are community-led, that could be of interest to NSW policy makers and advisors.

Further research and consultation with representatives from each jurisdiction on policy settings would be required to inform a more detailed analysis and policy development.

Table 1: Examples of leading initiatives targeted at First Nations women’s economic participation

Title	Objective	Targeted at First Nations women?	Targeted at self-employment and entrepreneurship?	Sector (Public/Not for Profit/For Profit)
IBA – Strong Women Strong Business (Australia)	Provide a culturally appropriate/ safe space to build on participants’ unique leadership roles in their family, community, workplace, businesses etc.	Yes	Yes	Public
Department of the Prime Minister and Cabinet/ IBA – Social Enterprise Grant (Australia)	Provides opportunities to support First Nations female entrepreneurs to innovate and solve social issues facing their communities and improve the economic security of other First Nations women and their communities. Applicants can apply for partnerships from \$50,000 and up to \$200,000 excluding GST	Yes	Yes	Public
Real Futures – Women’s Business Second Chance Hub (NSW)	Collaboration with UN Women. Women’s Business Second Chance Hub provides access to educational, employment and support services that are tailored to their needs as learners and future earners. The program also operates in Western Australia.	Yes	Yes	Not for profit. Collaboration between Real Futures and UN Women. Funded by BHP Foundation.

Table 1: Examples of leading initiatives targeted at First Nations women’s economic participation cont.

Title	Objective	Targeted at First Nations women?	Targeted at self-employment and entrepreneurship?	Sector (Public/Not for Profit/For Profit)
<p>University Of New South Wales (NSW)</p> <p>From economic abuse to economic empowerment: Identifying and supporting financially vulnerable Indigenous women in small business</p>	<p>This project provides free, one-on-one tax and business advice to financially vulnerable Indigenous women in small business. In doing so, it identifies and connects these women who are also experiencing economic abuse with support services they otherwise would not access. Clients are further invited to build financial capability through free, one-on-one financial and tax coaching with our advisors.</p> <p>An international first, this project secures the economic empowerment of Indigenous women in small business.</p>	Yes	Yes	<p>Not for profit.</p> <p>Funding contribution through Women NSW grants program (Investing in Women Funding Program 2021 recipient)</p>
<p>The Circle-First Nations Entrepreneur Hub (South Australia)</p>	<p>Provides one-on-one tailored business support, solutions and referrals to a range of business experts.</p>	No, First Nations focus in general.	Yes	<p>Public.</p> <p>Partnership between the South Australian Government and NIAA.</p>
<p>Maganda Makers Business Club (Western Australia)</p>	<p>Work with experienced Indigenous business women who help guide, nurture and upskill emerging women entrepreneurs using a community-centric, trauma-informed approach.</p>	Yes	Yes	<p>Not for profit.</p> <p>Partnership between Good Return, Kimberley Jiyigas and Menzies Foundation.</p>

Table 1: Examples of leading initiatives targeted at First Nations women’s economic participation cont.

Title	Objective	Targeted at First Nations women?	Targeted at self-employment and entrepreneurship?	Sector (Public/Not for Profit/For Profit)
National Aboriginal Capital Corporations Association (NACCA) (Canada)	<p>Indigenous Women’s Entrepreneur Program The program provides Indigenous women with access to business support officers, workshops and training, and micro-loans to help kick start and grow their business.</p> <p>Women Entrepreneurship Loan Fund The \$55 million loan fund provides access to capital via loans of up to \$50,000 to eligible Indigenous women entrepreneurs.</p>	Yes	Yes	For Profit. Network of Indigenous financial institutions.
Māori Women’s Development Inc (New Zealand)	Māori-governed and operated financial institution providing financial loans to support Māori women and their families. This includes business start-up loans, expand or restructure their existing business, provide development training programs, and fostering the development of business ideas, opportunities and up-skilling. Māori Women’s Development Inc also provide a range of training programs and support services.	Yes	Yes	Financial institution
Women in Inclusive Sustainable Economic Recovery (Southeast Asia)	Support a resilient and inclusive economic recovery and sustainable growth in Southeast Asia, where women are at the centre of economic recovery and their economic empowerment is accelerated.	No	Yes	Public. Funded by Department of Foreign Affairs and Trade

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Meanings of First Nations icons used in this report



First Nations Woman
The traditional sign for a woman.



First Nations man
The traditional sign for a man.



First Nations Child
The traditional sign for a child.



Business
Two people around a campsite, where they would meet to exchange knowledge and trade.



Self-employed
Two individuals with spears, who were known as traditional leaders.



Healthcare
This symbol depicts the Rainbow Serpent, a spirit responsible for giving life.



Legal
A First Nations Elder, who are the traditional custodians of knowledge and lore.



Housing
Native trees were used for shelter and a resource for building communities and are a symbol of stability.



Enterprise
The first form of artistic expression and the beginning of written communication and ownership.



Native food
A Witchetty Grub, an important and nutritious native food.



Education
This symbol shows a human track. In many Aboriginal cultures it was common for young people to participate in Walkabout, a rite of passage and a chance to practice and demonstrate their skills.

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