Working with Women Alliance

Gender and Productivity in Australia

Submission to Select Committee on Productivity in Australia

February 2026

Acknowledgment of Country

The Working with Women Alliance acknowledges the Traditional Custodians of the land on which we work and live.

We pay our respects to Aboriginal and Torres Strait Islander Elders past and present, and we value the enduring connection Aboriginal and Torres Strait Islander people have to this land.

We value Aboriginal and Torres Strait Islander histories, cultures, and knowledge.

About WwWA

The Working with Women Alliance (WwWA) represents two key portfolios: National Women's Safety (NWS) and National Women's Equality (NWE).

The WwWA connects the critical areas of gender-based violence prevention and the advancement of women's economic equality and leadership, bridging these important policy fields for greater impact.

We work with members and stakeholders, including the Australian Government, to provide expertise and advice on gender equality and women's safety.

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Executive Summary

Raising Australia's productivity is about improving the efficient use of our resources toward the aim of improved wellbeing and better living standards for all people in Australia. Equality is at the heart of this project, both as a strategy for sustainable productivity gains and as its desired result.

Raising the quality-of-life Australians expect and experience is not just about productivity, but safety, wellbeing and economic security. This cannot be accomplished without access to housing, quality health and social care and fair working conditions in jobs that provide the wages people need to live well.

This submission focuses on points b, c, h and i of the Terms of Reference. We draw on our previous submissions which highlight productivity opportunities in relation to skills attraction and retention, regulatory harmonisation, strengthening care provision, investing in digital infrastructure and AI guardrails.

Our previous submissions on productivity can be viewed here:

- Economic reform and gender equality
- Economic reform, productivity and equality
- Building a skilled and adaptable workforce
- Delivering quality care more efficiently
- Harnessing data and digital technology

The set of recommendations offered here would lift the economic position of women, but it would also improve Australia's overall productivity and living standards.

Recommendations

1. Establish a national governance system for overseas skills recognition, establish a single access online portal with information about overseas and prior skills recognition and establish place-based migrant employment hubs with specialised skills recognition navigators and other employment support.

2. Invest in workforce strategy to ensure adequate and high-quality staff for new and existing early learning centres and further investigate ways to embed early learning in established infrastructure such as schools, TAFE, Aboriginal Community Controlled Organisations and multicultural organisations.

3. Consider including free, high-quality childcare as core VET infrastructure through the Building Early Education Fund.

4. Expand access to prac placement payments.

5. Ensure that employment, housing, the financial sector and health are classified as high-risk for the purposes of AI Safety Standards and consider making the AI Guardrails mandatory for all sectors.

6. Continued funding for the School Student Broadband Initiative which provides students with free internet connections.

7. Investment in digital infrastructure in rural, regional and remote areas and for marginalised communities.

8. The introduction of pre-paid, low-cost broadband plans in remote First Nations communities as proposed by the First Nations Digital Inclusion Advisory Group.

9. Prioritise multi-year funding arrangements to allow for strategic planning and sustainable growth in health and service industries.

10. Establish regulation navigator services or resources targeted toward women-led businesses and micro enterprises.

11. Support the harmonisation of regulatory systems and frameworks across federal, state and territory jurisdictions to enhance safety and compliance.

B: Settlement Strategy

Thousands of migrants in Australia are currently working below their skill level because of the complexity and expense of Australia's skill recognition system. Despite a skills shortage, almost half (44%) of permanent migrants in Australia are working below their skill level.[1] Though women migrate at the same rate as men, they are 1.2 times more likely to have their skills underutilised.[2] This is because they are more likely to be secondary applicants in the skilled stream, making up only 25% of primary applicants[3], and due to intersecting forms of discrimination and culturally specific caring responsibilities and expectations. If the approximately 620,000 permanent migrants whose skills are currently being underutilised were working to their full potential, there would be a $9 billion economic uplift in the Australian economy each year, and an additional $70 billion additional GDP over ten years.[4]

Recommendation:

1. Establish a national governance system for overseas skills recognition, establish a single access online portal with information about overseas and prior skills recognition and establish place-based migrant employment hubs with specialised skills recognition navigators and other employment support.

C: Productivity Growth Opportunities

The underutilisation of women's skills and training is a drag on productivity. It is well recognised that women get less financial return from investment in education, skills and training.[5] Even though women are more likely to engage in formal education, female dominated courses often cost more and do not lead to higher salaries. In the UK, women's graduate earnings are closer to those of non-graduate men than to male graduate earnings.[6] While men tend to hold higher HECS debts than women, women hold those debts for longer, meaning they are subject to greater indexation.

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[1] Jiang, L., Nguyen, T., 2024, *Skilled & ready: A blueprint for activating Australia's overseas trained workforce*, *Settlement Services International Limited*, https://activateaustralia.org.au/wp content/uploads/2024/10/Activate-Australia-Skills_Blueprint-for-Reform_Oct-2024_WEB-1.pdf
[2] Settlement Services International, 2024, *Billion Dollar Benefit*, https://www.ssi.org.au/wp content/uploads/2024/06/DAE_SSI_Skills_Mismatch_Report_19062024_WEB.pdf
[3] ABS, 2021, *Australian Census Migrant Integrated Dataset*, https://www.abs.gov.au/about/data services/data-integration/integrated-data/australian-census-and-migrants-integrated-dataset acmid
[4] Settlement Services International, 2024, Billion Dollar Benefit
[5] Workplace Gender Equality Agency, 2019, *Higher education enrolments and graduate labour market statistics*, Australian Government, https://www.wgea.gov.au/sites/default/files/documents/august_2019_grad_factsheet_0.pdf
[6] Rubery, J., Bi, I., Rafferty, A., 2023, *Gender and Productivity*, The Productivity Institute

Healthcare and social assistance and education and training are the two most feminised industries in Australia (and huge non-market growth areas), and mining and construction are the most masculinised industries. Minimum qualifications for social workers cost approximately $40,000 for a bachelor's degree, and entry level salaries are between $60,000 and $80,000 per year. In contrast, minimum qualifications for mining can be as low as a $200 white card, with expected entry level salaries between $110,00 to $120,000. Unpaid placements are commonplace within courses dominated by women, whereas trade apprenticeships are paid during their training.

Investing in care infrastructure and workforce strategies in feminised industries will allow workers to better utilise their skills.

Recommendations:

2. Invest in workforce strategy to ensure adequate and high-quality staff for new and existing early learning centres and further investigate ways to embed early learning in established infrastructure such as schools, TAFE, Aboriginal Community Controlled Organisations and multicultural organisations.
3. Consider including free, high-quality childcare as core VET infrastructure through the Building Early Education Fund.
4. Expand access to prac placement payments.

H: Impact and Opportunity of Technology

Risks of AI adoption

The productivity benefits of some emerging technologies, such as generative AI, are unclear. There are potential benefits to extoll in relation to emerging technologies – translation and accessibility, for example – however, there are also real risks that necessitate more than a cursory reference to mitigation or management. It is well documented that AI systems are trained on bias data and, without scrutiny, can provide discriminatory advice. Automated decision making, and the proliferation of generative AI, particularly impact women and other marginalised communities. When it comes to data, privacy, safety and sovereignty, the responsibilities of tech companies and the Australian government are individualised and opaque. While the productivity benefits remain unclear, the potential impacts on women, workers and other marginalised groups are significant.

The historic gender bias that has put women at ever higher risk of socio-economic disadvantage is exacerbated by reliance on unregulated automated decision-making. For example, financial lending decisions are increasingly informed by AI systems that can expose women to higher rates, lower credit limits and starkly different financial

advice to men.[7] There is evidence to suggest the jobs currently being done by women are most at risk of being replaced by AI systems.[8] Despite this, women are less able to access the training necessary for jobs requiring AI adoption.

Access to digital technology

Currently, students and teachers do not have equal access to the relevant supports and resources necessary for their education. People living in rural, regional and remote areas do not have access to high-speed, low-cost internet and are isolated by barriers in accessing and using digital technologies. The 2024 Regional Telecommunications Review confirmed that though broadband connectivity has greatly improved, existing mobile networks are congested and have reached a stage where expanding coverage is unviable due to the high costs of maintenance and infrastructure, particularly where populations are sparse.[9] The report also highlights affordability as a significant barrier for people living in remote areas, with individuals fronting costs of Low Earth Orbit satellites such as Starlink which can cost up to $599 with monthly plans up to $195.[10]

The Government has invested $8.8 million in the School Student Broadband Initiative which provides students with free internet connection until 31st December 2025.[11] However, pilot funding cycles perpetuate instability for students and families, disrupting their learning.

Investment in digital infrastructure is essential if the productivity benefits of digital technology and connection are to be felt evenly across the country.

Recommendations:

5. Ensure that employment, housing, the financial sector and health are classified as high-risk for the purposes of AI Safety Standards and consider making the AI Guardrails mandatory for all sectors.

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[7] Working with Women Alliance, 2025, *Artificial Intelligence, Gender and Economic Equality*, https://wwwa.org.au/wp-content/uploads/2025/07/2WwWA-Policy-Brief-AI-Gender-and-Economic-Equality.pdf

[8] Workplace Gender Equality Agency, 2020, *Gender equality and the future of work*, https://www.wgea.gov.au/newsroom/gender-equality-and-the-future-of-work

[9] Regional Telecommunications Review, 2024, Connecting comunities, reaching every region, https://www.infrastructure.gov.au/sites/default/files/documents/2024-regional-telecommunications review.pdf

[10] Starlink, 2025, *Order Roam*, https://www.starlink.com/order?processorToken=ff23396b-fde0-4bbf-ba74 12784b37ab91&step=0

[11] Regional Telecommunications Review, 2024, *Connecting comunities, reaching every region*, https://www.infrastructure.gov.au/sites/default/files/documents/2024-regional-telecommunications review.pdf

6. Continued funding for the School Student Broadband Initiative which provides students with free internet connections.
7. Investment in digital infrastructure in rural, regional and remote areas and for marginalised communities.
8. The introduction of pre-paid, low-cost broadband plans in remote First Nations communities as proposed by the First Nations Digital Inclusion Advisory Group.

I: Priority Opportunities for Market and Non-Market Sector Productivity

Collaborative commissioning in the non-market sector

It is difficult to measure productivity in the care sector. In part, this is because economic models are unable to value outputs in the non-market sector, even though care work is fundamental to the functionality of Australian society. It is also because care work is most often done by women, and Australia continues to struggle with valuing women's work. The care sector is often constrained by worker shortages, chronic underfunding and poor integration across services, and it is primarily women who suffer – as both workers and recipients. Economists tend to assume that better working conditions, including higher pay, are the result of productivity improvements, but fail to recognise how subpar working conditions and gender-driven undervaluation contribute to lagging productivity through high rates of worker-burnout and turnover, community distrust and barriers to access.

Addressing these challenges involves approaches that reflect local contexts and incorporate the experiences of women. That is why Aboriginal Community Controlled Health Organisations (ACCHOs) are so vital in providing culturally safe environments where people feel welcome and respected. There is a lot of potential in collaborative commissioning, including avoiding duplication and developing services that are more accessible, which would prevent families from having to navigate disconnected systems. For migrant and refugee women, collaborative commissioning could also provide culturally safe, language appropriate services that recognise visa and residency-related barriers to accessing care. Further, collaborative commissioning is important for incorporating traditional healing and connection to Country into care pathways. For effective implementation, it requires long-term, adaptable funding arrangements and genuine co design processes with the community. Commissioning standards should mandate cultural safety, anti-racism training for providers, and funded interpreter access as core quality requirements.

Short-term or pilot funding cycles often limit the ability of organisations to evaluate outcomes or build sustainable models. Longer funding cycles would allow programs to build on what already works rather than starting from scratch. Flexibility within these

cycles is also critical, ensuring that funding can respond to emerging needs rather than locking organisations into rigid program structures.

Best practice in collaborative commissioning needs to be locally driven. Place-based approaches, designed with and by communities, ensure that services meet the diverse needs of women. Embedding knowledge systems, including Indigenous knowledge systems, into health and care frameworks will strengthen accountability and cultural safety. Birthing on Country programs demonstrate how culturally led, integrated collaborative commissioning approaches improve both quality and efficiency of care. These models provide culturally safe maternity care led by Aboriginal midwives, resulting in lower rates of preterm birth and improved maternal wellbeing. The structure of these programs could be replicated, as appropriate, across chronic illness management, mental healthcare and drug and alcohol support services, for example.

Boosting investment in small business

Despite comparatively low rates of women-led businesses, women are interested in self-employment because it can offer flexibility where traditional employment cannot. For example, more than two thirds of self-employed women work part-time, compared with less than half of women employees in the overall workforce.[12]

Desire for flexibility and financial independence is especially present for women with disabilities, and people with disability have a 40% higher rate of self-employment and entrepreneurship than people without disability.[13] Women in rural, regional or remote areas are also interested in self-employment due to limited access to other employment or care infrastructure and support, as well as a desire to focus on local and regional services.[14]

Despite interest in entrepreneurship, investment decisions are still largely made for and by men. Women-led businesses are seen as carrying higher financial risk, which is being further amplified through algorithmic bias, and women struggle to access finance in their own names, especially in the context of family violence experiences and the associated damage to creditworthiness.[15]

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[12] Australian Small Business and Family Enterprise Obudsman (ASBFEO), 2025, *Women owned small business*, https://www.asbfeo.gov.au/media-centre/media-releases/women owned-small-business
[13] University of Technology Sydney, 2020, *Australia's Entrepreneurial Ecosystem: Experiences of people with disability with microenterprises, self-employment and entrepreneurships*, https://www.uts.edu.au/about/faculties/business/management/what-we do/disability-entrepreneurship
[14] Still, L., Simmons, V.K., 2006, *Enterprising women in rural, perional and remote Australiasia*, Small Enterprise Research: The Journal of SEANZ, Vol 14(1), pp 82-94
[15] Global Sisters, 2024, *Fixing Finance for Women in Micro Business*, https://globalsisters.org/wp-content/uploads/2024/07/RESEARCH-Global-Sisters-Listen-to Her-Financial-Pathways-Research-2023-2.pdf

More can be done to derisk investment, encourage women into investment roles and to provide tailored, accessible supports to women looking to start or grow small businesses. For example, capital needs to reflect the type of investment women need. There has been a focus on equity investment in scaling enterprises, such as the Boosting Female Founders program, but most women-led businesses are micro to small, including sole traders, that are not seeking equity investment. Women in micro and small businesses are interested in grant funding, and no or low interest loan start-up capital, with flexible funding terms and the ability to use funds for operational costs.[16]

Recommendations:

9. Prioritise multi-year funding arrangements for community services and health organisations to allow for strategic planning, sustainable growth and program evaluation.
10. Establish regulation navigator services or resources targeted toward women-led businesses and micro enterprises.
11. Support the harmonisation of regulatory systems and frameworks across federal, state and territory jurisdictions to enhance safety and compliance.

[16] Global Sisters, 2024, *Fixing Finance for Women in Micro Business*, https://globalsisters.org/wp-content/uploads/2024/07/RESEARCH-Global-Sisters-Listen-to Her-Financial-Pathways-Research-2023-2.pdf