National Research on Women Business Owners & Female Entrepreneurs

Report by the Australian Women Chamber of Commerce & Industry
Contents

- Abbreviations 2
- Forward 3
- Executive Summary 4
- Acknowledgement 6
- Disclaimer 7
- Explanatory Notes 8
- Business owners in a metro vs. regional/rural context 9
- Childcare responsibilities and home office 23
- Discrimination 28
- Wages paid to self and family members 38
- Working hours based on location and size 42
- Working patterns 45
- References 50
Abbreviations

ABS  Australian Bureau of Statistics
ACT  Australian Capital Territory
APEC  Asia-Pacific Economic Cooperation
AWCCI  Australian Women Chamber of Commerce & Industry
FTE  Full-Time Equivalent: The ratio of the total number of hours worked during a full-time period
FaHCSIA  Department of Families, Housing, Community Services and Indigenous Affairs
GEM  Global Entrepreneurship Monitor
Metro  Metropolitan
NSW  New South Wales, Australia
NT  Northern Territory of Australia
OECD  Organisation for Economic Co-operation and Development
QLD  Queensland, Australia
SA  South Australia
TAS  Tasmania, Australia
TCY  TCY Coaching and Training
TiE  The Indus Entrepreneurs
US  United States of America
Vic  Victoria, Australia
vs.  versus
WA  Western Australia
yo  Years Old (age)
Forward

Women are the source for growth that power our economy as well as the biggest consumers in the world — they make around 85% of consumers decisions and inject more than $20 trillion dollars annually into the global economy.

I am honoured to present this report, which to my knowledge, is the first national research project conducted specifically about women business owners and female entrepreneurs in Australia; other reports have been based only on case studies.

Considering the Australian Women Chamber of Commerce & Industry (AWCCI) is Australia’s first and only national business chamber for women and female entrepreneurs, we found it of the upmost importance to ensure government and industry have the information required to understand this important growing commercial sector.

The research has provided information to support our advocacy work that encourages and endorses the innovation and the entrepreneurial contributions made by women to the Australian economy and our communities.

Former US Secretary of State, Hillary Rodham Clinton said it best: “To achieve the economic expansion we all seek, we need to unlock a vital source of growth that can power our economies in the decades to come. And that vital source of growth is women.”

AWCCI is thrilled to be able to release this report, which aims toward instigating changes that will empower women on the grounds of both fairness and efficiency in business.
Executive Summary

The National Research project on Women Business Owners & Female Entrepreneurs reports on those trading in remote, regional and metro areas in all Australian states and territories. The data was collected via a voluntary online poll between 26 September and 19 December 2011. The survey was open only to women who own a business in Australia.

Overall, the research illustrates that more women than ever before are starting their own business for a variety of professional, social and economic reasons.

This report further builds on the original National Research on Women Business Owners & Female Entrepreneurs report and correlates findings from the 2012 research to provide further in-depth analysis and gain additional knowledge around discrimination, wages, working hours of respondents and the distinctions between metro and rural/regional businesses.

Information was collected on: Business demographics, Start-up and funding, Business operations, Business information and knowledge, Expansion plans, Previous experience, Social Media, Education, Childcare and Networking. The methodology used was a mixed method of quantitative with closed and open-ended questions.

There were 104 questions in the survey. A large number of the survey questions were ‘branches’, meaning that respondents were only asked to answer the question if they answered a previous question with a particular response. 2952 respondents are recorded as having participated in the survey. As some of the questions required in the survey obtained multiple responses, some figures will sum to more than 100%.

Overview

Childcare Responsibility and Home Office: 51% of respondents with dependent children primarily run businesses from home vs. 45% of those without dependent children. Interestingly, sole parents (51%) are just as likely to work from home as non-sole parents (50%).

The strain of childcare costs is similar for sole parents (31%) and non-sole parents (35%). Those respondents that are metro based are more likely to indicate that childcare costs are a strain on their business than their regional counterparts (36% vs. 29%). Whilst respondents from regional areas are less likely to incur childcare costs, compared to those in metro areas (48% vs. 39%), metro respondents are more likely to source childcare payments from the child’s father than their regional counterparts (17% vs. 8%).

Discrimination: The most common industry sectors to experience any form of discrimination are respondents in agriculture (57%), transport (52%) and arts & recreation services (52%).

Gender discrimination is most prevalent in agriculture (46%) transport (43%) and construction (42%). Gender discrimination is more common in businesses with turnover greater than $250k than in smaller businesses. The majority of respondents aged 18-34 years (59%) indicate that they have experienced age discrimination, whilst respondents without dependent children are more likely to experience age discrimination than those with dependent children (17% vs. 11%). Respondents with children are more likely to experience discrimination based on child/family responsibilities (15% vs. 3%) and pregnancy (6% vs. 1%).
**Employment:** 46% of respondents have only one employee (sole traders), 33% employ two to four people, 12% employ between five and 10 people. 5% employ between 11 and 20, 2% employ between 21 and 50 people, 1% employ between 51 and 100 people and 1% employ more than 100 people.

Metro respondents (49%) are more likely to be sole traders than the regional respondents (39%). Whereas regional businesses are more likely to be micro/small businesses, employing 2-4 (37% vs. 31%) or five to 10 people (14% vs. 11%). The proportion of businesses employing 11 or more people is similar for metro and regional based respondents.

**Hours at work:** The sectors that work the longest hours, more than 70 hours on average per week, include transport, postal and warehousing.

**Industry:** Rural businesses are more likely to be in the agriculture (10% vs. 0%), retail (17% vs. 11%) and accommodation (3% vs. 1%) industry sectors. Metro-based respondents are more likely to be in professional service (31% vs. 22%), education & training (9% vs. 5%) and healthcare & social assistance (6% vs. 4%) industries.

**Length of business:** Half of the respondents started their business in or since 2007. 71% of respondents are running their first business, and 29% are running a subsequent business.

**Location:** 68% of respondents are located in major cities, 21% are from inner regional, 9% from outer regional and 2% are in remote areas of Australia. 48% of respondents currently work from home.

**Sector/Industry:** The largest sectors represented are: professional, scientific and technical services (28%), retail trade (13%) and education & training (8%). The smallest sectors represented are electricity & gas supply, mining and public administration & safety.

Regional businesses are likely to be older than metro businesses (10 years average vs. seven years). Annual business turnover levels are similar for metro and regional based respondents.

**Start-up Funds:** Source of start-up funds differ between metro and regional based respondents. Metro businesses are more likely to use personal savings (68% vs. 60%) or credit card debt (10% vs. 7%) for start-up funding than regional businesses. In contrast, regional businesses are more likely to source funding from banks/credit union loan(s) (23% vs. 11% metro).

**Superannuation:** 53% of respondents are not contributing to Superannuation. 22% of respondents do contribute and always have.

**Turnover/Wages:** Annual business turnover levels are similar for metro and regional based respondents. Metro based respondents are slightly more likely to pay themselves a wage (50%) than those from regional locations (46%). Overall 51% of respondents do not pay themselves a wage. From the 49% that do pay themselves, 37% of respondents understand their wage to be at market rates. About one-third of sole traders pay themselves a wage. Larger businesses are more likely to pay themselves a wage, particularly those with five or more employees. Respondents employing family members are also more likely to pay themselves a wage than those that do not employ family members.

**Working Hours:** There is no difference between metro and regional in terms of working hours. The size of business however, does impact on working hours: those with a smaller number of employees work less hours. The majority of respondents with a larger turnover ($100k+) work more than 40 hours per week, whilst respondents with a relatively small annual turnover ($50k or less) are more likely to work less than 30 hours per week.

The majority of respondents work either seven days (36%) or six days (25%) per week. 40% say they work both Saturdays and Sundays; only 30% of respondents say they don’t work on the weekend. Respondents with dependent children generally work less hours than those without dependent children. Regular FTE working hours (i.e. 31-50 hours)(43% vs. 42%) is similar for those with and without dependent children.
Acknowledgements

The AWCCI would like to thank the Australian Federal Government - Office for Women, Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) and the New South Wales State Government for their contribution, which assisted in conducting the National Research on Women Business Owners & Female Entrepreneurs project in Australia.

We sincerely appreciate the support of our Research Sponsor, Macquarie Leasing and our Partners: the Australian Women’s Weekly, Avril Henry Pty Ltd, EPR Careers and Wild Bush Luxury.


The AWCCI would like to express its appreciation to the AWCCI Research Steering Committee for their time, energy and intellect: Professor Marian Baird (University of Sydney), Cynthia Balough (Women In Global Business), Dr Patrice Braun (Centre for Regional Innovation & Competitiveness), Tina Brothers (Reibey Institute) and Yolanda Vega (AWCCI Founder and CEO). Our sincere thanks to all our members and the AWCCI Board for their tireless efforts and direction, and to the Advisory Committee Board for their guidance and support.

A special thanks to Ita Buttrose for her guidance and persistence; she worked tirelessly to drive women to the poll for this important research.

To all the women whom can’t be named; keep up the great work and never change.
Disclaimer

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This report can be made publicly available and distributed to the National Women’s Alliances and their members at the discretion of FaHCSIA. The full report (150 pages) is available from AWCCI.

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Explanatory notes

- All percentages reported within this report have been rounded to the nearest whole number. (For example 11.8% will be illustrated in the text and graphs as 12% and 11.4% will be illustrate as 11%).

- Where noted throughout this report, statistical significance (as indicated by an *) means that we can be 95% confident that the difference has not occurred by chance.

- The definition of metro, regional and rural are as indicated by the ABS.

- Details of all reference used in this report can be found on page 50.
Female entrepreneurs and women business owners in a metro vs. regional/rural context

- Rural businesses are more likely to be in the agriculture (10% vs. 0%), construction (2% vs. 1%), retail (17% vs. 11%), accommodation (3% vs. 1%) and transport (2% vs. 1%) industry sectors.

- Metro-based respondents are more likely to be from professional services (31% vs. 22%), education & training (9% vs. 5%) and healthcare & social assistance (6% vs. 4%) industries.

- Metro respondents (49%) are more likely to be sole traders than regional respondents (39%); whereas regional businesses are more likely to be small, employing two to four (37% vs. 31%) or five to 10 (14% vs. 11%) people.

- Annual business turnover levels are similar for metro and regional based respondents.

- Metro based respondents are slightly more likely to pay themselves a wage (50%) than those from regional locations (46%).

- Source of start-up funds differ between metro and regional based respondents. Metro businesses are more likely to use personal savings (68% vs. 60%) or credit card debt (10% vs. 7%) for start-up funding than regional businesses. In contrast, regional businesses are more likely to source funding from banks/credit union loan(s) (23% vs. 11% metro).

- Regional businesses are likely to be older (10 years average) than metro businesses (7 years).
Establishment of business

Half the respondents started their current business in or since 2007.

Year Business Established by State/Territory

- NSW
- VIC
- QLD
- WA
- ACT
- SA
- NT
- TAS

Percentage

Year of established
Metro vs. Regional: reasons for starting a business

Metro businesses are more likely to start up due to flexibility requirements (44% vs. 39% for regional) as well as having a great product/service idea (36% vs. 30%) and to escape corporate management and culture (32% vs. 22%). Regional businesses are more likely to start up due to a lack of employment opportunities (11% vs. 8% in metro).

*Difference is statistically significant (95% level)*
Metro vs. Regional: source of start-up funding

Source of start-up funds differ between metro and regional based respondents. Metro businesses are more likely to use personal savings (68% vs. 60%) or credit card debt (10% vs. 7%) than regional businesses. In contrast, regional businesses are more likely to source funding from banks/credit union loan(s) (23% vs. 11% metro). The most common start-up funding source for both metro and regional based businesses is personal savings.

*Difference is statistically significant (95% level)*
Metro vs. Regional: industry sector

Regional businesses are more likely to be in the agriculture (10% vs. 0%), construction (2% vs. 1%), retail (17% vs. 11%), accommodation (3% vs. 1%) and transport (2% vs. 1%) industry sectors; whereas, metro-based respondents are more likely to be from professional services (31% vs. 22%), education and training (9% vs. 5%) and healthcare & social assistance (6% vs. 4%) industries.

*Difference is statistically significant (95% level)
Metro vs. Regional: working with family members

Regional businesses are more likely to work with their spouse/partner (39%) than metro businesses (22%). Regional businesses are also more likely to employ other family members in their businesses (22% vs. 17% for metro). Employing either spouse or other family members, or both, are more likely in regional businesses (49% vs. 33%); nearly half of regional businesses are family businesses.

*Difference is statistically significant (95% level)
Metro vs. Regional: annual business turnover

Annual turnover levels are similar for metro and regional based respondents.
Metro vs. Regional: number of employees

Metro respondents (49%) are more likely to be sole traders than regional respondents (39%). Whereas regional businesses are more likely to be micro/small businesses employing two to four (37% vs. 31%) or five to 10 (14% vs. 11%) people. The proportion of businesses employing 11 or more workers is similar for metro and regional based respondents.

*Difference is statistically significant (95% level)
Metro vs. Regional: pay themselves a wage

Metro based respondents are slightly more likely to pay themselves a wage than those from regional locations.

*Difference is statistically significant (95% level)
Metro vs. Regional: years of operation

Regional and rural businesses are likely to be older (10 years average) compared to metro businesses (7 years average).

*Difference is statistically significant (95% level)
Metro vs. Regional: export regions

The proportion of respondents exporting products is similar for metro (11%) and regional (10%) based businesses. North America, Western Europe and East Asia are the three most common export regions for both metro and regional respondents. Regional businesses are more likely to export to the Middle East than metro respondents (25% vs. 6%). The proportion of respondents exporting to other regions is similar.
Metro vs. Regional: Superannuation contributions

Participants’ behaviour in terms of Superannuation contributions is similar between metro and regional businesses.
Metro vs. Regional: childcare payments

Regional businesses are less likely to incur childcare costs than metro respondents (48% vs. 39%). Metro businesses are more likely to source childcare payments from the child's father (17% vs. 8% for regional businesses). Nearly one-third of both metro (36%) and regional (31%) respondents indicate that they source childcare payments from the business income.

*Difference is statistically significant (95% level)*
Metro vs. Regional: dependent children

The proportion of metro (46%) and regional (45%) respondents with dependent children living at home is similar.
Childcare responsibilities and home office

- 51% of women with dependent children primarily run a business from home vs. 45% of those without dependent children.
- Sole parents (51%) are just as likely to work from home as non-sole parents (50%).
- The strain of childcare costs are similar for sole parents (31%) and non-sole parents (35%).
- Metro based respondents are more likely to indicate that childcare costs are a strain on their business than their regional counterparts (36% vs. 29%).
- Respondents from regional areas are less likely to incur childcare costs compared to those in metro areas (48% vs. 39%).
- Metro respondents are more likely to source childcare payments from the child’s father than their regional counterparts (17% vs. 8%).
Strain of Childcare: metro vs. regional

Metro based respondents are more likely to indicate that childcare costs are a strain on their business than their regional counterparts (36% vs. 29%).

*Difference is statistically significant (95% level)
Strain of Childcare: parental status

The strain of childcare costs are similar for sole parents (31%) and non-sole parents (35%).
Home Office: dependent children

51% of women with dependent children primarily run a business out of their home vs. 45% of those without dependent children.

*Difference is statistically significant (95% level)*
Home Office: parental status

Comparing sole parents with non-sole parents, sole parents (51%) are just as likely to work from home as non-sole parents (50%).
The most common industry sectors to experience any form of discrimination are agriculture (57%), transport (52%) and arts & recreation services (52%). Discrimination is less prevalent in the other services (24%), retail (31%) and wholesale (33%) industry sectors.

Gender discrimination is most prevalent in agriculture (46%), transport (43%) and construction (42%). Discrimination based on gender is least common in the other services (6%), wholesale trade (13%) and the accommodation and food services (14%) sectors.

Gender discrimination is more common in businesses with turnover greater than $250k than in smaller businesses.

The majority of respondents aged 18-34 years (59%) indicated that they had experienced age discrimination.

Respondents without dependent children are more likely to experience age discrimination than those with dependent children (17% vs. 11%). While, those with children are more likely to experience discrimination based on child/family responsibilities (15% vs. 3%) and pregnancy (6% vs. 1%).
Personal – Discrimination in business

40% of respondents have felt discriminated against. The main reasons for discrimination are: Gender (20%), Age (11%), Family (6%) and Appearance (4%).

![Chart showing percentage of respondents who have felt discriminated against based on various factors such as gender, age, family, appearance, marital status, pregnancy, ethnicity, name, accent, and religion. The highest percentage is for gender at 20%, followed by age at 11%, family at 6%, and appearance at 4%.](chart.png)
Comments listed in the open-ended question regarding discrimination on the basis of gender were noted as a separate statement and do not reflect the specific statistics collected on discrimination by accent, age, appearance, child/family responsibilities, disability, ethnicity, gender, marital status, name, pregnancy, and religion.

Numerous women commented that they are discriminated against because they run a ‘small business’ and perceived to be ‘too small’:

- “We are an all women team and have been told we are ‘two small’.” (mining industry).
- “Government refuse to deal with small business.”
- “New clients are surprised that I have the multi-head machinery; I feel working from home gives the impression that I don’t have the experience or the knowledge that is ‘needed to be successful’.”
- “If they find out I’m new they will not do business with me.”
- “Governments discriminate against small businesses even with the tender process.”
- “I am looked at as a ‘hobby business’ and ignored.”
- “I am discriminated against because I am not from a recognised brand.”

Many women commented on the discrimination experiences when attempting to access capital:

- “Banks won’t provide loans or credit cards to women in business.”
- “I have to jump through hoops to get a loan, then usually have to have my husband on the paperwork.”
- “Because I work from home.”
- “Banks became discriminatory upon marital separation.”
- “Sole traders are ignored by banks.”

A significant number of women state they are discriminated against because they live in regional/rural Australia:

- “Women in region-country areas are treated like dirt.”
- “Being in a rural area we don’t get sales representatives to show us products. We also miss out as the male reps refuse to develop a relationship with us.”
- “Lack of training due to geography.”
- “I have experience only, I am not qualified on paper and am discriminated against because of it.”

Several respondents stated they have been discriminated against due to people’s perception; the discrimination was noted by women working as gynaecologists, motorbike dealers, belly dancers and in the building and medical industry:

- “I experience prejudices about the nature of what I do and people refuse to do business with me.”
- “Men don’t know how to relate to women in business because we do things differently.”

Several women stated they were discriminated against in business because of their sexual preference:

- “Being a lesbian.”
- “I am discriminated only by other women.”
Metro vs. Regional: experience of discrimination

Metro respondents are less likely to experience discrimination than regional respondents (62% vs. 56%). However, metro respondents are more likely to experience discrimination based on ethnicity (3% vs. 1%), while regional respondents are more likely to experience discrimination based on gender (29% vs. 23%).

*Difference is statistically significant (95% level)
Discrimination: industry sectors

The most common industry sectors to experience any form of discrimination are agriculture (57%), transport (52%) and arts & recreation services (52%). Discrimination is less prevalent in the other services (24%), retail (31%) and wholesale (33%) industry sectors.

*Difference is statistically significant (95% level)*
Gender Discrimination: industry sectors

Gender discrimination is most prevalent in agriculture (46%) transport (43%) and construction (42%). Discrimination based on gender was least common in the other services (6%), wholesale trade (13%) and accommodation & food services (14%) sectors.

*Difference is statistically significant (95% level)*
Gender Discrimination: annual business turnover

Gender discrimination is more commonly experienced by businesses with a turnover greater than $250k.

*Difference is statistically significant (95% level)
Age Discrimination: age groups

The majority of respondents aged 18-34 years (59%) indicate that they experience age discrimination. This form of discrimination is also more commonly reported by respondents aged 25-34 years (25%) and 55+ years (20%) than those aged 35-54 years.

*Difference is statistically significant (95% level)
Discrimination: dependent children

Respondents without dependent children are more likely to experience age discrimination than those with dependent children (17% vs. 11%). While, those with children are more likely to experience discrimination based on child/family responsibilities (15% vs. 3%) and pregnancy (6% vs. 1%).

*Difference is statistically significant (95% level)
Discrimination: parental status

Sole parents (12%) are more likely to be discriminated against based on marital status than non-sole parents (3%).

*Difference is statistically significant (95% level)*
Wages paid to self and family members

- Larger businesses are more likely to pay themselves a wage, particularly those with five or more employees.
- About one-third of sole traders pay themselves a wage.
- Respondents employing family members are more likely to pay themselves a wage than those that do not employ family members.
Business Operations – Reasons for starting up

The top three reasons respondents stated for wanting to start a business are: To be their own boss (20%), Work/life balance (17%) and Flexibility (17%). The percentage of respondents wanting to escape corporate life is 12%.

Percentage of respondents by reason for starting a business

- To be my own boss: 20%
- Work / Life Balance: 17%
- Flexibility: 17%
- Had a great product/service idea: 15%
- To escape corporate management: 15%
- Seek higher income: 10%
- Other: 5%
- Necessity: 5%
- No employment opportunities: 5%
Wages: number of employees

Larger businesses are more likely to pay themselves a wage, particularly those with five or more employees. Only about one-third of sole traders (35%) pay themselves a wage.

*Difference is statistically significant (95% level)*
Wages: employment of family members

Respondents employing family members are more likely to pay themselves a wage than those that did not employ family members (54% vs. 46%).

*Difference is statistically significant (95% level)
Working hours based on location and size

- There is no difference between metro and regional in terms of working hours.
- Size of business does impact on working hours: those with a smaller number of employees work less hours.
- The majority of respondents with a larger turnover ($100k+) work more than 40 hours per week.
- Respondents with a relatively small annual turnover ($50k or less) are more likely to work less than 30 hours per week.
Hours worked per week: number of employees

Size of business was found to be significantly related with weekly working hours. Respondents with a smaller number of employees work less hours.
Hours worked per week by location

The number of hours worked per week are similar for both metro and regional based respondents.
Working patterns

- The majority of respondents work either seven days (36%) or six days (25%) per week.
- 40% work both Saturdays and Sundays.
- 30% don't work on weekends.
- Respondents that work on Saturdays and Sundays are also more likely to work on other days during the week.
- Business owners with a larger turnover ($100K +) are more likely to work more than 40hrs/week vs. businesses with a smaller turnover.
- Regular FTE working hours per week (i.e. 31-50 hours/week) are similar for those with and without children (43% vs. 42%).
- Respondents with dependent children generally work less hours than those without dependent children.
Working Days: number of days per week

The majority of respondents work either seven days (36%) or six days (25%) per week. Only a relatively small proportion of respondents work three days or less per week (8%).
Working Days: weekend work

More than two-thirds of respondents (70%) normally work at least one day during the weekend. In contrast, less than one-third of respondents (30%) work on weekdays only. Two-fifths of participants (40%) work both Saturday and Sunday, while nearly one-quarter (22%) indicate that their weekend work generally occurred on Saturdays only. A relatively small proportion of respondents (8%) generally work on Sundays and not Saturdays.
Working Days: weekend vs. weekdays

Respondents that work on Saturdays and Sundays are also more likely to work on other days during the week compared to those who work one weekend day or weekdays only; they generally do not take a day in lieu for weekend work. Respondents who work on Saturdays, are more likely to work on Fridays (93%) than both the Sunday only (83%) and weekdays only (83%) groups.

*Difference is statistically significant (95% level)
Dependent Children: working hours per week

Respondents with dependent children are less likely to work 51 hours or more per week (21%), than those without dependent children (29%). Those with dependent children are more likely to work 11-30 hours per week (30% vs. 22%). Relatively small workload hours of 10 hours or less (5% for those with dependent children and 6% for those without) and regular FTE working hours (i.e. 31-50 hours) (43% vs. 42%) are similar for those with and without dependent children.

*Difference is statistically significant (95% level)
References

1 Harvard Business Review

2 Harvard Business Review

3 Business Trend Report, August 2012, BankWest Financial Indicator Series


7 Hillary Clinton, Keynote Remarks at the APEC Women and the Economy Summit (WES) in San Francisco on September 16, 2011
(http://www.state.gov/r/pa/prs/ps/2011/09/172438.htm)

The Australian Remoteness Classification (ABS) was used to define the rural, regional and metro areas (www.abs.gov.au/) throughout this report.

(ABS map pictured right).