



***Women's Economic Empowerment
Global to Local***

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1. A Global glance of Women's Economic Empowerment

Women and girls make up 70% of the world's extreme poor population (UNIDO 2013¹). Women are reported to be vulnerable in economic sectors due to a low rate of accessing to labour market in formal economies, or a high unemployment rate in the gender categories.

Two thirds of the women who were reported as 'employed' were found to have a lower pay than men workers in the labour-inclusive manufactures in developing countries (GENDERNET 2011²), and the quality of their work and social protector were at risk (ILO & ADB 2011³, 2013⁴, ADB 2013⁵); Barrientos (2001 as cited in GENDERNET 2011) has pointed out that women are at the bottom of the global value chain, who usually are the most vulnerable victims of the impact of any economic crisis. Khan and Bibi (2011⁶) have addressed that most of the women in low-income countries are responsible to nearly all the heavy workload in the household and agriculture, and baby bearing and raising.

This economic imbalance has resulted in gender inequality in every country (GENDERNET 2011, World Bank 2015⁷, EIGE 2014⁸, Zakirova 2014⁹, ILO 2015¹⁰). Issues on Women's rights, health, education and wellbeing at political, social and economic level are firmly associated with gender inequality.

Global GDP could increase 9% in US, 13% in EU, and 16% in Japan, if women's paid employment rate were increased to the same as the level of men's; 45% of women are found not to participate in the labour market, costing the Asian-Pacific areas up to USD 42-46 billions annually (UN Women & ILO 2012¹¹).

Sustainable economic growth relies on the growth of women's economy, including higher percentage of women workers' involvement in the formal economy (UNIDO 2013, GENDERNET 2011, World Bank 2015, ADB 2013, ILO & ADB 2011, 2013), while UN Women and ILO (2012) have claimed that it is also important to increase decent work within informal sectors so as to empower women economically. They have also believed that this growth the increase of women's control over their saving and household income can greatly improve the morality rate of their children, children's education and health.

And children are the next generation workforce in future economic growth; mother plays a key role in their growth as well as their future career. Studies (ILO & ADB 2011,

¹ United Nations Industrial Development Organization (UNIDO) 2013, *EMPOWERING WOMEN – EMPOWERING HUMANITY: UNIDO AND THE BEIJING PLATFORM FOR ACTION*, UNIDO, Vienna, Austria

² DAC Network on Gender Equality (GENDERNET) 2011, *Women's Economic Empowerment, Organization for Economic Co-operation and Development (OECD), Europe*

³ ILO & ADB 2011, *Women and labour markets in Asia : rebalancing towards gender equality in labour markets in Asia*, ILO Regional Office for Asia and the Pacific & Asian Development Bank. Bangkok, Thailand

⁴ ILO & ADB 2013, *Good global economic and social practices to promote gender equality in the labor market*. Asian Development Bank, Mandaluyong City, Philippines

⁵ Asian Development Bank (ADB) 2013, *Gender Equality and Women's Empowerment Operational Plan, 2013–2020: Moving the Agenda Forward in Asia and the Pacific*, ADB, Manila, Philippines

⁶ Khan AR. & Bibi Z. 2011, *WOMEN'S SOCIO-ECONOMIC EMPOWERMENT THROUGH PARTICIPATORY APPROACH: A Critical Assessment*, *Pakistan Economic and Social Review*, 49(1), pp. 133-148

⁷ World Bank 2015, *Promoting Women's Economic Empowerment: An initiative of the World Bank Group Gender Action Plan*, The World Bank Group, Washington, USA

⁸ European Institute for Gender Equality (EIGE) 2014, *Gender Equality and Economic Independence: Part-time work and Self-employment- Review of the Implementation of the Beijing Platform for Action in the EU Member States*, Publications Office of the European Union, Luxembourg

⁹ Zakirova V. 2014, *Gender inequality in Russia: the perspective of participatory gender budgeting*, *Reproductive Health Matters*, 22(44), pp. 202-212

¹⁰ ILO 2015, *Global Wage Report 2014/15: Wages and income inequality*, International Labour Office, Geneva

¹¹ UN Women's Economic Empowerment Section, Policy Division & ILO: Gender Equality Bureau (UN Women & ILO) 2012, *Policy Brief: Decent Work and Women's Economic Empowerment: Good Policy and Practice*, UN Women, New York

2013, EIGE 2014, Duflo 2012¹², UN Women & ILO 2012) have addressed the importance of female role and contribution in a family, which is usually underestimated or not estimated in the economic statistics. Thus, a long-term economic empowerment is essential for women to achieve to gender equality, poverty alleviation and better women and children's health and education within both political and socio-economic context.

The Article 5¹³ and 8¹⁴ of Sustainable Development Goals (SDGs) highlights the initiation and importance for achieving two goals of gender equality and sustainability of economic empowerment. Both the concepts can be interpreted as sustainable women's economic empowerment being essential in global development agenda, with supportive theoretical evidence across paradigms of liberal feminism, macro-economics, post-structuralism or right-based arguments. Different organisations, governments or NGOs at local, regional or global levels have made their own agendas, strategies, and action plans responding to the aim of achieving women's economic empowerment in term of their own needs for development in their domestic markets.

In details, UNDP (2008¹⁵) gives a definition of women's economic empowerment, which "can be achieved by 1) targeting initiatives to expand women's economic opportunity; 2) strengthen their legal status and rights; and 3) ensure their voice, inclusion and participation in economic decision-making" under the definitive framework of women's empowerment by the United Nations Population Fund. UNDP (2008) highlighted that empowerment relies on resources, particularly women's effectively accessing to and control over 'economically productive resources', e.g. land and finance; 'the exercise of power that enables women to act as economic agents in their own right; and a focus on results so that women fully benefit from their economic endeavours'.

World Bank (2015) interpreted women's economic empowerment within macro-economic structure, when they describe it as an action - 'invest in women', which contributes to the recovery of economic crisis in the developing countries, because women rather than men tend to reinvest in health, nutrition and household in the community helps to stimulate a positive economic circle in the market. Supply is relied on demand in the free market.

The more diverse the demands in market, the more productions are ready. Women economics are expected as sources of 'new' demands in the market. World Bank has considered intelligent as increasing women's earnings in women's hands consistently, leading to a fast development. Most importantly, they would like to consider it as a 'smart economy' in the sustainable development. Thus, World Bank supports programs designed for sustainable economic empowerment of women, enabling women to consume. This is expected to make a long-term economic growth in both local and global markets.

DAC Network on Gender Equality (2011), an advisory body for OECD's Development Centre, has demonstrated that women's economic empowerment is a pre-condition for sustainable development and it is also about human right and gender equality in societies. To achieve this, it is not a "quick fix"; instead, it has taken responsible public policies, holistic approaches and long-term commitment from all sectors (GENDERNET 2011). They believed that more women's assessing to assets and

¹² Duflo E. 2012. *Women Empowerment and Economic Development*, *Journal of Economic Literature*, 50(4), pp. 1051–1079

¹³ Article 5, SDGs, 'Achieve gender equality and empower all women and girls', accessed on 15 October, 2015 <<https://sustainabledevelopment.un.org/?menu=1300>>

¹⁴ Article 8, SDGs, 'Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all', accessed on 15 October, 2015 <<https://sustainabledevelopment.un.org/?menu=1300>>

¹⁵ United Nations Development Programme (UNDP) 2008, *INNOVATIVE APPROACHES TO PROMOTING WOMEN'S ECONOMIC EMPOWERMENT*, Bureau for Development Policy (BDP), UNDP, New York, USA

services equally can 'strengthen women's rights, increase agricultural productivity, reduce hunger and promote economic growth'. They found that barriers for women's economic empowerment are being active in almost every aspect of work, so that OECD has been focus on improving employment opportunities. International Labour Organisation shows similar concerns on empowering women economically, especially on women's rights and employment in the workplace (ILO 2015, UN Women & ILO 2012).

ADB (2011) has addressed that gender equality is one of drives of change to achieve inclusive growth and sustainable development for encountering economic issues after financial crisis in Asian-Pacific regions. They agreed that the increase of women labour force could contribute to local financial crisis recovery and sustainable economic growth. Gender rebalancing with an on-going economic empowerment perspective is strongly needed, for example, more women worker than in developing countries in Asian-Pacific area have been suffering from low-paid and heavy workload, especially in export-oriented manufactures and informal economy; they are usually facing insecurity in the labour market (ILO & ADB 2011).

To forward the strategic framework into actions, ADB (2013) announced a *Women's Empowerment Operation Plan for 2013-2020*, aiming to support women's economic empowerment by reducing women's time poverty and household workload, strengthen their mobility and safety, and increasing their opportunities to assess to labour market and policy-making.

2. Background of women's economic empowerment and Philosophic Paradigms

According to the review of the implement of Beijing Platform for Action in the EU member states done by European Institute for Gender Equality (2014), the relation of economic growth and gender equality was highlighted. Aguirre (2012 as cited EIGE 2014) claimed that the increase of the percentage of women's participation in labour market as men's could rapidly increase GDP tremendously at macroeconomic level. IMF (2013¹⁶) gave the same confirmation about women's potential contributions on macroeconomic gains.

However, Kimberley (2013¹⁷) argued that the overlook about figures did not improve the conditions of women's weakness and powerlessness at socio-economic and political levels. They believed that more efforts should be put on the individual needs and community, building within local socio-economic, cultural and political contexts (Kimberley 2013, Khan & Bibi 2011), believed to be developed in the paradigm of feminist post-modernism (Pettersson 2012¹⁸).

Thus, focuses have been raised in the recent years on women's social security, the quality of work, superannuation after retirement, and lacking of knowledge and skills in the labour market. These can lead to an on-going poverty of women, which harms the long-term economic growth.

Some scholars believed that economic growth would cause gender equality (Lofstrom 2001 as cited in IMF 2013, Duflo 2012), while others thought that gender equality leads to economic growth (Loko & Diouf 2009 as cited in IMF 2013, Dollar & Gatti 1999 as cited in IMF 2013, Zakirova 2014, Kimberley 2013). The former encouraged economic methods in the light with neo-liberalism economics, and the latter concerned on the improvement of women's political power in the feminist structuralism theory.

As a result, the advocacy of gender equality goes to two directions, either bottom-up methods enabling women's control over financial income or top-down policies in favour of women's socio-economic and political needs.

¹⁶ INTERNATIONAL MONETARY FUND (IMF) 2013, *Women, Work, and the Economy: Macroeconomic Gains From Gender Equity, Strategy, Policy, and Review Department and Fiscal Affairs Department, IMF*, accessed on July 21 2015 <<http://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>>.

¹⁷ Kimberley A. 2013, *Globalization, Women's Empowerment and Sustainable Growth: Development Theory with a Vagina*, *Global Societies Journal*, 1(1), pp. 115-130

¹⁸ Pettersson, K. 2012, *Support for women's entrepreneurship: a Nordic spectrum*, *International Journal of Gender and Entrepreneurship*, 4(1), pp. 4 – 19

3. Procedures for Women's Economic Empowerment

Globally speaking, UNDP (2008) outlined the agenda of women's economic empowerment at macro level. The strategic framework can be interpreted as followed:

"Women's economic empowerment can be fulfilled by

- 1) Targeting initiatives to expand women's economic opportunity, which means
 - more and better jobs for women across a wider range of sectors;
 - a business climate that supports women in starting and growing businesses, and building their management and entrepreneurial skills;
 - a financial sector in which commercial banks and microfinance institutions provide women with effective access to a range of financial services and products tailored to their needs, including especially credit and savings instruments; and,
 - in times of high food and fuel prices, greater livelihood security for women, especially in rural areas and vulnerable environments.
- 2) Strengthen their legal status and rights; and
- 3) Ensure their voice, inclusion and participation in economic decision-making."

Both of the procedure 2 and 3 can be contributed by

- " Investing in infrastructure to reduce women's and girls' time burdens;
- eliminating gender inequality in employment;
- guaranteeing women's and girls' property and inheritance rights, which underpin women's effective access to, and control over, assets and other resources required for productive activity and have a particular importance in enabling women's access to finance; and
- increasing women's share of seats in national parliaments and local government bodies"

More specifically, studies (Khan & Bibi 2011, GENDERNET 2011, ADB 2013, ILO & ADB 2011, UNIDO 2013, EIGE 2014, Duflo 2012) found that micro-credit programs, small business programs and vocational training and financing knowledge programs have been greatly found in both developed or developing countries, which are considered the 'silver bullet' against poverty and gender inequality, aiming to go along with an expected economic growth and empowerment.

Good practice and bad practice were spotted among studies and review reports on those programs, and discussions on the effects of those programs are varied in relation to complex national and local contexts in every country (Khan & Bibi 2011, ADB 2013, EIGE 2014). Socio-economic, political, cultural and individual factors should be considered during the promotion of those program in the local community, since those financial methods are not an 'one-fix-all' formula for the local women and their family (UN Women 2014¹⁹).

In most of the Nordic countries and some other EU member countries, women's entrepreneurship and self-employment have been promoted and associated policies have been issued (Pettersson 2012, EIGE 2014) as an important measurement of both gender equality development and economic growth, as well as the women's social security, health and education issues. Among developed countries, empowering

¹⁹ UN Women 2014, *WOMEN'S ECONOMIC EMPOWERMENT, UN Women Australia, Australia*

women economically can be also national policies on working on rebalancing the gender caring responsibility in the household, dad parental pay leave for childcare, affordable childcare in the communities along with flexible work shifts arrangements, women's participation in the workplace (breaking through the number of occupation choices in single-gender-domain industry), and/or the supportive policies in welfare, legislative and tax systems (EIGE 2014, GENDERNET 2011, Duflo 2012, EC 2015²⁰).

Affordable education and vocational skills are also needed for empowering women moving into higher paid industries (eS4W 2009²¹).

In some developing countries, micro-financing programs have been promoted in order to make local women have sustainable income via financial investment (Khan & Bibi 2011, ADB 2013). The development of local infrastructure, such as the construction of transportation, energy and/or water supply, is another end procedure to encourage women to go to workplace (UN Women 2015, ADB 2013). Education on vocational skills and knowledge for local women are also largely found in the developing countries, aiming to move more women into skilled worker industries or running small business; the procedure, along with micro-financing programs, usually is put into a better effect for women's economic empowerment (Khan & Bibi 2011, ADB 2013, ILO & ADB 2011, 2013). The development of local liberal market or seeking for overseas market for the local women's productions is another supplementary procedure in some community building programs (ADB 2013, ILO & ADB 2011, 2013, UN Women & ILO 2013).

Both of the developing and development countries are focus on the increase of women's leadership so that gender issues on all development levels can be improved, and more women can finally be benefited at boarder areas (ILO & ADB 2011, 2013, EIGE 2014, GENDERNET 2011, UN Women & ILO 2013, UNIDO 2013). However, the implement of women's leadership in different sectors in different countries can go to extremely different outcomes and critics (Khan & Bibi 2011, Zakirova 2014, Jonge 2014²², EIGE 2014, GENDERNET 2011); but it is no doubt that this is a goal for governments, organisations, business bodies, NGOs to work for.

²⁰ European Commission (EC) 2015, *MEN, WOMEN AND PENSIONS*, the European Commission, Directorate-General Justice, Publication Office of the European Union, Luxembourg

²¹ *Economic Security 4 Women (eS4W) 2009, WOMEN AND VOCATIONAL EDUCATION AND TRAINING: STRATEGIES FOR GENDER INCLUSIVE VET REFORM: A Policy Background Paper*, eS4W, Australia

²² Jonge AD. 2014, *The glass ceiling that refuses to break: Women directors on the boards of listed firms in China and India*, *Women's Studies International Forum*, 47, pp. 326–338

4. Women's economic empowerment in low-income developing countries

4.1 Case study in Pakistan

An assessment report was conducted on socio-economic empowerment after the implement and execution of a 'Government run participatory development project' during 2003-2008 in the Command area of Nasirabad, Division of Balochistan, Pakistan (Khan & Bibi 2011). The area is famous as high rates of poverty in the country, where majority of the women worked for agriculture, live stock and husbandry. In the report (Khan & Bibi 2011), the empowerment was, at the basic level, to let the women know that they had both rights and choices in receiving education or working outside. The assessment was focus on the socio-economic outcomes of women's empowerment, as well as on-going policy changes. It found that there were positive changes on women's workload reduction, and their attitudes on improving economic income via vocational training, but there were also negative outcomes that those changes brought by the program was less significant and durable, because micro credit funded by local associated banks or the increase of household income brought by women after training and having causal jobs did not result in the increase of their family status in relation to cultural reasons. Training helped women's assess to saving, and enabled them to have extra income to increase household financial status; however, women in this area was heavily trapped in 'the four walls' in their family, due to 'triple burdens' ('family labour', 'heavy domestic workload', and baby bearings).

Khan and Bibi (2011) thought the program moved a small step to gender equality and poverty deduction although it could not achieve a 'earthshaking' outcome, and they encouraged that the government should have more sustainable programs in working with the local NGOs. They pointed out the less cultural barriers on women's employment, the easier the empowerment programs ran in those poor and high illiteracy regions. Cultural obstacles on empowering women's rights for education, occupation and health must be taken into account in Pakistan.

4.2 Case study in Sri Lanka

Hancock et al. (2014²³) did a survey on women's economic empowerment or disempowerment among 2,139 female workers in six Export Processing Zones out of 12 in total in Sri Lankan between 2008-2013. They tried to find out the relationship between sustainable economic income and empowerment among target groups. All the interviewed female workers are well educated, up to 96% of whom had O-level education or advanced. Most of them are young unmarried women, taking up 85 % of the interviewers; the mean age of those women were 24.42 years old. In their findings, majority of female workers felt being empowered economically in their workplace, though nearly one in five of them, either feeling empowered or disempowered, reported that they had verbal or physical sexual harassment in the workplace. The longer years they worked, more female workers in the survey felt empowered and had a strong self-determined, vocational and financial skills and self-empowerment. More women felt empowered when they could domain more percentage of salary or saving on personal purpose rather than family expenditures. The authors found that there was no significant evidence between social inclusion or decision-making at home or outside or community engagement and economic empowerment. And psychological factors were not discussed in their research. Further detailed researches were needed as the authors suggested.

²³ HANCOCK, P., CARASTATHIS, G. GEORGIU, J. & OLIVEIRA, M, 2014, *Women's economic empowerment and formal income: Sri Lankan Export Processing Zones (EPZs) and their impact on gender perceptions of empowerment*, *Norsk Geografisk Tidsskrift–Norwegian Journal of Geography*, 68(5), pp. 291–300

5. Women's economic empowerment in fast economic growth developing countries (BRIC)

5.1 Case study in Russia

Gender inequality is widely found in Russia; Russian government had not gone for it though having commitment of Beijing Platform for Action, CEDAW, and the Millennium Development Goals (MDGs)²⁴ under UN framework (Zakirova 2014). She stressed that gender-responsive budgeting and citizens' participatory approaches were socio-economic and political indicators to examine gender equality in a nation, which were considered as procedures to reduce gender inequality currently.

Zakirova (2014) pointed out that in 2011, same as figure in 2006, women were 30-33% less paid than men when doing equivalent jobs. 64% of the unemployment population was women in Russia. According to the criteria of the evaluation of gender gap issued by World Economic Forum Report, Russia declined to 59 out of 135 countries because of the decline in women's economic participation (39), and political empowerment (90). Based on Russian Federal State Statistics Service, more women than men lived in poverty among 30 years old up groups. Women issues are firmly associated with children issues. The family welfare programs issued by Russian government helped little to drag those low-income families out of chronic poverty in 2006. And the poverty line was worsened after the 2009-2010 financial crisis, up to 16% from 10% in the previous decade.

In Zakirova (2014)'s findings, fewer women could assess to policy-making due to a small number of seats in the State Duma, no seat in the executive board. There were limited resources for women who might be abused or violently treated, and no specific laws against domestic violence, leading to a weak control on reduction of domestic violence in Russia. Only three NGOs with governmental supports on women issues are active, but they do not have influence on advocacy or policy-making. Although the initiatives of gender equality were regulated in state's regulations and remedies, the governments at all levels in Russia have not enforced them well when they have been reforming the centralized economy from Soviet days with neoliberalism colors. The author believed now the Russian government was moving backward, making the value of women as household workers traditionally, due to a lack of systemic framework and the knowledge of combining gender equality into community building, economy planning and budgeting planning at the political level.

5.2 Case study in China

P.R. China issued a 2011-2020 general agenda for women's empowerment and gender equality at central government levels on 30 July 2011, and local governments issued the local action plans or agenda gradually within their socio-economic contexts. In the general agenda, action plans and national budgets have been regulated in seven sectors, including health, education, economy, public affairs and management, social security, environment and legal system (Women's Studies Institute of China 2011²⁵).

²⁴ Now MDGs move into SDGs instead after 2015.

²⁵ Women's Studies Institute of China (WSIC) 2011 (Chinese), *Analysis on General Agenda for Women's Development in China 2011-2020*, WSIC's Research Briefing, 8, pp. 1-20

Comparing to the general agenda for last decade, the new one firstly regulated that rural women's right on land use and succession and the ratio between men and women in both labour market or public services sectors should be embedded as index of GDP and governmental performance assessment, which are also considered as methods to achieve gender equality.

Women's structural weakness and gender discrimination in labour market are another two issues highlighted in the new general agenda. In public services sectors and governmental departments, women should take up at least 22 % of the administrative and management teams. In rural areas, women representatives in local councils should have 50% seats in the policy-making commission, and at least 10% in the executive board are women. Furthermore, female skilled women are encouraged in urban labour market with policies in favour of women. The general agenda also encouraged that more women should assess to social security system both in rural and urban areas, including formally having their own accounts on superannuation and Medicare. *National Guideline for Women's Safe and Health in Workplaces* was issued in order to protect women's basic human rights (WSIC 2011).

From the statistics issued by National Bureau of Statistics in 2013, it has shown that 45% of women were reported to have a job national wide, 5% exceeding the set goal in the general agenda; and more women in the urban areas reported to be employed, while the registered urban women's unemployment rate remain 41.3%, the same as the one in 2010 (NBS 2015²⁶). The percentages of skilled women workers or senior female experts in state-owned enterprises or business reached 46% and 36.3% in 2013 respectively, with a small increase comparing to those in 2010 (NBS 2015). However, there was no information about the percentage in other sectors. NBS (2015) found that more disabled people had been reported to be unemployed in recent years, taking up 10.8% registered unemployment rate in urban areas, double than the others in 2013. NBS highlighted that women with disability than men were facing a worse situation in the labour market and the actual unemployment rate of disable women in China might be greater.

The official statistics showed that gender equality and women's rights have developed decades by decades at the national level. However, women issues in rural areas, women workers in the foreign-capital invested factories, gender discrimination in workplaces and recruitments, or sex harassment have widely existed in modern Chinese society; unfortunately, seldom academic articles or statistics were found in those areas except rural women issues. Those topics have been discussed via mass media or some radical observers on these issues in China instead. Although women's control over assets has been improved, gender equality and their social statues and cultural images have not consequently increased at the same level as the economic one in the social and cultural structure. For example, women in China do not receive equal pay as male in some industries (WSIC 2011, NBS 2015), while more women workers are taking low paid work in the first and second industries, taking up more than 60% (ILO 2015). And they usually could not have a long-term contact or a formal labour agreement with the employers (CEC & ILO 2006²⁷).

²⁶ National Bureau of Statistics (NBS) 2015 (Chinese), 2013 Statistics on Implement of the General Agenda for Women's Development in China 2011-2020, accessed on 17 July 2015, <http://www.stats.gov.cn/tjsj/zxfb/201501/t20150122_672472.html>

²⁷ CEC & ILO 2006 (Chinese), Joint Research on Women Workers in Chinese Enterprises, Chinese Enterprises Council, 11 April 2006, accessed on 21 July 2015 <<http://www.cec-ceda.org.cn/gz/view.php?id=1360>>

6. Women's economic empowerment in developed countries

Women in Eurozone have been experiencing higher employment rate than those in other regions during this decade (OECD 2012²⁸, EC 2015). However, gender wage gap and women's proportions in either public or private sectors are varied among countries (OECD 2012, EC 2015).

Compared to women in Australian labour force, it is noted that similar gender inequality in EU member states' labour markets exists in the following findings (OECD 2012, EC 2013²⁹, 2015):

1. Boys are less motivated than girls in secondary education or further one; and girls' enrolment are outnumbered boys' in some countries. However, girls are lag behind in Mathematics, which can be obstacles to enter into the future labour market, where technology, innovation or engineering industries are male-domain (more than 65% in 2015) and report as higher pay sectors. Over 80% employees in health and service or teaching and training sectors, are women, among EU members states (EC 2015), or OECD members countries in Eurozone (OECD 2012).

Thus, good practice at policy level under this category in both EU and OECD's reports are that the gender role of professionals should be shaped at both genders' early ages in order to bloom up gender equality in one-side domain sectors. It is highlighted that there is a good program in German called 'Girls' Day' started in 2003, aiming to encourage school girls or young women to have a better understanding about future career participations and work trends by visiting research centres, universities, firms who provide technical job opportunities. They could rethink and make a decision on their future career instead of binding by gender role or cultural expectations or social discourse on their gender.

2. Gender pay gap are still narrow at the bottom and widen at the top between women and men in EU member states. Women earn 16% less than men for each hour work on average in those areas (EC 2015). More women than men work part time for their caring responsibilities, and they overrepresented (over 75% in 2015, OECD 2012) in lower value industries. Part-time employment herein EU's report (OECD 2012), refers to people work less than 30 hours a week. On the other hand, women, averagely speaking, spend over two hours on unpaid work than men. Women's leadership in the employment sector is still not ideal; at the top management level, there is 'grass-ceiling' stopping women's promotion to senior positions. The gender pension gap now is noticed by EU observe unit in some member state. As a result of less working hour, less pay, and inadequate income, women have less pension than men has in EU. This gap in Germany was reported the largest in OECD member states, women's pension taking only half of men's in German and 10% of those women being poor.

To improve women's economic independence, policies in favour of women and their closed family should be studied, implemented and monitored, as well as a breaking through discourses of gender role at government level. Laws for gender equality, sex discrimination and pay leave have been legislated in those member countries, which are also a measurement of monitoring gender diversity.

EU considered Norway as good practice since she has the highest women's employment rate in OECD member countries. Most of employed women (nearly 60%) in Norway are served in the public sectors. However, there is still a big gap in the

²⁸ Organization for Economic Co-operation and Development (OECD) 2012, *Closing the Gender Gap Act Now*, OECD Publishing

²⁹ European Commission (EC) 2013, *The current situation of gender equality in France – Country Profile 2013*, the European Commission, Directorate-General Justice, Luxembourg

gender norm industries, over 80% of women are active in health and service sectors while 20% of them are in technology or engineering industries.

Norwegian government regulated companies' gender proportion in laws in 2006, encouraging companies to achieve gender diversity and equality; both genders have to have at least 40% of boards of firms listed on the stock exchange and so do other companies. In 2012, Norwegian women took up 40% of parliamentary seats and 40% of board seats in those listed companies. In 2008, the Norwegian government started to purpose an integrated national plan to encourage women entrepreneurship. The plan provides specific resources and goals in relation to the financing of growth and innovation in women-owned firms as well as the right to parental and maternity benefits for the self-employed. Besides, the Norwegian systems of student financing, parental leave and affordable formal child care of high quality have played a key role in achieving gender equality in the workplace.

3. Childcare is another common issue to stop women, especially who graduated with tertiary education or higher background, because of their duty of care in their household. Besides, they spend more time in caring and other unpaid work. Women's underemployment is noted in the labour market; as a result, their disposable income and superannuation is relatively lower than men at equivalent job level.

EU thought that good practice of encouraging more women accessing to labour market should be focus on a promotion of high quality and affordable Childcare for infants, children at pre-school or school ages. Parental pay leave should now not limited to mother employee but father employee as well. Flexible work environment, tele-working mode or choice of work placement are promoted in companies in those countries. Thus, legislations of parental pay leave have been gradually done in lots of member countries.

France is a recommendation model in supporting young mothers in the workplace, achieving a No.2 birth rate and the highest employment rate of mother employee in Europe. In France, women on maternity leave can receive a full salary up to 16 weeks, while they receive 26-week salary supplement if they have a third child; father employees are entitled to 11 consecutive days of paternity leave without a loss of their salary (EC 2013). Family allowance as a cash support working-class families is another a cornerstone of family policy, as well as public housing distribution under a renewal family support system in France. French government also put resources in building up affordable high quality childcare in the communities, with a professionalism development in the childcare industry. Child-minders are the key solution in supporting working family with young children in France. Parents who are eligible to choose this registered child-minders within the childcare industries can receive a monthly allowance, the 'childcare choice supplement' under governmental welfare system; and the level of the allowance are varies according to the status and payment of the child-minder, the child's age and the total household income.

Finally, public sectors and organisations for social protection have implemented a series of measures to strengthen the development of company childcare solutions, including family tax credit and tax deductibility in France (EC 2013).

7. Discussion

Gender issue is not an isolated topic calling for extra social capital; instead, it can be a mutual and sufficient path to sustainable economic growth, so that it is worthy of an integration of federal budgets and planning (Pettersson 2012). Sustainable financing income or salary secures women's control over the quality of their life and their children's life and opportunities to education. Policy-makers at all levels should put the goals and signed documents into actions for improving gender equality at all levels. In term of the implement, there are still lots of gaps to go through.

i. Does micro-credit programs work?

The results of studies on micro-credit programs in both developing and developed were varied in relation to different contexts. The common ground about the failures of micro-credit programs came to a lack of

- on-going political supports and funding in those programs due to the changes of government or the interests of politicians (Khan & Bibi 2011);
- knowledge about financing, business operation, marketing skills (Khan & Bibi 2011, ADB 2013, ILO & ADB 2011);
- knowledge about between managing assets or re-investment on production and household expenditures (Khan & Bibi 2011, ADB 2013);
- a healthy local economic system supporting the mobility of production and sales (Khan & Bibi 2011);
- women with literacy among the poor areas and confidence to assess to loan finance (ILO & ADB 2013)
- disposal time for learning and developing the business with the bond of credit (Khan & Bibi 2011, UNIDO 2013)

Individual cases showed that successful outcomes as samples in some developing countries. ADB has some cooperated invested programs about micro-credit for women, and they pointed out that the outcomes or the use of repayment varied within different regions (ILO & ADB 2013). In the report, good programs were usually going with supplement talent-building workshops and supportive services, strong human capitals background, or marketing networks at both national and international levels.

Women are encouraged to do small business or self-employment in their local community worldwide, where micro-credit programs have been launched either by NGOs or in favour of governmental policies. In the light with classical neo-liberalist economics, long-term economic growth is the essential goal, as well as the basis for both social and political development (Pettersson 2012); social issues could be allocated and solved with the increase of people's control over capital in the free market. Thus, the unemployment rate, statistically speaking, could effectively reduce by this means.

However, running business is not a fixed mathematics formula, which does not result in an absolute positive outcome. Borrowers in the Egg-Chicken Program in Pakistan were not economically empowered at first due to a lack of skills and knowledge to either take care of eggs or foster baby chicks (Khan & Bibi 2011).

Women spend most of their time for the family, which limited their disposal time and money in developing their small business or seeking for sales channels (ADB 2013, ILO & ADB 2013, Khan & Bibi 2011). Women worker with a low education levels or without vocational training could not have a long-term decent work and sustainable income (ADB 2013, ILO & ADB 2013, UN Women & ILO 2012). In GENDERNET (2011)'s findings, not every woman has motivations in career promotion or ambitions in doing business. Less women could play a good game in 'the playground with man's

rules' (Jonge 2014). And women, as well as men, are usually experiencing structurally unemployment in some economies, where there is no industry development or job vacancy for women (Khan & Bibi 2011, ADB 2013, World Bank 2015). GENDERNET (2011) found that people in some developing countries, especially women, did not pay interest in micro-credit because they thought 'credit' as 'debt' and they could easily lose everything if they failed to pay back the loan; furthermore, most of the borrowers with limited income or unstable income reported to suffer from psychosocial pressures due to a comparatively high interest rate and strict loan conditions.

Thus, micro-credit programs may work, but it works in a short term without a supplement of financing and skills workshops or vocational training workshops.

On the other hand, self-employment has been promoted in lots of developed countries as a method to stimulate national economic and reduce the unemployment rate. EIGE (2014) examined self-employment cases in the EU member states from 2008 to 2012; they found that 'bogus' self-employment existed, which can be defined as who doing self-employment without employees and the profits is relied on one client. EIGE (2014) highlighted that companies use 'bogus' self-employment to not only avoid some regulations about labours or collective bargaining, but also cut down their labour cost, including but not limited, the cost of superannuation, society security and health insurance. EIGE (2014) concerned about women's labour rights in this group, since women took up large amount of the population of 'bogus' self-employment. Self-employment may have changed into a tool for companies to avoid the legal 'burdens' about labour rights and costs, putting self-employed workers at a higher risk.

ii. How to maintain a long-term economic empowerment of women?

There is not a one-fix-formula to this issue. GENDERNET (2011) stated that it has taken responsible public policies, holistic approaches and long-term commitment from all sectors to achieve sustainable economic empowerment of women. International Monetary Fund (IMF)'s Managing Director, Christine Lagarde, addressed that gender equality could be fulfilled via "the 3 L's: Learning, Labour and Leadership" (UNIDO 2013); and UNIDO believed that 'three areas are interlinked and equally crucial to women's participation and empowerment in the economy'.

ADB (2011³⁰) has issued long-term strategic framework for 2008–2020, *Strategy 2020*, aiming to supports 'policies and programs that promote gender equity' in Asian and Pacific Area; and they claimed that 'at least 40% of all sovereign investment projects will have notable gender mainstreaming elements by 2012'. In their strategic framework, they concluded five critical drivers of change as to achieve the goal, including private sector, good governance, gender equity, knowledge solutions, and partnerships with other organizations at all development levels. ADB (2013) forwarded this framework into an operational plan in 2013, aiming to provide feasible programs to achieve long-term goal for women's empowerment and gender equality.

iii. Further discussions in relation to the reports and literatures

1. ADB, IMF, World Bank, as the representatives of financing organizations, supports Micro-credit and Micro-financing programs along with intelligently supportive workshops, by invited more private capitals in funding their programs on transportation, water supply, and energy industries. It can be considered as a form of economic colonialism with the light of 'free market' and 'free trade'. Those companies are not founded as NGOs or NPOs; it is worried that people have to an extra burden in their daily 'necessary' expenditures. It is also doubted that poverty reduction might not be

³⁰ Asian Development Bank (ADB) 2011, *Gender and Development, In Focus*, ADB, April 2011, accessed on 17 July 2015
<<http://www.adb.org/publications/focus-gender-and-development>>.

achieved. On the other hand, less women than men have been participating in the financing programs, especially for illiteracy women in the poorest areas. And micro-credit or micro-finance program were largely used by women coming from the domain families in those areas (Khan & Bibi 2011). Were it widen the gap between rich and poor at that level? Knowledge is a kind of power, so that illiteracy groups are facing disadvantageous fact when assessing to finance services. Besides, it is also doubted whether those financing programs in developing countries are tools for financing organizations opening the niche market in the poor area.

2. Policies in favour of women are path to gender equality at all development sectors. However, governance was more important at the implement stage, which could enable programs, budgeting, or actions take into effect at the grass root level. Politicians' interests, unstable governments or regional conflicts would easily cut off the implement of those programs. Women political leaders at the executive level are still sharply less than men ones. And women politicians cannot be oversimplified as feminist politicians by their gender; they might to agree with policies in favour of women due to different ideologies they held or the shape of their supports' values. Jonge (2014) found that women had less motivation about career promotions or political ambitions than men.

Thus, from post-modernist individualist perspective, it is also doubted that gender equality is not just narrowly dragging more women in some set discourses. Pettersson (2012) drew his concerns on stimulating share of women's entrepreneurship in Norway; if Norwegian government need achieve the goal, they should ask their women employees in public services sector to resign and set up their own business, since nearly 60 % of women in Norway are in that categories.

3. Marco-economically speaking, the positive change of figures can be a sharp tool to polish government's management performance at socio-economic or political levels.

However, a drop of some unemployment statistic might not mean an equal positive change among workers. For example, more women were found as self-employment in Eurozone; in fact, most of them are asked by their 'single gold client' to be involuntarily self-employed; this puts them to a challenged risk place, where social security may out of reach (EIGE 2014). Women in labour market are worthy of keeping track and more advocacies on social security are needed.

8. Women in Australian Workforce

Gender inequality is still found in Australian labour market. Male labour force participation (79%) is 14% higher than the female rate (65%) in fiscal 2012 recorded by ABS (EY 2013³¹). As latest statistics released by ABS, February 2015, the Gender Pay Gap in Australia reached at 18.8% - a record high in national history; this figure is based on data in November 2014 (WGEA 2015b³²). At full-time employment level, women's weekly average earnings are \$298.10 less than men (WGEA 2015b). Besides, Australian women are in the lower paid work in nearly all the business (WGEA 2015a³³ 2015b, Triggs 2013³⁴); and women are overrepresented in the part-time work category (WGEA 2015a).

According to ANZ Women's Report: *Barriers to Achieving Gender Equity 2015*, 90% of Australian women will retire without adequate savings, and one in five women fail to have superannuation when they are retired (Barnsley 2015³⁵). eS4W³⁶ (2012) found that over 60% are women are of those who are not currently in the labour force and a large number of women are reported underemployed, making up 62 % of underemployed part-time workers. Women spent double time than men in unpaid work in household settings or caring for someone (WGEA 2015a, 2015b). About 70% of women in Australia are doing unpaid caring work, for children, elderly parents or others who need a long-term assistance due to disabilities or illness (Broderick 2012³⁷); the unpaid caring hours was estimated as 1.32 billion hours in 2010, with a replacement value of 40.9 billion Australian dollars (Access Economics 2010 as cited in Broderick 2012).

For the legislative and administrative level, Australian Commonwealth, state and territory governments put efforts in making political framework for achieving gender equality national wide. They worked with the community to develop a 12-year *National Plan to Reduce Violence against Women and their Children 2010-2022* (the National Plan). Under the framework of the UN Convention to Elimination of Discrimination against Women, the Second Action Plan 2013-16 second action plan was launched in June 2011 (DSS 2014³⁸). The Office of Women³⁹ (2015), as the specific political mechanism on gender issues in Australia, is focus on three main sectors (policy-making about anti-discrimination, economic security for women, and female workforce participation when doing the delivery of their services when working with the Australian Human Rights Commission (AHRC) and WGEA; they operates by following the human-right framework at UN international conventions level and the discussion and implement of women's participation in workforce is under G20 gender framework. *Fair Work Act 2009* and Paid Parental Leave (PPL) scheme are two legislative progresses in ending up gender inequality in the national labour market, while ASX's 500 enterprises are requested to set 'measurable objectives' for gender diversity and to disclose their outcome in their annual reports (Broderick 2012). Workers are entitled to ask for a flexible working environment due to their caring needs under *Fair Work Act 2009* (Broderick 2012); for eligible family, they could claim an up-to-18-week PPL at

³¹ Ernst & Young, Australia (EY) 2013, *Untapped opportunity: the role of women in unlocking Australia's productivity potential*, Ernst & Young, Australia

³² Workplace Gender Equality Agency (WGEA) 2015b, *National gender pay gap at record high of 18.8%*, WGEA, 16 Feb 2015, assessed on 27 July 2015 <<https://www.wgea.gov.au/news-and-media/national-gender-pay-gap-record-high-188>>

³³ Workplace Gender Equality Agency (WGEA) 2015a, *Gender pay gap statistics*, WGEA, Australia

³⁴ Triggs G. 2013, *The Economic Rights of Migrant and Refugee Women*, Australian Human Rights Commission, 24 Oct 2013, assessed on 26 July 2015 <<https://www.humanrights.gov.au/news/speeches/economic-rights-migrant-and-refugee-women>>

³⁵ Barnsley W. 2015, *Gender the main reason for pay gap: Report*, AAP, 29 July 2015, assessed on 29 July 2015 <http://www.tradingroom.com.au/apps/view_article.ac?articleId=6722469>

³⁶ *Economic Security4Women (eS4W) 2012, Skills shortage? Improve career pathways for women and girls in emergent 'green' industries and non-traditional occupations*, S4W, Australia

³⁷ Broderick, E. 2012. *Policy Forum: Women in the Australian Labour Market*, *The Australian Economic Review*, 45(2), pp. 204-210

³⁸ Department of Social Services (DSS) 2014, *Second Action Plan 2013-2016 – Moving Ahead – of the National Plan to Reduce Violence against Women and their Children 2010-2022*, DSS, Australia

³⁹ Office of Women 2015, *Office of Women*, Office of Women, Department of the Prime Minister and Cabinet, accessed on 14 August, 2015, <<https://www.dpmc.gov.au/office-women>>

minimum national pay rate now under the National Employment Standards (MCA 2013⁴⁰); those can be interpreted into a good step of male's sharing the caring responsibility of women in the household (Broderick 2012, Baird et al. 2011). From 1 April 2013, the Workplace Gender Equality Act, which is enforced by Workplace Gender Equality Agency (WGEA), replaced the Equal Opportunity for Women in the Workplace Act 1999, and it applies to companies up to 100+ employees, which should meet the requirement of 'gender composition of workforce, gender composition of boards, equal gender remuneration, flexible working arrangements, consultation with employees re gender equality', and should set 'sex-based harassment/discrimination prevention strategies' (MCA 2013). These are efforts made at a board level in order to balance the gender family responsibilities and ensure a secure economic cycle of women (Broderick 2012).

Although intellectual workshops for vocational trainings, financial services, job-search network and supportive human services have been launched under federal right-based framework, and national budget on women issues are granted consistently since 1970s. Australia ranks 1 out of 142 countries on 'Equal Education Participation' category (WEF 2014⁴¹), women in tertiary educational institutes have outnumbered men, and Australia has the fifth highest employment gap in comparison with other OECD countries with similar further education levels (NATSEM 2009⁴²). Over half of women, aged 25 to 34 years, with a post-school qualification in Australia, have a bachelor degree or higher, compared to about 43% of men in the same age group (NATSEM 2009); but fewer women than men go into full-time employment and more women go into part-time work, or are unavailable for any work, with the differences getting worse at the postgraduate level (EY 2013). Comparing Australia's ranking (14 out of 142 countries) on 'Economic Participation' category in Gender Pay Gap Report 2014 by World Economic Forum (WEF 2014), the educational input of women with tertiary education background has failed to turn into intelligent outcome in the labour market, which is detrimental to the economy and financial sustainability (EY 2013). It can also be interpreted that more women are in underemployment, where there is room for closing gender wage gap.

Similar as women worldwide, women are less advantageous to access to labour market in Australia. Professor Triggs (2013), president of the Australian Human Rights Commission, addressed that Australian women's disadvantages come from structural discriminations in the system; man-ruled market in private sectors, business, or governments limited women's possibility to accessing to a work, or make women harsh to be paid as equal as men doing equivalent jobs, or to have a promotion in their career path, or to gain an equivalent retirement income and saving. Ruyter van Steveninck and de Groot (1998 as cited in WIRE 2007⁴³) pictured those structural discriminations at three levels: 1) 'At macro level, the commodity economy is relatively male-intensive and the care economy is relatively female-intensive, although men and women work in both economies. '; 2)'At the meso-level, laws, norms, and rules which govern public services and market are gendered. Men and women have differing rights in many respects. As a result, men and women have different access to opportunities offered by public services and markets'; and 3) 'At the micro-level, men and women as well as boys and girls have different roles and responsibilities in household.'

These give us a clear framework to identify the barriers for women's participation in economies. Heron (2005 as cited in Triggs 2013) worked out a paper for the OECD and European Seminar Brussels, finding that barriers stopping women's participate in

⁴⁰ Minerals Council of Australia (MCA) 2013, *MCA WORKFORCE GENDER DIVERSITY REVIEW(WHITE PAPER):"It's Not Just a Program"*, MCA & WGEA, Australia

⁴¹ World Economic Forum (WEF) 2014, *The Global Gender Gap Report 2014*, WEF, Geneva Switzerland

⁴² National Centre for Social and Economic Modelling (NATSEM) 2009, *She works hard for the money Australian women and the gender divide*, AMP.NATSEM INCOME AND WEALTH REPORT, 22, April 2009, Canberra, Australia

⁴³ Women's Information Referral Exchange (WIRE) 2007, *Women's Financial Literacy Research Report*, WIRE Information, Melbourne

labour market in developed countries are: 'level of education, presence of children, affordability and availability of childcare, disincentives in tax and benefit systems, parental leave policies, availability of part-time work and cultural attitudes to women working'. Studies (Portors 2009⁴⁴, Triggs 2013, EY 2013, Winter et al. 2011⁴⁵, NATSEM 2009, FECCA 2012⁴⁶, eS4W 2012) within Australian contexts have found similar results in their researches. WIRE (2007) highlighted that Australian women's financial illiteracy worsened their competence in shortening gender pay gap.

On the other hand, eS4W (2012) stressed that women are less confident and motivations in finding a job, most of whom are more likely than men to stereotype themselves as 'lacking the necessary training, skills, schooling or experience' due to age, gender responsibilities, high cost of the training programs and time poverty between work/life balance in household caring. EY (2013) stressed that less flexible work opportunities of higher pay industries and newly-growing industries have stopped qualified women's accessing to the work force in Australia, most of whom prefer flexible lower pay industries for higher participation in their caring role in the household.

Also, women are less often participating in some fast-growing profitable industries, where men domain (ILO & ADB 2011, UN Women 2014). Mining industries or information technology industries in Australia, as representatives in fast-growing industries, are occupied by men; only few women could be involved (DE 2015⁴⁷). Most of women in mining industries work as truck driver, and they are seldom access to technicians due to they do not have the qualifications or the Year 12 young girls' poorer performance on mathematics resulting into a low enrolment rate in engineering courses (MCA 2013).

8.1 Casualisation vs Flexibility for women in the workplace

Australia is the second highest casual employment workforces among OECD member countries, after Spain; ABS announced that Australian casual employment had increased from 15.8% in 1984 to 23.9% (2.2 million workers) in 2012, which was an increase of 8.1% over 28 years (Matthews et al. 2015⁴⁸). ABS (2009) found that one in four employees were working casually in 2007, while they were likely to, in fact, have less flexible working arrangements in some industries than full-time or part-time employees in the survey, although it seemed that the casual working arrangements may allow more flexible time for the employee' meeting work/life balance, for example, their family responsibilities. Most importantly, casual workers have been less certain about the amount of pay they receive and even the next as well as their working hours. The majority of practitioners in casual employment are women, immigrants and young Australians, who are less power to negotiate labour rights and conditions (Matthews et al. 2015).

It is concerned that casual workers 'are not eligible for annual leave, sick leave, carer's leave or maternity leave, and are not entitled to any notice before the termination of their employment' (Fair Work Ombudsmen 2013 as cited in Matthews et al. 2015). We can see these concerns from the unset definitions of causal employment. In fact, there is no formal definition of casual employment over laws or 'specified in awards and

⁴⁴ Portors C. 2009, *Recent African migrant women in the workplace: recognising OH&S issues*, Business School, University of Sydney

⁴⁵ Winter, M. Alessandrini, M. & Fothergill, T. 2011, *INVESTIGATION OF WOMEN'S PARTICIPATION IN THE TASMANIAN LABOUR MARKET*, School of Government, University of Tasmania, March 2011, Australia

⁴⁶ Federation of Ethnic Communities' Councils of Australia (FECCA) 2012, *Women's Policy Statement 2012: Supporting Australian Women from Culturally and Linguistically Diverse (CALD) Backgrounds*, FECCA, Australia

⁴⁷ Department of Employment (DE) 2015, *Australian Jobs 2015*, DE, Australia

⁴⁸ Matthews, N. Delfabbro, P. & Winefield, A. 2015, *Casual catastrophe or contentment: is casual employment related to ill-health in young South Australians?*, *Labour & Industry: a journal of the social and economic relations of work*, 25(2), pp. 69-84

agreements' within Australian context (Kryger 2015⁴⁹), and mostly, scholars or researchers (Kryger 2015, May et al. 2005⁵⁰) tend to use the ABS definition of casual employment, where 'Casuals are defined as employees (excluding owner managers of incorporated enterprises) who are not entitled to paid sick or holiday leave'. In 2014, ABS⁵¹ (2014) highlighted that casual employment was not collected in the ABS Labour Force Survey at that time; but they use three data items ('employees without leave entitlements; receive a casual loading; and consider their job to be casual') in relation to casual employment, and record it in their annual supplementary labour surveys. Furthermore, casualisation is usually associated with 'permanent' (or 'continuing') jobs for employees, who are entitled to have better arrangements of sick leave, pay leave, holiday, superannuation (May et al. 2005, Kryger 2015). Thus, Casualisation could be interpreted as insecure employment, irregular working hours, inconsecutive employment, low pay and a lack of standard employment welfare (May et al. 2005, ABS 2009⁵²).

From other perspective, Gash 2008 (as cited in Matthews et al. 2015) asserted that this rapid change for labour reconstruction in Australian workforce has been greatly ascribed to the growing applications of neo-liberalism in economic sectors, which reduces social protection for casual workers, advances free-trade and supports globalisation. Meanwhile, the legislations and enforcement of work rights and social protection, for permanent employees particularly, have greatly improved during past decades under negotiations and political pressures from the unions. The cost of using full-time employers has increased in Australia, which may make employers tend to use more casual workforce rather than full-time employees in some positions or industries (Matthews et al. 2015). It is noted that many organisations today tend to have core workers (full-time employed workers, usually) on a daily running basis as the 'skeleton' labour in the organisations, while supporting workers (known as casual workers) are used on a needs basis during some periods every year (Matthews et al. 2015). Matthews et al (2015) highlighted that casual workers suffered from a higher level of both financial and psychological pressures from the arrangement of employment due to unpredictable income sources and security for their future.

On the other hand, casualisation is often confused with a mist of flexibility in the workplace, freelancers, or self-employment. Flexibility in the workplace for full-time or part-time employees can still be covered within regulated employment benefits, while casualisation are out of this discourse (May et al. 2005, Kryger 2015, ABS 2009).

However, casualisation should not be treated as a solution to flexibility in the workplace in the public awareness. It is noted that there are more job opportunities labelled as 'casual work' in the market, taking up 23.9% of total employment population in 2013; although the percentage has been slightly dropping since 2009, casual work are most people's employment choice in Australia, especially for youth aged 15-29 years old (Kryger 2015). Besides, flexibility in the workplace also does not mean to move employees in the companies into casual work, while the rate of casual work should not be encouraged in the work place since casual employees could not have the entitled social occupation security under National Employment Standards and Fair Work Act 2009 (ABS 2009, MAC 2013).

⁴⁹ Kryger, A. 2015. *Casual employment in Australia: a quick guide*, Research Paper 2014-15, Parliament of Australia, Library Resources, accessed on 10 August 2015 <

http://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/rp/rp1415/Quick_Guides/CasualEmploy>

⁵⁰ May, R. Campbell, I. & Burgess, J. 2005, *The rise and rise of casual work in Australia: Who benefits, who loses?*, Seminar, University of Sydney, Australia

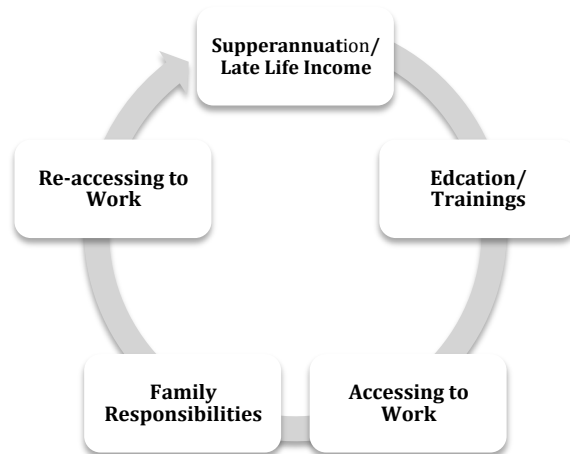
⁵¹ Australian Bureau of Statistics (ABS) 2014, *PART-TIME and CASUAL EMPLOYMENT*, ABS, accessed on 10 August 2015 <<http://www.abs.gov.au/ausstats/abs@.nsf/products/08B16CB4B2E7F152CA2575E70019CA3B?OpenDocument>>

⁵² Australian Bureau of Statistics (ABS) 2009, 4102.0 - *Australian Social Trends, June 2009: Casual employees*, ABS, accessed on 10 August 2015 <<http://www.abs.gov.au/ausstats/abs@.nsf/lookup/2071.0main+features902012-2013>>

8.2 Barriers for women to have a lifelong economic cycle in their career path

According to the reviews on literatures cited in this paper, women in the workplace are exposed disadvantageously in their economic cycle, in which barriers are found to stop women's continuously active participations for increasing their disposal income.

The cycle discussed below is limited by discussing women with disabilities or those mothers with children who are involuntary to walk out of this cycle. These groups, mostly, may live on governmental payments for maintaining their basic needs; and they could be far more difficult in re-accessing to the work placement.



1) Education / Training

Australia does well in supporting women's education at all levels, ranking No.1 in the OECD member countries (WEF 2014). However, some industries are one-side gender domain; female-domain industries are overrepresented lower pay sectors, such as health services, food and accommodations, education and training industries, while male-domain industries are symbol of high-profit industries, such as technology, engineering, and mining industries (eS4W 2007b⁵³, 2012, WGEA 2015b, DE 2015, Triggs 2013). On the other hand, women are lack of financial knowledge or other skills to keep them in those high-profit workplaces (eS4W 2007b, 2012, WIRE 2007); and this harms their competitiveness in the labour market or life-long economic security.

Barriers for women's accessing to vocational workshops or having intelligence to participate in technological sectors:

- a. Girl's poor performance on mathematics;
- b. Gender norm of professionals;
- c. limited understanding about career path planning;
- d. short of money and time for vocational training or second and tertiary education;
- e. short of knowledge about financial products and ways to maintain economic well-being;
- f. family responsibilities of caring some one;
- g. low self-image or low confidence about receiving trainings.

⁵³ Economic Security4Women (eS4W) 2007b, *Lifelong learning: work related education and training. Meeting the needs of Australian women, eS4W, Australia*

2) Access to work

Structural discriminations on women are noted due to their age, marriage status, age of their children or male-domain rule, organizational culture (Triggs 2013, Barid et al. 2011⁵⁴). 'Glass-ceiling' phenomenon in public and private sectors stops women's promotion to higher management level (Barid et al. 2011, Broderick 2012). Women's requirement of working flexibly limits their opportunities in their work position, content of work and geographic working places, as well as their chance of getting promotion (eS4W 2012, Barid et al. 2011). The labour vacancy might not be resulted in the vocational certificates they held within the industries (eS4W 2007a⁵⁵, 2007b), making them difficult to work across other professional sectors.

3) Family responsibilities

Family responsibilities are highlighted in nearly all of reports, reviews and articles studies in this paper, which is that women, instead of men, are usually bearing the heavy burden to take care of some one in family, such as infant, children under 3 years old, pre-school children, or family members with disability or illness. The heavy cost of caring services and the regulations of care policies increase the financial pressure in the household, making either working parent or adult children to leave their full-time job in order to fulfilling the duty of care; the one who step out of the workplace are usually women.

As a consequence, those women are moved to casual employment or part-time employment, and exposing to less secured employment and less disposal pay. It is also noted that some women as the carers in household are diagnosed with psychological or physical health issues, some of whom are suffering from depression, anxiety and other mental health issues (Tan et al. 2010⁵⁶). Thus, to free women with heavy family responsibilities is considered as a sufficient method to empower them economically.

4) Re-access to the labour market

Yohalem (1980 as cited in eS4W 2007a) concluded factors making women's return to workplace or training workshops more difficult, and those are still relevant for current time, which are as below:

- Factors that cause women to lose skills because they lack necessary vocational experience.*
- Factors based in economic and technological development which lead to change or lack of demand for former qualifications and activities so that women can no longer meet the requirements of the market without retraining*
- Factors which, with increasing duration of absence from employment, lead to strong psychological remoteness and alienation from the working world*
- Factors and burdens lying in the personal and family spheres, be they children or family members.'*

It is also noted that many women using VET system and doing well could not successfully enter to the labour market than men students, and they are not well informed about their career path and the demand of future skilled workers in specific

⁵⁴ Baird, M. Williamson, S. & Heron, A. 2011, *Women, Work and Policy Settings in Australia in 2011*, *Journal of Industrial Relations*, 54(3), pp. 326–343

⁵⁵ *Economic Security4Women (eS4W) 2007a, Lifelong learning: work related education and training for women returning to work and retraining*, S4W, Australia

⁵⁶ Tan, J. Ward, L. & Ziaian, T. 2010, *Experiences of Chinese Immigrants and Anglo-Australians Ageing in Australia: A Cross-cultural Perspective on Successful Ageing*, *Journal of Health Psychology*, 15(5), pp.697–706

areas in the labour market related to the elected courses within VET system (eS4W 2007a). Trainings designed for women's return or refreshing workshops were found not functioned well due to a lack of evaluation on target group's need, which failed to reduce women's difficulties of being underemployment or unemployment when they tried to return to the workplace (eS4W 2007a).

And discriminations across gender about after pregnancy announced in the workplace are found in the latest report done by AHRC in 2014⁵⁷, which had a significant impact on the parents workers' 'mental health, family, finances and career and job opportunities'.

The survey (2014) has found that:

- About a third of mothers (32%) who reported to experience discrimination at some levels either seeking another job or quitting their current jobs.
- 'Mothers who experienced discrimination during pregnancy were less likely to return to their job or return to the workforce at all.' One in five (18%) of them reported that they were made 'redundant / restructured / dismissed', or that their contracts were not approved to have a renewal due to pregnancy, when they required or had parental leave, or when they applied to a return.
- 91% mothers who had discrimination experiences did not make formal complaints. They preferred to stay in silence, partially because most of them 'feared victimisation and being labelled a troublemaker'.
- 27% of fathers and partners who 'reported experiencing similar discrimination to mothers, when requesting or taking parental leave or when they returned to work'. A substantial proportion (23%) of them claimed that they were facing the same barriers in finding jobs.
- Unexpectedly, the rates of pregnancy and the one of return to work discrimination were higher in larger organisations, who have already had the best policies for the employees. It is concerned that if the larger organisations do not implement their policies properly, discriminations will still happen. On the contrast, small businesses can be more flexible in their policies about employees' pregnancy and their return-to-work. It is possibly believed that the employers in small business have deeper relationships with their employees.

5) Superannuation

As the end of women's economic life cycle, it results a non-ideal outcome since women are getting lower pay, having consecutive employment and being lack of financial knowledge in protecting their health economic well-beings. Fewer Women at the retired age will be supported and covered within the superannuation system, and one in ten women in Australian have adequate saving for their retired life. Except for paying less, women are taking a larger proportion of casual employment without those entitled leaves and benefits. They do not realise the importance of superannuation in their individual economic cycle, as the final protection wall against ageing poverty.

⁵⁷ Australian Human Rights Commission (AHRC) 2014, *Supporting Working Parents: Pregnancy and Return to Work National Review – Report 2014*, AHRC, Sydney, Australia

9. CALD and Refugee Women in Australian Workforce

In 2011 Census, over a quarter (26%) of Australians was born overseas and 20% of the national population had at least one overseas-born parent; CALD population has been increasing over decades in Australian communities, women population of which takes up half (ABS 2012⁵⁸). The large majority of CALD women are experiencing the difficulties and discriminations as stated above when they are accessing to local labour market (Triggs 2013, Portors 2009). Meanwhile, they have been exposed in racism in labour market (Triggs 2013, P 2009, Hugo et al. 2014⁵⁹). From statistics, 7% less CALD women than local English-speaking women can have a decent work in the local labour market (Syed and Murry 2009 as cited in Triggs 2013). And Heron (2005 as cited in Triggs 2013) reported that higher unemployment rate among CALD women in their ethnic group whose unemployment rate is higher than others.

On the other hand, the economic rights and other human rights of CALD women with 457 visa or temporary residency visa are considered under oppressed within Australian social policies (Triggs 2013). They are ineligible to access to social security network, Medicare within state or federal welfare systems, making them more helpless than other women when facing unfair incidents, or violent abuse (Triggs 2013, Dellios 2014⁶⁰, WIRE 2007). CALD women in Australia highly participate in lower pay industries, such as manufacturing, accommodation, food services, hairstyling and health care services, cleaning and labouring (Bursain 2013 as cited in Triggs 2013).

CALD women have more layers of burdens than other women in Australia to access to local labour market, which are be concluded as followed:

1. low English proficiency (eS4W 2007, 2012, Portors 2009, Dellios 2014, Triggs 2013, Hugo et al. 2014, Ogunsiji et al. 2012, APC 2015);
2. illiteracy and poor education level (Triggs 2013, Portors 2009, Ogunsiji et al. 2012);
3. the lack of professional certificates (eS4W 2012, Portors 2009, Ogunsiji et al. 2012);
4. their work experience and qualifications in home country are not accepted in the local labour industries (Heron 2005 as cited in Triggs 2013);
5. the lack of knowledge of work culture in Australia (eS4W 2012, Portors 2009, Ogunsiji et al. 2012);
6. limited or no interpersonal networking in social and labour market (Triggs 2013, FECCA 2013);
7. cultural and family responsibilities being obstacles of women entering into workplace (Portors 2009, Triggs 2013, Dellios 2014, Ogunsiji et al. 2012);
8. the lack of local working experiences, leading to continues unemployment (Ogunsiji et al. 2012);
9. social norm influencing their work choices (Pocock et al. 2008, eS4W 2012);
10. the lack of affordable child care supports in the market, or the restrictions of the eligibility of government payments for a better pay job (Pocock et al. 2008, Triggs 2013)

Language is still the biggest barrier for them to integrate into the local community socially and economically (eS4W 2007b, 2012). Low English proficiency limited them to access information via Mass media as well as their ability of using Internet. Vocational training programs now most of CALD women and women refugees taken or

⁵⁸ Australian Bureau of Statistics (ABS) 2012, 2011.0 - Reflecting a Nation: Stories from the 2011 Census, 2012–2013, ABS, accessed on 30 July 2015 <<http://www.abs.gov.au/ausstats/abs@.nsf/lookup/2011.0main+features902012-2013>>

⁵⁹ Hugo, G. McDougall, K. Tan, G. & Feist H. 2014, *The CALD Youth Census Report 2014*, The Multicultural Youth Advocacy Network (Australia), Centre for Multicultural Youth & University of Adelaide, Melbourne, Australia

⁶⁰ Dellios A. 2014, 'Ethnic Women' in *THE ENCYCLOPEDIA OF WOMEN & LEADERSHIP IN TWENTIETH-CENTURY AUSTRALIA*, the Australian Women's Archives Project 2014, Australia

suggested to taken within their social contexts are mainly the lower pay industries, where the opportunities of promotion or a rise of their salary are limited (FECCA 2012, eS4W 2007b, 2012, Triggs 2013). Job security or superannuation in those industries are relatively lower than those in higher pay industries, making women employers participating in those working areas having less money for their retired life (eS4W 2012, WIRE 2007). Further, low financial literacy is another disadvantage issues for CALD and refugee women (WIRE 2007).

Thus, economic empowerment procedures for CALD women and refugee women are largely depended on English courses, VET training programs or abridging work-placement programs state-wide. It is noted that women with refugees and CALD background also need to face changes after resettlement psychologically, which lead complex consequences on their individual life and family life. This paper does not cover detailed discussion on this issue, instead leaving an outstanding remark for further research.

9.1 More statistical analysis on CALD women in Australia

1. Analysis on female population according to first hand statistics sourced from ABS 3412.0 Estimated resident population, Birth of country, State/ Territory, Age and sex 2011⁶¹

Australian total women population accounted for slightly more than 50% in 2011 Census, while total CALD women population was nearly two million, taking up 8.95% of total Australia's population, and 17.82% of total Australia's female population. 69% of them are living in New South Wales and Victoria, being followed by Queensland; it showed that most of them have lived along eastern coast of Australian continent. CALD women aged from 20 to 49 accounted for 51.89% of all the CALD women population, while 18% of CALD women were aged from 65 years old to 75+ years old. The number of CALD women may becoming bigger nowadays, since immigration population has always been the domain source of population growth in Australia and around 130,000 immigrants settle into Australia every year (DIBP 2012⁶²). And the main ethnic groups among the immigrants with CALD background are from south Asia and China, followed by North Africa and Middle East. FECCA (2015⁶³) highlight that nearly one third of older Australian was born overseas, and quite a large group of them are from non-English speaking countries, about one in four of whom needs to assess to the assistance services. These statistics indicated that the majority of CALD women could be considered an active workforce for the local labour market; on the other hand, it also implied that the ageing population of CALD groups had been growing with the influx of family reunion visa and the natural ageing procedure, who might require more social capital and supports for caring and other health services.

2. Analysis on female population according to first hand statistics sourced from ABS 3415.0.DS0056 Migrants, Survey of Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007⁶⁴

⁶¹ See data provided by Australian Bureau of Statistics (ABS), accessed on 27 August 2015, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3412.02013-14?OpenDocument>>

* Please note that these figures come out by the definition of CALD group, who "born overseas, in countries other than those classified by the Australian Bureau of Statistics (ABS) as 'main English speaking countries.'" Thus, the population of CALD = Total oversea born female - female born in main English speaking countries (USA, Canada, UK, Ireland, New Zealand and South Africa)

⁶² Department of Immigration and Border Protection (DIBP) 2012, *Family migration to Australia*, DIBP, Canberra

⁶³ Federation of Ethnic Communities' Councils of Australia (FECCA) 2015, *Review of Australian Research on Older People from Culturally and Linguistically Diverse Backgrounds*, FECCA, South Australia

⁶⁴ See data provided by Australian Bureau of Statistics (ABS), accessed on 3 September 2015, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3415.02015?OpenDocument>>

* Please note that in the glossary of those statistics, CALD groups are referred to oversea born population who also belong to the group 'born in other than main English-speaking countries'.

Therefore, a lifelong economic security is well concerned for CALD women to have a comfortable and dignified life in their late year. However, in the 2007 survey, 76.3% of CALD people whose annual income below \$9,999, were not covered by either state or national superannuation projects, while 51.3% of CALD population whose annual income below \$9,999 - \$ 19,999 faced the same condition. Furthermore, CALD women's median superannuation account balance (\$13,537) was far less than their mean superannuation balance (\$44,675), but when compared with the median and mean balance of CALD men's, both figures are relatively 40.21% and 35.25% lower.

Besides, CALD women's median superannuation balance is only 73.22% of national women's superannuation balance. It also showed that lots of CALD women, especially who belong to low income groups, neither fully accessed to financial recourses to protect their future late life nor prepared fewer money/savings taking the place of superannuation.

3. Analysis on female population according to first hand statistics sourced from 3415.0.DS0071 Migrants, Education and Training Experience, Australia, 2009, 3415.0.DS0052 Migrants, Labour Mobility, Australia, Feb 2010 and 3415.0.DS0086 Migrants, Education and Work, Australia, May 2013⁶⁵

Lots of CALD people in 20-30 age groups were awarded higher education degrees or diploma/certificate, who are greater than Australian born population. However, around 40% CALD population still earned below \$711 per week; in particular, CALD groups who are receiving formal education overrepresented in weekly pay below \$444. On the other hand, more CALD women than CALD men participated in either formal/non-formal education and training or informal ones national wide. Compared with the oversea born population who were also born in English-speaking countries, CALD population slightly fewer in participating any form of education and training in NSW, VIC, SA, NT and ACT, but more CALD population in QLD, WA and TAS participated in those programs. The enrolment of part-time jobs has still been high among CALD population, and most of them have been exposed to those jobs without leave entitlements, which were almost double those jobs with leave entitlements. During 2009 to 2010, more CALD male than CALD women tended to work for the same employer(s) or business for more than one to two years.

4. Analysis on female population according to first hand statistics sourced from ABS 4125.0 Gender Indicators, Australia, August 2015⁶⁶

From the latest gender indicator statistics released by ABS, we can see that gender stereotyping in occupations in some certain industries are still large, for example, male workers are overlarge in mining, engineering and relative household services, especially in the age group around 20-25 years old, while female employees are largely grouped in food and accommodation services, and education and training industries. In a sub-survey 2013, even the working population without pay leave entitlement, the number of female workers were larger than the male workers. Secondly, mothers aged from 20 to 44 with dependent children have been found higher unemployment rate (6.15%) than fathers' (3.3%), and the rate was higher than average female unemployment rate (5.3%) at the same period. Moreover, they are also highly underemployed (9.7%) or not fully utilized (15%) or not participating in the labour market (34.9%). Thirdly, self-employment sorted by gender in this latest report has shown that fewer female move into this category than male did.

⁶⁵ See data provided by Australian Bureau of Statistics (ABS), accessed on 3 September 2015, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3415.02015?OpenDocument>>

* Please note that in the glossary of those statistics, CALD groups are referred to oversea born population who also belong to the group 'born in other than main English-speaking countries'.

⁶⁶ See data provided by Australian Bureau of Statistics (ABS), accessed on 3 September 2015, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4125.0Aug%202015?OpenDocument>>

However, this Gender Indicator does not provide any detailed information about workers born countries or spoken languages background, so that the latest employment issues about CALD groups have remained unknown. It could be assumed that CALD women with dependent children may face a worse labour condition in the market, due to statistics found in the previous surveys.

5. Framework and Policies for CALD Women in Australia

For CALD Women's lifelong economic security, intelligent supports for their careers, childcare and family care services, and welfare policy in workplace (leave entitlement, for example), social security protection network, are essential for women to stay in the industry/business sustainably. It is believed that sustainable good socio-economic status closely related to CALD women's psychological well-beings and social inclusion issues after their resettlement in Australia (Baxter & Taylor 2014⁶⁷, Sims et al. 2014⁶⁸). Thus, it is worthy of reviewing CALD women's participations in workforce and the use of supportive services within welfare system, and those research findings are also facts and insights for policy-makers at all government levels in Australia.

From FECCA's (2013⁶⁹) literature reviews on women with CALD background, hard data for CALD women have been difficult to found since it is lack of ethnic group data in lots of important indicators. Detailed segments for further analysis on sorting out CALD groups are hard even when using ABS' first-hand statistics. US and UK have more detailed gender and ethnic groups survey on their residents associated to key indicators in their data base, for example, education level, employment status, or the use of public service (FECCA 2013). The lack of data has implied that we do not know or appreciate the enormous contribution that 'CALD women are making, and that there is no monitoring and reporting framework that integrates ethnicity and cultural background of women' (FECCA 2013).

On the other hand, although there is National Framework for Gender Equality at federal level, 18 government departments and their relative offices have their own strategies on gender issues. Department of Cabinet and office of Women are in charging on the general framework and enforcement. Sex Discrimination Commission, Human Right Commission and Workplace Gender Equality Agencies are looking into special segments on gender issues. Laws and legislations for human rights, gender equality, women's safety and right entitlements are discussed and enforced within the Australian judicial system. Besides, different states/ territories have their solutions to achieving the goals of gender equality in specify areas either to meet the criteria of the federal goals or state/ territory's goals.

NGOs and supportive services on women issues, even in CALD women issues, are well set up in the communities, providing all kinds of programs for empowering women and/or their young children educationally, socially, financially, economically and emotionally. However, CALD women have been facing barriers about accessing to local labour market or their social and cultural norms in household, with the continuous influx of immigrant population. They are not only facing to the pressures of resettlement but also the competitiveness of maintaining their economic resources and incomes in a new country. Information, social networking, individual education and marriage status are closely related to the quality of their employment (Sims et al. 2014).

⁶⁷ Baxter, J. & Taylor, M. 2014, *Socio-economic status of women across the life course in NSW*, Family and Community Services and Australian Institute of Family Studies, NSW Government, Sydney, Australia

⁶⁸ Sims, M. Targowska, A. Kulisa, J. & Teather, S. 2014, *Inclusive Services for Children and Families From CaLD Backgrounds in an Australian Context*, SAGE Open, January-March, pp. 1-7

⁶⁹ The Federation of Ethnic Communities' Councils of Australia (FECCA) 2013, *Promoting CALD Women's Participation on Boards and Decision-Making Positions - ADVANCING THE GENDER EQUALITY AGENDA FOR CALD WOMEN- Summary of Final Report*, FECCA, Australia

a). VET system within Australian Qualification Framework

Vocational Education and Training (VET) system is the biggest system for people living in Australia, either with citizenship or other visas which allowing holder to study, having accredited certificates in some specific occupations. Australian industries accept certificates from VET as a professional skill qualification when evaluating applications during recruitment, and VET certificates are the entry level for skilled-related position in some industries. For example, if applicants want to win an interview as an aged care worker at the first stage, they need to provide a *Certificate III on Aged Care* at least. Thus, VET courses have been popular among CALD groups, who are usually lack of a certificate of their professionalism or who want to access to a new industry for more employment opportunities. More women than men were enrolled in vocational courses (ABS 3415.0.DS0071, 3415.0.DS0052), but less women than men graduates were successfully having a job in six months after finishing VET courses (eS4W 2007a, Ogunsiji et al. 2012⁷⁰).

Critiques and reviews on VET system are being discussed for years; unemployment and underemployment have been found among the gap between being qualified and being employed in the market.

Key barriers for women using VET system are mainly:

1. High Enrollment of training course, lower successfully employment rate after graduations on either moving the gradulators to a higher pay industry or eliminating unemployment (eS4W 2009).
2. Cost of courses and time of studies stopped some CALD women whose time mobility is less and short of financial supports (eS4W 2009).
3. Low motivations and low self-esteem in entering to the labour market for some women, especially those with CALD background (eS4W 2007).

At the top level, Department of Industry and Science decided to announce VET reform plan in the public for improving the current services by the end of December 2015, (DIS 2015⁷¹). Besides, in April 2015, Department of Education and Training announced a new on-job training model for industries to improve employees' working skills; this new model aims to fulfill the Australian Government's commitment to building Australians' skills for better competitiveness and to deliver on the Government's commitment 'to smaller government and industry leadership' (DET 2015⁷²). About 60 training packages containing over 1,600 qualifications are ready to be launched, which cover around 85 per cent of Australian occupations (DET 2015).

There is also a trend that governments at all levels are encouraging a breakthrough of gender norm in some higher-pay and men domain industries, by supporting vocational training programs/workshops, non-formal ones, for women who were interested in more knowledge in the professional areas. Women NSW, the branch of NSW Government on gender issues, has promoted a \$ 25,000 grant called 'Investing in Women Funding Program' for every eligible NGOs or industrial associations, which are focus on vocational empowerment⁷³.

⁷⁰ Ogunsiji, O. Wilkes, L. Jackson, D. & Peters, K. 2012, *Beginning Again: West African Women's Experiences of Being Migrants in Australia*, *Journal of Transcultural Nursing*, 23(3), pp. 279–286

⁷¹ Department of Industry and Science (DIS) 2015, *Skills*, DIS, accessed on 3 September 2015, <http://industry.gov.au/skills/Pages/default.aspx>

⁷² Department of Education and Training (DET) 2015, *New Arrangements for Training Product Development for Australian Industry*, DET, Australia

⁷³ Women NSW 2015, *INVESTING IN WOMEN FUNDING PROGRAM*, accessed on 3 September 2015, https://www.women.nsw.gov.au/women_and_work/investing_in_women_funding_program

However, the number of job vacancies in the labor market is another essential factor, as well as the well-being national economy in Australia. This factor also determines the enrolment of VET courses. For example, the care industry is a growing one now in the community services. With a large number of ageing population in the coming up one decade, the demand of care workers are in a great need. It is highlighted that most of them are coming from CALD background, some of whom may not be fluent in English (FECCA 2015).

Australian governments at all levels are encouraging elder people live in their own community rather than using nursing home services since 1980s (VDH 2014⁷⁴). Thus, the demand of care workers, with CALD background or bilingual skills increases in the market, as well as cleaner services, or food delivery services. In the light of this, many human services organisations provide VET Certificate III course on Aged Care for CALD people in order to enhance their chances to be care workers; those courses are usually partially funded by either state or federal governments. The median hourly pay of aged care worker or personal care worker is almost 20% higher than the one of workers in food and accommodation services⁷⁵. It is noted that women are always overrepresented in two industries due to the flexible work hours/ shifts and relative low entry criteria about professional skills. It is noted that *Carer Recognition Act 2010* has been launched for better regulatory in the care industry.

b). Workplace participation: Workplace Relation Framework (Discussed paper, final will be released by the end of 2015)

CALD women's workplace relations, employment status and their leave entitlements are concerned since CALD Women have experienced greater disadvantages and less negotiated power against employers than English-speaking women or native-born women in the Australian workforce (Ogunsiji et al. 2012, Triggs 2013, Pocock et al. 2008⁷⁶).

In Australia, the legislations on gender equality in the workplace are well developed, with *Workplace Gender Equality Framework* monitored by Workplace Gender Equality Agency (WGEA), *Workplace Relation Framework (drafted)* discussed by Productivity Commission, *Fair Work Act 2009* enforced by Fair Work Commission and reviewed/monitored by Fair Work Ombudsman, *Australian Human Rights Commission Act 1986*, *Age Discrimination Act 2004*, *Disability Discrimination Act 1992*, *Racial Discrimination Act 1975* enforced and monitored by Human Right Commissions at federal level. And state/territory governments also legislated state laws in relation to gender equality, human rights and elimination of all kinds of discriminations. Those legislations show Australian governments' determinations of building up a multi-cultural nation for people living here with different backgrounds. The judicial networking is set but most of women preferred to stay silent when facing unfair treatments in the workplace, because of fears of losing their current jobs (AHRC 2014⁷⁷).

However, the nonequivalence of information accessing about right entitlements weakens migrant workers' negotiable power about payment, working hours, or shifts (APC 2015⁷⁸). For migrant workers with CALD backgrounds, most of them are working unfairly in the workplace due to complex either individual or structural reasons. In

⁷⁴ Victorian Department of Health 2014, *Introduction to Active Service Model*, assessed on 12 DEC 2014, <http://www.health.vic.gov.au/hacc/projects/asm_project.htm>

⁷⁵ See data on PayScale 2015

⁷⁶ Pocok, B. Elton, J. Preston, A. Charlesworth, S. MacDonald, F. Baird, M. Cooper, R. & Ellem, B. 2008. *The Impact of 'Work Choices' on Women in Low Paid Employment in Australia: A Qualitative Analysis*, *Journal of Industrial Relations*, 50(3), pp.475-488

⁷⁷ Australian Human Rights Commission (AHRC) 2014, *Supporting Working Parents: Pregnancy and Return to Work National Review – Report 2014*, AHRC, Sydney, Australia

⁷⁸ Australian Productivity Commission (APC) 2015, *Workplace Relations Framework, Draft Report*, Canberra, Australia

addition, women with children who need the government payments about child care have also less negotiable power since they need to meet the requirements of the eligibility, especially for those who want to keep both government payments and their causal/part-time jobs (Pocock et al. 2008). Most of elderly women in NSW are mainly dependent on government payment in their late life for their housing and daily expenditures, without any other economic supply (Baxter & Taylor 2014). Foroutan (2008⁷⁹) found that women in East Asia are more willing to enter to the labour workplace for a better economic status for their family; unlike women from East Asia, South Asian women tended to stay at home autonomously if their male partner could afford the basic household expenditures. Women with African background reported that they were quite embarrassed and powerless for the continues unemployment, since the lack of local working experiences or working skills certificates, as the entry level issued by employers, stopped them to start even a low pay job in Australia (Ogunsiji et al. 2012). Few CALD women were found performing leadership on board in private services, while most of CALD women leaders are mainly in either NGOs or public sectors, implying that CALD women still are facing challenges in accessing to decision-making positions (FECCA 2013).

On the other hand, the high cost of labor force makes some employers tend to use illegal migrant workers for paying less or 'less' regulated by *Fair Work Act* (APC 2015). It is estimated that at least 50,000 migrants who hold 457 visas or other visa classes are working in breach of the *Migration Act 1958*; as a result, those people are not legally covered under the *Fair Work Act* (APC 2015). APC (2015) reported that 'these migrants either do not hold a valid visa to be in Australia, have overstayed the term of their visa, or are breaching a visa condition by working'; and that 'unlike many other employees, an unlawfully working migrant worker is unlikely to complain, reducing the most common avenue for discovering exploitation'. Although heavy penalties are applied to employers who use the illegal migrant workers when detected by Fair Work Ombudsman, some of the business owners still prefer the cheaper labor force for their long-term profits, because they 'do not need' to provide night working premiums, working on weekends rate, or working on public holidays rate (APC 2015). It is noted that many CALD women are holding temporary residency visa or on other visa classes in Australian workforce, who are having limited choices of professionals with full leave and pay entitlements (Triggs 2013).

Poverty, jobless, low income, poorer health or well-beings and low education outcome often lead to people's being at higher risk of having mental health issues or a continuous long-term and inter-generation disadvantageous cycle (Sims et al. 2014). For CALD groups, it might be getting improved as they experience a longer stay in Australia and have been social inclusive in the community (Sims et al. 2014). CALD women's work participations are highest in both food and accommodation services and caring work industries (Triggs 2013), which are also relatively low pay industries in Australia, along with overtime workload (up to 50 hours per week) and long-hour working shifts (APC 2015). Australian Productivities Commission (2015) is now reviewing the reduction of Sunday Penalty, and the introduction of Earned Income Tax Credits into Australian taxation system in their drafted report for setting up a Workplace Relation Framework next year, aiming to improve low-income earners' economic status and encourage more job opportunities on weekends; APC has an insight of negative issues in the migrant workers domain workplace, and prepare to have a better regulatory for the delivery of government' commitments of fair work and gender equality.

In public sectors, Australian Public Service Social Inclusion Agenda has been promoted, along with Strategic Framework 2011-2014; gender proportion about

⁷⁹ Foroutan, Y. 2008, *Migration Differentials in Women's Market Employment: An Empirical and Multicultural Analysis*, *International Migration Review*, 42(3), pp. 675-703

positions at all level are regulated, and governments and parliament houses at federal and state levels are working to the set goal (40/40) (FECCA 2013). Boardlinks run and monitored by Department of Finance in representing of Australian Government are open to support building better women leadership by all means; CALD women are welcomed to access to those resources (FECCA 2013). However, the use of those public resources for women empowerment by ethnic groups remains unknown due to limited hard data collected by ABS (FECCA 2013).

c.) Family Policy in Welfare system: the use of Centrelink for CALD Women

The Department of Social Services (DSS), proceeding the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) 2007-2013, are the head department for social police making, organising and monitoring the delivery services of programs for Australian people. Gender Equality for Women Program 2013 has been issued for mainly focus on Women's Safety Agenda, Women's Leadership and Development Strategies, and Women's Trafficking Program. Those are part of the welfare system in Australia, but are usually outsourced to NGOs or associations of some ethnic groups. For another thing, the Department of Human Services is respond to the enforcement of social policy in Australia, with key welfare governmental agencies for review and release government payments – Centrelink, Medicare and Child Support. Australian residents are work closely with those three agencies.

Although there is no specific statistics about the ethnic backgrounds of service users in Centrelink in their annual report (DHS 2014⁸⁰), but it is estimated that it might be one million CALD women are receiving payments or allowance from Centrelink according to the figures of current customers and the parentage of CALD women in the total Australia's population. Most of CALD women have a relatively lower income than CALD men and English-speaking women, and lots of them also need the government payments for covering their expenditure on housing, child care or basic daily life. In FECCA's report on assessing Centrelink's services among CALD communities, it shown that full aged pensioners were twice as likely to be born overseas, with around 40 % of people on the full aged pension being born overseas (DHS 2007 as cited in FECCA 2008⁸¹). It is believed that the number of female customers with CALD background in Centrelink is not a small number, and most of whose lingual backgrounds are Chinese, Vietnamese and Arabic – the assumption is based on the operative languages of the Express Plus, the official mobile app of Centrelink (DHS 2014).

The major claims of payment in 2013-14 are Newstart Allowance, Family Tax Benefit, Child Care Benefit, Carer Payment and Carer Allowance, Youth Allowance (students) and Austudy, Parental Leave Pay, Age Pension, Parenting Payment, Baby Bonus, Disability Support Pension, Dad and Partner Pay (from top to bottom). We can see that payments for supporting family, especially family with young children, occupied 6 out of 11 items, for those customers' household income less than \$ 15,000 - \$ 37,500 per year (depending on the number of children) (DHS 2014). We can also see that Parental Pay Leave Scheme under National Employment Standard is enforced under Centrelink as well; the new Dad Parent Pay Leave (DPPL) has been achieved to be a major claim even it started in January 2013. The outcome of the mobility of women workforce due to the promotion of DPPL is still unknown, but it is a good attempt to reduce gender norm in caring responsibility in Australian communities.

Heavy burdens of the care responsibilities for women and their double unpaid working hours than men's push a large number of women, CALD women for sure, into some industries labeled as 'casual work', 'part-time', where pay leave entitlement are usually

⁸⁰ Department of Human Services (DHS) 2014, 2013-2014 Annual Report, DHS, Canberra, Australia

⁸¹ The Federation of Ethnic Communities' Councils of Australia (FECCA) 2008, ACCESS AND EQUITY REPORT, FECCA, Australia

not fully applied by employers. The low participation of self-employment among CALD women in the formal economy has been also noted in ABS (3415.0.DS0071). The size of Australian CALD women in informal economy is unknown, but the underground economy has been estimated to be 1%~2% of Australian GDP (ABS as cited in APC 2015). Studies on migrant's experiences in Australia (Sims et al. 2014, Oguniji et al. 2012, Foroutan 2008) have highlighted the difficulties for CALD women to handle their hours on family and work, which are also closely associated with their proficiency of English, the level of education, marriage status, the number of children, the age of their children and the duration of their stay in Australia, and social norms in their own cultures.

It is noted that Child Care is not only expensive in Australia, but also regulated by law that children under 12 cannot stay alone at home, making some working parents either pay for child care worker or take the shift of caring children. In most cases, women, as well as CALD women undoubtedly, usually are the parent who stays at home for taking care of their children. If those mothers left the workplace for couple years, they might not be able to re-access to their original industry or position. Pocock et al. (2008) worried about women with children belonging to low income category have less work choice in current welfare system if they want to keep both government payments and their non-continuous casual work.

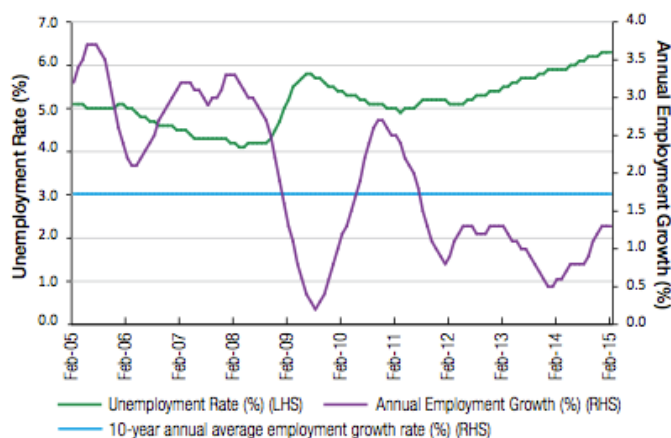
Moreover, the use of welfare payments sometimes deteriorated the family relation in CALD communities. The control and the distribution of the government payments in household may not go into the right track that the payment supposed to be used; in some families, the payments might be sent abroad for raising the husband's elderly or younger family members in their origin countries or the male parent refused to pay the money for children's education or medical treatments (FECCA 2008). In some CALD family, men are likely to spend money on gambling and alcohols and their life standard remains low for a long time (Portors 2009). The education of payment using for improving life quality is important, as well as job seeking networking associated with some government payments. If the population at the mature working ages, without any health or mental health issues, are still fully dependent on welfare payments, it turned to be a heavy burden of tax payers in Australia and this is a unfairness to those who are in need.

For migrants holding permanent residency visa and who are not on humanitarian program, there is a two-year waiting period for them to apply the welfare payments via Centrelink. And for those immigrants holding adult child's sponsorship visa, they have a longer waiting period (ten years) for accessing services provided by Centrelink; their adult children in Australia need to cover every cost including medical treatments. FECCA (2008) pointed out that this governmental policy may be against basic human right and made heavier economic burdens for some CALD families. For some elderly CALD women or mid-age CALD women who are experiencing newly settlement, it could be more vulnerable conditions since they might not be covered by the work safety network or workplace support, childcare support in at least two years or ten years.

10. A Response/ Solution to lifelong economic security of CALD women

At Australian social policies level, the federal government put more focus on abusive incidents among CALD women, planning to allocate \$120,000 over two years to support them through court system; the Government believes that if they 'cannot unilaterally prevent these abuses from occurring', they can at least 'provide an effective justice system... in which victims feel secure and protected.' (Albert 2015⁸²). In respond to economic security issues, there is no significant federal budget going to it; the services now exist in the welfare system are open to women in Australia, but the eligibilities are varied according to service user's nationality, ethic, religious backgrounds, or age groups, making some migrant CALD women, 457 or 417 visa holders in particular, or refugee women are standing at an insecure position in the

Unemployment Rate and Annual Employment Growth, Australia



Source: ABS, Labour Force

labour market. Besides, there are still least researches have been conducted on lifelong economic security of CALD women or refugee women.

Migrant workers are usually facing conflicts with the local workforce in the local communities, if the over-all job vacancies are not sufficient; and policies in those communities usually cannot effective provide their rights (ILO & ADB 2011). Nowadays, Australia is experiencing a decline of economy growth as well as the employment growth rate as the

graphic showed below (DE 2015). Department of Employment (2015) believes that Australian labour market 'remains reasonably subdued'. But it needs comprehensive policies at all development levels to stimulate local economies in order to raise job vacancies. This paper will not cover the discussion on this sector.

eS4W (2007b) suggests systemic change should be taken within the Australian National VET system in order to break intergenerational cycle of poverty and to reduce skills and linguistic illiteracy, aiming to building a fair social environment for women's life-long financial security. Triggs (2013) suggested that laws and policies should be reviewed in order to 'raise employment equality' and address systemic discrimination; affordable and appropriate childcare for low-income migrant women is vital for women in household to go to local labour market; CALD and refugee women should be greatly and well informed in their communities to use mentoring schemes; social services organizations or governments should proactively engage with employers to create more job opportunities; and women in leadership should be promoted as an intervention within right-based framework. DE (2015, p12) showed that large proportions of graduates find their job via their social contexts, family, friends, lecturers or colleges career network. Having a good career plan is essential for CALD and refugee women to invest their time or money on vocational training (eS4W 2007b), while the marketing of human services or supportive VET career building information should be reviewed to reach those groups sufficiently (eS4W 2012).

⁸² Albert T. 2015, SUPPORT FOR CULTURALLY AND LINGUISTICALLY DIVERSE WOMEN, PRIME MINISTER OF AUSTRALIA, 03 March 2015, accessed on 26 July 2015 <<https://www.pm.gov.au/media/2015-03-03/support-culturally-and-linguistically-diverse-women-0>>

10.1 Federal States/territory policies for CALD women's economic empowerment in Australia

Federal and state/territory governments also aim to improve the gender proportion in public services sector, and women's leadership at all sectors. Nation-wide or state-wide interpersonal / business networkings for women are set up with the support of governments. Legislations and regulations for large business (up to 100 employees) have been improve for gender quality, for example, Dad Parent Pay Leave started in 1 January, 2013; this gives a big signal for promoting gender equality at work placement by encouraging fathers to share the caring responsibilities in the family (DHS 2014, Rush 2013⁸³). Annual reports on women in NSW shows that an on-going insight on gender indicators in education, employment, industrial segments, salary, health, justice and safety, leadership and etc., where there is no a chapter for CALD population issue (DFCS NSW 2014⁸⁴). In addition, women's participation in non-traditional industries is another main focus in women's economic empowerment nationwide; it is believed that some CALD women may benefit through these programs, but the number is still unknown.

However, no specific policy for CALD Women's economic empowerment has been found recently⁸⁵, but the policy for CALD women and children against violence. The supportive procedures or regulations for CALD Women's economic wellbeing and security are embedded in current gender policies and programs designed for all Australian women, and multicultural polices for both genders (NTG 2005⁸⁶, NTG 2008⁸⁷, DLGCS NT 2015⁸⁸, CRC NSW 2013⁸⁹, Baxter & Taylor 2014⁹⁰, DC WA 2012⁹¹, CDD TAS 2013⁹², CSRT TAS 2014⁹³, CDD TAS 2014a⁹⁴, CDD TAS 2014b⁹⁵, OFW SA 2015⁹⁶, DC QLD 2007⁹⁷, DHHS VIC 2015⁹⁸, DHCS ACT 2015⁹⁹). The advisory group on gender issues in South Australia noticed this and separated a chapter in discussing CALD Women population and their life, employment and health wellbeing in South Australia (Pocock 2009¹⁰⁰, Premier's Council for Women 2014¹⁰¹). The voice for

⁸³ Rush, P 2013, *Dad and Partner Pay: Implications for policy-makers and practitioners*, Australian Institute of Family Studies, Government of Australia, Australia

⁸⁴ Department of Family and Community Services (DFCS NSW) 2014, *Women in NSW 2014*, NSW Government, Australia

⁸⁵ See Appendix: 150922 Policies and Practice for CaLD Women by State (excel format)

⁸⁶ Northern Territory Government (NTG) 2005, *Building on the Territory's diversity: A Multicultural Policy for Migrant and Ethnic Territorians*, Northern Territory Government, Northern Territory, Australia

⁸⁷ Northern Territory Government (NTG) 2008, *Building on the Territory's diversity: A Multicultural Policy for Migrant and Ethnic Territorians - REVIEW OF THE PRINCIPLES OF THE NORTHERN TERRITORY GOVERNMENT'S MULTICULTURAL POLICY*, Northern Territory Government, Northern Territory, Australia

⁸⁸ Department of Local Government and Community Services Northern Territory Government (DLGCS NT) 2015, *Office of Women's Policy: Policy Framework for Northern Territory Women 2015-2020*, Northern Territory Government, Australia

⁸⁹ Communities, Sport and Recreation Tasmania (CSRT TAS) 2013, *Community Relations Report 2013: Advancing Multiculturalism in NSW, the Community Relations Commission for a Multicultural NSW*, Australia

⁹⁰ Baxter, J. & Taylor, M. 2014, *Socio-economic status of women across the life course in NSW*, Family and Community Services and Australian Institute of Family Studies, NSW Government, Australia

⁹¹ Department for Communities (DC WA) 2012, *2012 Women's Report Card: Measuring Women's Progress*, Government of Western Australia, Perth, Australia

⁹² Community Development Division (CDD TAS) 2013, *Tasmanian Women's Plan 2013-2018: A five-year strategic framework for Tasmanian women and girls*, Department of Premier and Cabinet, Tasmanian Government, Hobart, Australia

⁹³ Communities, Sport and Recreation Tasmania (CSRT TAS) 2014, *Tasmanian Women's Plan 2013-2018: Progressive Report*, Department of Premier and Cabinet, Tasmanian Government, Hobart, Australia

⁹⁴ Community Development Division (CDD TAS) 2014a, *TASMANIAN MULTICULTURAL POLICY 2014*, Tasmanian Government, Hobart, Australia

⁹⁵ Community Development Division (CDD TAS) 2014b, *TASMANIAN MULTICULTURAL POLICY 2014: ACTION PLAN*, Tasmanian Government, Hobart, Australia

⁹⁶ Office for Women SA (OFW SA) 2015, *Achieving Women's Equality South Australia's Women's Policy*, Government of South Australia, Adelaide, Australia

⁹⁷ State of Queensland (Department of Communities) 2007, *Engaging Queenslanders: An introduction to working with culturally and linguistically diverse (CALD) communities*, State Government of Queensland, Australia

⁹⁸ Department of Health and Human Services (DHHS VIC) 2015, *Department of Health and Human Services annual report 2014-15*, the Government of Victoria, Melbourne, Australia

⁹⁹ DHCS ACT 2015, *ACT Women's Plan 2010-2015: AN ACT GOVERNMENT STRATEGIC FRAMEWORK TO IMPROVE THE STATUS AND LIVES OF WOMEN AND GIRLS*, the ACT Government, Canberra, Australia

¹⁰⁰ Pocock, B. 2009, *Working Women in South Australia: Progress, Prospects and Challenges*, Centre for Work + Life & University of South Australia, South Australia, Australia

¹⁰¹ Premier's Council for Women (PCFW) 2014, *What matters to women in South Australia: Report on responses to survey*, Premier's Council for Women, South Australia, Australia

making policies on CALD women is not so strong in the community, and it has less influence on policy-making. More studies can be done on this field.

In addition, no ethnic data are collected in gender indicators in Australia, which makes it hard to evaluate the contributions made by CALD women for the society (FECCA 2013). Without the hard data, it is also difficult to lobby policy makers to think about or improve CALD women's barriers to achieve economic empowerment. The gap between CALD women and supportive information, programs and human services existed and is believed to be broad (PCFW 2014, DC QLD 2007, JSCM 2013¹⁰²), since weak English proficiency and limited social context in community and job market, stop them to confidently and equally participate in the formal economy, especially the workplace with entitled pay leave and job compensations.

-END-

¹⁰² Joint Standing Committee on Migration (JSCM) 2013, *Inquiry into Migration and Multiculturalism in Australia*, The Parliament of the Commonwealth of Australia, Canberra, Australia

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