

University of Sydney Policy Reform Project

Research Paper for First Nations Economics: *What Policies Are Needed to Support the Economic Participation of First Nations Women in Entrepreneurship and Leadership Roles?*

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Acknowledgement of Country

We acknowledge the traditional custodianship and law of the Country on which the University of Sydney campuses stand, in particular the Gadigal people of the Eora Nation. We pay our respects to those who have cared and continue to care for Country, Aboriginal and Torres Strait Islander Elders past, present and emerging. Sovereignty was never ceded. It always was and always will be Aboriginal land.

About the Sydney Policy Reform Project

The Sydney Policy Reform Project ('Project') facilitates University of Sydney students to write research papers for policy organisations, and submissions to government inquiries, under supervision from University of Sydney academics. The Project is a volunteer, extra-curricular activity. The Project is an initiative of the Student Affairs and Engagement Team within the Faculty of Arts and Social Sciences, and the Division of Alumni and Development, at the University of Sydney. The Project is funded by a donor to the University of Sydney. Any inquiries about the Project or about this paper should be directed to the Administrator, Ms Maeve Cairns, at the following email address: <fass.studentaffairsandengagement@sydney.edu.au>.

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Policy Brief

Paper	Topic	Academic Supervisor
3FNE	What Policies Are Needed to Support the Economic Participation of First Nations Women in Entrepreneurship and Leadership Roles?	Dr Beatriz Carrillo Garcia

About First Nations Economics

First Nations Economics (FNE) is a national, Aboriginal-led charity registered with Supply Nation, committed to walking alongside Aboriginal and Torres Strait Islander communities to achieve self-determined prosperity. Our mission is to work collaboratively with partners as independent First Nations economic advisors to achieve the social, cultural and economic sovereignty of First Peoples. We are guided by the belief that our communities already hold the knowledge, cultural authority and solutions to create lasting change. Our role is to navigate the journey alongside them—providing culturally grounded, expert support to bring those solutions to life.

Established to respond to a critical need for Indigenous-led economic inclusion, FNE now plays a leading role in reshaping how government, corporate, and community sectors engage with, and invest in, First Nations prosperity. We offer professional services in economics, public policy, strategy, evaluation, governance, and capacity building, delivering high-impact outcomes while upholding the rights, protocols, and sovereignty of First Peoples. These services in turn support the delivery of our impact programs.

Our model is unique. We are committed to service excellence and equitable redistribution of power. FNE reinvests 100% of its profits into the economic development of community through our pro bono advisory, leadership programs, and education initiatives. Our Leah Armstrong Scholarship program, which empowers the self-determination of First Nations women to pursue tertiary education free from systemic and financial barriers, stands as a great embodiment of this commitment.

Since our inception, in two years we've:

- contributed over \$450,000 in direct community impact and helped attract more than \$800,000 investment in the community-controlled sector through our foundation, scholarships and pro bono work;
- delivered economic and strategic advisory support to more than 11 Aboriginal and Torres Strait Islander controlled community organisations across Australia at pro bono or accessible rates;

- formed partnerships with key organisations including Indigenous Business Australia (IBA), Commonwealth Bank, Financial Services Institute of Australasia (FINSIA), First Nations Foundation and others to support First Nations women to pursue careers in economics, finance and banking.
- supported three current scholars and one alumnus in self-determining their educational success through tertiary studies in areas such as economics, Indigenous business leadership and business management;
- provided opportunities of mentoring, employment and further training to a cohort of 95 First Nations women who are part of the broader Leah Armstrong Scholarship network;
- co-designed landmark policies and programs with First Nation communities, governments and corporate Australia, such as the 2025/26 NSW First Nations budget process, that safeguard Indigenous Data Sovereignty, Free, Prior and Informed Consent, and Indigenous Cultural and Intellectual Property;
- established over ten strategic partnerships with corporate, government, and First Nations businesses to drive collaboration and sustainability for First Nations communities;
- built a scalable, culturally safe model which is both reflective of our communities and recognised by government and industry as a best practice standard for values-aligned procurement and social impact.

FNE maintains a strong governance foundation. We are registered with the Australian Charities and Not-for-profits Commission (ACNC) and comply fully with ASIC requirements. Our financials are independently audited each year, and we operate under a constitution that mandates transparency, accountability, and community benefit.

Central to our governance is our Board of Directors, composed of all Aboriginal and majority-female members. This reflects our commitment to cultural authority, gender equity, and inclusive leadership. Our Board brings a breadth of expertise across domestic and family violence, foreign affairs and trade, public policy, law, economics, and community development. Board members play an active role in strategic decision-making, compliance, and maintaining the cultural integrity of our organisation. This leadership structure ensures that all decisions are grounded in lived experience, prioritise community voices, and drive the long-term well-being of First Nations people.

Background

Problem Statement: First Nations women are significantly underrepresented in entrepreneurship, leadership, and financial decision-making in Australia due to intersecting barriers including colonisation, systemic racism, gender inequality, and socio-economic exclusion. These barriers manifest as disproportionate challenges in accessing capital, policy blind spots in existing programs, geographical isolation, impacts of family and domestic violence/intergenerational trauma, and

unaccommodated caregiving/cultural responsibilities. Economic participation is a key dimension of self-determination, yet First Nations women remain significantly underrepresented in entrepreneurship, leadership, and financial decisionmaking across Australia. Despite their critical roles in community, cultural, and economic life, Aboriginal and Torres Strait Islander women continue to face intersecting barriers stemming from colonisation, systemic racism, gender inequality, and socio-economic exclusion. These structural and relational barriers limit opportunities for wealth creation, enterprise development, and leadership influence.

Empowering Aboriginal and Torres Strait Islander women to fully participate in the economy is not only a matter of equity but a strategic imperative for building stronger, more inclusive economies, particularly in regional and remote Australia. Policy frameworks must be redesigned to recognise the unique aspirations, cultural obligations, and collective leadership traditions that First Nations women bring to economic systems.

Several long-standing policy and institutional issues continue to undermine economic inclusion for First Nations women:

- Access to Capital: First Nations women face disproportionate challenges accessing credit, investment, and startup funding. Conventional risk assessment tools often fail to account for communal ownership, kinship structures, or non-traditional income flows.
- Policy Blind Spots: Many government programs and business support initiatives are designed using a one-size-fits-all model that does not address the intersecting impacts of race, gender, and geography. This limits uptake and effectiveness among Aboriginal and Torres Strait Islander women.
- Geographical Isolation: Many First Nations women live in regional and remote areas where access to enterprise support services, reliable digital connectivity, mentoring, and financial institutions is severely limited. This isolation amplifies barriers to networking, capital access, skills training, and visibility in procurement or leadership pipelines.
- Family and Domestic Violence and Intergenerational Trauma: Many First Nations women carry the burden of intergenerational trauma stemming from dispossession, removal policies, and systemic violence. Additionally, high rates of family and domestic violence create ongoing barriers to stability, safety, and economic independence. Survivors may face disrupted education or employment histories, unstable housing, and limited access to safe, trauma-informed financial services.
- Caregiving and Cultural Responsibilities: Women often balance economic aspirations with cultural obligations and caregiving roles, which are seldom accommodated in mainstream employment or enterprise policy settings.
- Leadership Underrepresentation: Despite being natural community leaders, First Nations women remain underrepresented in executive roles, boards, and

public-sector leadership positions. This contributes to a lack of influence over the very systems intended to support them.

Several national and state initiatives attempt to address economic inequality, though few are specifically designed for First Nations women:

- Closing the Gap: While updated targets now include economic participation, there are limited gender-specific metrics or funding pools.
- Women's Economic Security Package: A federal initiative supporting women's workforce participation, but with limited tailoring for Aboriginal and Torres Strait Islander women.
- Indigenous Business Australia (IBA) - Strong Women Strong Business Program: FNE is collaborating with IBA to strengthen the Strong Women Strong Business initiative, which provides targeted support to Aboriginal and Torres Strait Islander women entrepreneurs. The program aims to deliver business development workshops, mentoring, and networking opportunities.
- Indigenous Procurement Policy (IPP): This is a federal mechanism for supplier diversity in government contracts, but it lacks gender-focused targets or tracking of outcomes for First Nations women-led businesses.

There is growing momentum, led by Indigenous organisations, thought leaders, and allies, to reform economic systems and expand opportunities for First Nations women:

- Culturally Safe Financial Literacy Programs: Programs grounded in Indigenous values and learning styles are emerging to support women's financial capability and intergenerational wealth.
- Place-Based and Kinship-Responsive Enterprises: Social enterprises and cooperatives designed around kinship and community needs are gaining traction, offering models for inclusive development.
- Leadership Development Pathways: Initiatives like FNE's Nyami Balmunn and the Leah Armstrong Scholarship are building capacity and visibility for women in finance, governance, and entrepreneurship.
- Calls for Indigenous Data Sovereignty: Better gender-disaggregated data are needed to evaluate existing programs and design new interventions that reflect First Nations women's lived experiences.

Comparative insights from Indigenous women in Aotearoa (Maori), Canada (First Nations/Inuit/Métis), and the U.S. (Native American nations) show the value of:

- Dedicated funding streams for women's enterprise
- Indigenous women led investment funds
- Mentoring and governance development programs
- Legal recognition of collective and cultural economic models

These examples offer pathways Australia can adapt to increase the economic agency of First Nations women.

Research questions

The overarching question is: *What policies and programs best support Aboriginal and Torres Strait Islander women in starting, sustaining, and growing enterprises?*

Scope: We propose a focused review of the following mainstream and Indigenous-specific policies:

- Indigenous Business Australia - Strong Women Strong Business
- Women's Economic Security Package
- The Indigenous Procurement Policy (IPP) (with a gender lens)
- Closing the Gap
- Any programs (local, state based) that support entrepreneurship
- Any international case studies of similar initiatives

Parameters of the Research Question

- Focus on Aboriginal and Torres Strait Islander women across Australia's urban, regional, and remote contexts.
- Policies may include Economic development, entrepreneurship, leadership, financial capability, employment, and gender equity.
- Key Systems to be Examined:
 - Government-funded enterprise programs (e.g. Indigenous Business Australia,
 - Women's Economic Security Package, relevant state programs PP, grant eligibility)
 - Leadership pipelines in corporate, government, and community sectors
 - Financial education and inclusion programs
 - Social supports that enable participation (e.g. childcare, housing, mental health)
- Focus on current policy settings and developments within the last 5-10 years (2013~ 2025), including post-Closing the Gap reform period.
- National scope with illustrative examples from state-based or regional contexts (c.g. Victoria's Treaty process, NT leadership programs). Comparative international examples (e.g. Maori, Canadian First Nations) may be used sparingly to inform recommendations.

Key Deliverables

A report providing the evidence base on barriers and opportunities for First Nations women's economic participation.

We understand that students may not have deep cultural knowledge of Aboriginal and Torres Strait Islander peoples. We are not expecting culturally nuanced analysis—rather, we would value:

- A scan of current program design and delivery
- Assessment of the effectiveness of these programs for First Nations women
- Mapping of structural barriers and policy blind spots
- Suggestions for policy improvement or reform based on evidence

This report will highlight essential policy reforms and new initiatives to support First Nations women-led businesses, leadership, and intergenerational wealth creation. Concurrently it will be used to inform FNE's program development, outlining best practice and successful models derived from the research.

Preliminary Resources

- Wiyi Yani U Thangani (Women's Voices): Securing our Rights, Securing our Future - Australian Human Rights Commission (2020)
- The Gaps in the Gaps - First Nations Gender Justice Institute (2024)
- Closing the Gap: 2023 Implementation Plan - National Indigenous Australians Agency
- Indigenous Business Sector Strategy - National Indigenous Australians Agency
- Wiyi Yani U Thangani Institute Proposal - ANU First Nations Portfolio
- Leah Armstrong Scholarship Program Information - First Nations Economics
- WEF Global Gender Gap Report (with a focus on Indigenous data where available)

Executive Summary

This report examines the policies required to support the economic participation of First Nations women in entrepreneurship. Conducted in collaboration with First Nations Economics (FNE), an Aboriginal-led organisation prioritising self-determination and economic sovereignty, the report analyses both existing Australian frameworks and relevant international approaches. First Nations women face unique intersectional barriers to economic participation, including limited access to capital, caregiving responsibilities, intergenerational trauma, and underrepresentation in business and leadership.

The analysis evaluates four key initiatives: the National Agreement on Closing the Gap, the Women's Economic Security Package, the Indigenous Procurement Policy (IPP), and Strong Women Strong Business (SWSB). Each program was assessed against a consistent analytical framework. While SWSB provides the most direct support for First Nations women in business, other programs offer complementary pathways, such as procurement opportunities, mentoring, and socio-economic reforms. Across all initiatives, gaps remain in gender-disaggregated data, digital accessibility, and tailored support for women in remote or underrepresented sectors.

Collectively, these policies have the potential to create a more enabling environment if better integrated. Accordingly, the report proposes two key recommendations. Recommendation one calls for the establishment of an intersectional and targeted lens within existing national frameworks. It proposes developing a First Nations Women in Entrepreneurship Report, improving gender and cultural-sensitive data collection, embedding Indigenous methodologies such as yarning and storytelling, and investing in culturally grounded governance and mentoring frameworks. These measures would ensure that national strategies, such as the Women's Economic Security Package, move beyond tokenistic inclusion toward meaningful empowerment, self-determination, and recognition of Indigenous women's leadership.

Recommendation two advocates for adopting a Critical Ecological Model (CEM) to better understand the systemic factors shaping Indigenous women's entrepreneurship. This model coming from Bronfenbrenner's Ecological Systems Theory (Guy-Standing 2024) provides us with a framework to understand the vertical

relationality of an individual's social, political, cultural and economical environment. Applying the CEM would enable FNE and partner organisations to design holistic, data-informed programs that align with Indigenous values, support community wellbeing, and build long-term sustainability. Together, these recommendations promote an inclusive, culturally grounded, and evidence-based approach to Indigenous women's economic empowerment.

Introduction and Background

This report examines the policies needed to support First Nations women's economic participation in entrepreneurship and leadership. The project, undertaken with First Nations Economics (FNE)—an Aboriginal-led organisation prioritising self-determination and economic sovereignty—provides a comprehensive analysis of Australian frameworks and international best practices. It offers actionable insights for FNE and policymakers to enhance First Nations women's economic agency across remote, regional, and urban contexts. Strengthening entrepreneurship and leadership is not only about financial independence but also advances self-determination, wellbeing, and intergenerational prosperity. Success is often defined through holistic measures that value cultural continuity, social cohesion, and environmental responsibility, reflecting research showing that sustainable Indigenous enterprises integrate community wellbeing, cultural heritage, and ecology as core indicators of success (Bodle et al. 2018).

First Nations women face unique challenges to entrepreneurship and leadership due to intersectional barriers (Ryan 2020). These include limited access to capital, underrepresentation in policy, geographical isolation, caregiving responsibilities, intergenerational trauma, family and domestic violence, and restricted leadership opportunities (Menzies et al. 2024). As of 2021, women made up 36% of the Indigenous business sector, up slightly from 33% in 2016 (Prestipino 2024). This slow progress underscores the need for targeted, gender-responsive, and culturally grounded reform. Recognising these intersecting challenges is crucial, as generic economic frameworks often overlook the complexity of First Nations women's experiences.

The analysis of policies and programs that empower First Nations women's entrepreneurship is not only beneficial for women themselves but also fundamental to their communities. Evidence from Canada's National Aboriginal Capital Corporations Association (NACCA 2020) shows that investing in Indigenous women increased family incomes by 60%, improved employment conditions by 52%, and strengthened social supports by 37%. As primary carers and community anchors, women's economic success directly contributes to collective resilience and equity (NACCA

2020). Supporting First Nations women in business thus promotes not only gender equality but a more inclusive, sustainable, and redistributive economic future for Indigenous communities. This evidence underscores the imperative to strengthen entrepreneurship and leadership opportunities for Australian First Nations women.

Key Terms

- Economic participation refers to involvement in entrepreneurial, managerial, or leadership roles that generate wealth and influence decision-making (Australian Government 2020).
- Self-determination is the right of First Nations peoples to control their economic, social, and cultural development (Australian Government 2020).
- Intersectional barriers are overlapping systemic, social, and cultural challenges that compound disadvantage (Australian Government 2020).
- Longitudinal evaluation measures the same group over time to track changes and trends (NSW Department of Education 2024).
- The Critical Ecological Model (CEM), based on Bronfenbrenner's Ecological Systems Theory, posits that individual development is shaped by interconnected systems from immediate environments (e.g. family) to broader social structures (Guy-Evans 2024).

Methodology

This report uses a desktop-based policy analysis, applying a consistent analytical framework to evaluate Australian policies and programs relevant to First Nations women's economic participation. The reflexive approach recognises Indigenous self-determination and sovereignty in policy design and implementation. Each initiative is assessed to identify patterns, gaps, and best practices without relying on database searches. The method acknowledges limitations in publicly available data—especially gender- and region-specific gaps—and emphasises the need to centre First Nations women's lived experiences and priorities in future policy development.

The analysis begins by evaluating current Australian policies and programs aligned with FNE's recommendations, highlighting gaps and strengths to inform best practice.

- 1. National Agreement on Closing the Gap (2020–onwards):** Examined alongside the 2024 Commonwealth Annual Report and 2025 Implementation Plan to assess federal government engagement with Indigenous economic participation (Commonwealth of Australia 2024; 2025).
- 2. Women's Economic Security Package (2018–onwards):** Reviewed for relevance to the distinct socio-economic and cultural contexts of First Nations women (Department of the Prime Minister and Cabinet 2018).
- 3. Indigenous Procurement Policy (2025):** Analysed for procurement outcomes and the application of Minimum Mandatory Requirements (MMR) for Indigenous participation (National Indigenous Australians Agency 2023; 2025).
- 4. Strong Women Strong Business (2018–onwards):** Evaluated for its targeted focus on First Nations women in business and entrepreneurship (IBA 2024).

Each initiative was assessed using a consistent analytical framework, capturing:

- Name of Policy/Program
- Lead agency/organisation
- Target group(s)
- Policy/program objectives
- Key mechanisms/supports
- Gender-specific focus
- Impact on First Nations women in business
- Strengths
- Gaps/limitations
- Opportunities for reform

The analysis also incorporates international case studies, including Brazil and Canada, to offer a best practice framework for integrating social, cultural, environmental and structural considerations into policy and program design. These comparative insights inform the final recommendations, emphasising strategies that are culturally responsive, gender-sensitive, and conducive to long-term economic and leadership development for First Nations women.

Analysis of Existing Initiatives

Closing the Gap

Name of Policy/Program

National Agreement on Closing the Gap (2020–ongoing), including the Commonwealth's 2024 Annual Report and 2025 Implementation Plan.

Lead Agency/Organisation

Joint Council on Closing the Gap, shared between the Commonwealth, states and territories, and the Coalition of Aboriginal and Torres Strait Islander Peak Organisations.

Target Group(s)

Aboriginal and Torres Strait Islander peoples across Australia. While women are included, there is no consistent or explicit focus on Indigenous women in business.

Policy/Program Objectives

The Agreement aims to reduce disadvantage and promote equality for First Nations peoples through 19 socio-economic targets across health, education, safety, and economic participation. The 2024–25 reports outline new priorities including Indigenous Procurement Policy reform, a First Nations Economic Partnership Framework, and a Women in Business Pilot.

Key Mechanisms/Supports

- Shared decision-making with Indigenous communities and representative organisations.
- Partnerships with Aboriginal and Torres Strait Islander businesses to strengthen service delivery.
- Employment initiatives such as the Indigenous Skills and Employment Program and Parent Pathways.

- Expanded Indigenous Business Australia (IBA) functions for capital access and home loans.
- Gender-related initiatives: \$3m to the Wiyi Yani U Thangani Institute and 770 women's ranger roles.

Gender-Specific Focus

While the original framework lacked a gender lens, recent reforms—Working for Women, Wiyi Yani U Thangani, and the upcoming Women in Business Pilot—signal emerging recognition of women's needs. However, most outcome targets remain gender-neutral, and no disaggregated data tracks women's business participation.

Impact on First Nations Women in Business

As of 2021, women comprised 36% of the Indigenous business sector, up from 33% in 2016. Closing the Gap has indirectly supported this growth through job creation, IBA reforms, and community-controlled service delivery. Yet progress remains slow, with only four of 19 outcome targets on track, and limited evidence of direct impact on women's entrepreneurship.

Strengths

- Embeds shared decision-making with Indigenous partners.
- Introduces gender initiatives such as Wiyi Yani U Thangani and Women in Business Pilot.
- Strengthens wrap-around supports acknowledging caregiving and trauma barriers.
- Expands economic opportunities via IBA and ranger roles.

Gaps/Limitations

- Absence of gender-disaggregated data and business participation metrics.
- Minimal focus on women's entrepreneurship or regional disparities.

- Weak integration between violence prevention and economic participation.
- Limited accountability for implementation—only four targets on track (Mokak & Siegel-Brown 2024).

Opportunities for Reform

- Embed a gender lens and report on women's economic participation by region.
- Scale the Women in Business Pilot nationally with long-term funding.
- Integrate financial security and safety policies as prerequisites for entrepreneurship.
- Strengthen co-design with Indigenous women-led organisations to ensure relevance and sustainability.

Women's Economic Security Package

Leading agency/organisation

The lead agency is the Australian Government, specifically the Office for Women (Australian Government 2024). The National Aboriginal and Torres Strait Islander Women's Alliance (NATSIWA) and the Coalition of Peaks act as supporting agencies in developing guidelines on culturally safe approaches to addressing domestic violence, housing, and employment barriers (Economic Security4Women 2018).

Target Groups

The policy primarily implements measures intended to support all women nationally.

Policy Objectives

The policy aims to promote gendered economic equality and enhance women's financial security. Economic security is defined as consistent access to essential living costs such as housing, food, and healthcare (Economic Security4Women 2018). It also includes financial stability through education, training, and employment opportunities, enabling women to build sustainable livelihoods (Economic Security4Women 2018).

Key Mechanisms

- Tax relief to support women's workforce participation, particularly among low- and middle-income earners (Australian Government 2024).
- Inclusion of gender equality as an objective of the Fair Work Act 2009 via the Secure Jobs, Better Pay reforms, ensuring gender equality is considered in Fair Work Commission decisions (Australian Government 2024).
- Encouragement of private sector gender equality in pay, leadership, and career opportunities (Australian Government 2024).
- Expansion of eligibility for the Parent Payment (Single) and reforms to the child support system to improve financial outcomes for single parents, the majority of whom are women (Australian Government 2024).
- The policy responds to the Senate inquiry into missing and murdered First Nations women and aims to end violence against them (Commonwealth of Australia 2025).
- From 2025–26, \$842.6 million will be invested over six years through the Northern Territory Remote Aboriginal Investment program, in partnership with the NT Government and Aboriginal Peak Organisations NT, to improve safety and wellbeing services for First Nations women, children, and families (Commonwealth of Australia 2025). Additional funding for Aboriginal Community Controlled Children and Family Centres will strengthen community-led safety initiatives and may indirectly support enterprise development by empowering women to manage local resources.

Gender-Specific Focus

The policy explicitly targets women, promoting financial security and independence while supporting victims of domestic violence and single mothers. However, mechanisms directed at First Nations women primarily address family and safety outcomes rather than their participation in business or enterprise development.

Impact on First Nations Women in Business

The policy's direct impact on First Nations women in business is minimal. Nonetheless, investment in infrastructure and community-led initiatives has the potential to create a foundation for future enterprise development among First Nations women.

Strengths

- Promotes gendered financial security and equality.
- Invests in community-controlled services and infrastructure that can indirectly empower First Nations women.
- Supports victims of domestic abuse, helping prevent financial vulnerability.
- Offers potential pathways from financial stability to enterprise participation.

Gaps/Limitations

- Financial support measures focus primarily on domestic violence victims and single parents.
- Limited mechanisms directly support First Nations women's economic or business development.

Opportunities for Reform

- Expand the policy to provide comprehensive and targeted support for First Nations women beyond family welfare.
- Avoid short-term “band-aid” solutions by addressing systemic barriers to women's long-term economic independence.
- Complement efforts to close the gender pay gap with programs that enable women to create independent income sources, such as small enterprises.

Indigenous Policy Procurement

Name of Policy/Program

2025 Indigenous Procurement Policy (IPP)

Lead Agency/Organisation

A federal initiative overseen by the National Indigenous Australians Agency (NIAA) and implemented through the Indigenous Procurement Policy Reporting Solution (IPPRS). It applies across all Commonwealth portfolios under the Department of the Prime Minister and Cabinet (PM&C).

Target Group(s)

- Indigenous-owned businesses (minimum 51% ownership, certified by Supply Nation)
- Joint ventures delivering projects in remote areas
- Indigenous employees under high-value contracts

Policy/Program Objectives

The IPP aims to increase Indigenous economic participation by:

- Expanding Indigenous business involvement in Commonwealth contracts
- Building business capability to compete in mainstream markets
- Increasing Indigenous employment through mandatory participation
- Ensuring value-for-money procurement that maximises Indigenous inclusion

Key Mechanisms/Supports

- Annual targets: 3% of eligible procurements awarded to Indigenous businesses each year

- Mandatory Set Aside (MSA): Indigenous enterprises given first opportunity to bid for contracts (\$80,000–\$200,000)
- Mandatory Minimum Requirements (MMR): High-value contracts (\$7.5m+) must include Indigenous workforce and subcontracting targets
- Procurement exemptions: 16 exemptions supporting Indigenous SMEs

Gender-Specific Focus

The IPP is gender-neutral with no gender-specific component or gender-disaggregated outcomes.

Impact on First Nations Women in Business

First Nations women-led businesses remain underrepresented due to the policy's sectoral focus and lack of a gender lens. Many operate in industries outside procurement targets, limiting access to contracts. The absence of social and cultural value recognition further obscures women's contributions. Integrating gender-sensitive measures, diversifying eligible sectors, and valuing community outcomes could improve participation and leadership among Indigenous women entrepreneurs.

Strengths

- Over \$9.5 billion and 64,000 contracts awarded to 3,900+ Indigenous businesses since 2020 (NIAA 2024)
- Builds pathways for Indigenous enterprises to gain experience and credibility in mainstream markets
- Creates measurable participation through mandatory procurement and employment targets

Gaps/Limitations

- Gender exclusion: No mechanisms or reporting for women-led enterprises
- Measurement bias: Focus on contract volume/value, not social or long-term impact

- Joint venture reliance: Risks reducing Indigenous control
- Industry bias: Favors defence, home affairs, and social services, excluding sectors where Indigenous women are active (community services, culture, tourism)

Opportunities for Reform

- Integrate socio-cultural value: Recognise traditional knowledge, cultural heritage, and community impact in procurement criteria
- Apply a gender lens: Introduce set-asides and mentoring for women-led Indigenous businesses
- Improve accountability: Track gender-disaggregated data in IPP reporting
- Support collaboration: Build networks for Indigenous women entrepreneurs to enhance visibility and contract readiness

Strong Women Strong Business

Name of Policy/Program

Strong Women Strong Business (SWSB), aligned with Wiyi Yani U Thangani (Women's Voices), a national framework developed by the Australian Human Rights Commission (AHRC).

Lead Agency/Organisation

Indigenous Business Australia (IBA), a statutory authority advancing the economic self-determination of Aboriginal and Torres Strait Islander peoples through business, housing, and investment.

Target Group(s)

First Nations women in business, including established entrepreneurs and aspiring business owners.

Policy/Program Objectives

Strengthen economic empowerment and financial confidence of First Nations women, build sustainable entrepreneurship capacity, foster professional networks, and create culturally safe spaces for sharing experiences. Aligns with Wiyi Yani U Thangani's goal of placing women's leadership at the centre of economic and social development.

Key Mechanisms/Supports

- Networking: Culturally safe peer and intergenerational connections.
- Mentorship: Platform for mentor/mentee relationships with culturally grounded guidance.
- Capacity building: Workshops and newsletters combining business skill development and peer exchange.
- Financial support: Sponsorships for conferences, training, and visibility opportunities.
- Systemic advocacy: Links program delivery to national policy reform through Wiyi Yani U Thangani Institute.

Gender-Specific Focus

Explicitly designed for First Nations women, recognising their dual roles as business leaders and community anchors. Integrates cultural responsibilities with entrepreneurial development.

Impact on First Nations Women in Business

- Network growth from 2,300 to 2,691 participants; mentor/mentee platform expanded to 1,005 members in 2023-24.
- Eight professional development workshops and quarterly newsletter delivered; \$18,000 in sponsorship funding allocated in 2023-24.
- Provides a culturally safe environment to strengthen confidence, visibility, and leadership.

- New wellbeing measurement framework piloted in 2023–24 to track financial and community outcomes.

Strengths

- Holistic, culturally grounded design recognising women's community and business roles.
- Scalable digital mentorship and resource-sharing platforms.
- Innovative wellbeing measurement framework reflecting Indigenous definitions of success beyond economic indicators.

Gaps/Limitations

- Limited longitudinal data reported on business outcomes, sustainability, and community impact.
- Accessibility challenges for women in remote areas and limited attention to intersectional needs (disability, LGBTQIA+, younger entrepreneurs).
- Entity-level reporting reduces program-specific visibility of outcomes.
- No recent national in-person conference reported, raising concerns about long-term momentum.

Opportunities for Reform

- Expand partnerships with mainstream networks to improve access to capital, markets, and procurement pathways.
- Embed longitudinal evaluation frameworks to track wealth building, resilience, and intergenerational impacts.
- Report program-level and demographic data disaggregation.
- Leverage IBA's influence to advocate for systemic reforms in procurement and capital access aligned with Wiyi Yani U Thangani principles.

Comparing Domestic Initiatives

All four initiatives aim to improve economic participation, though different approaches. Strong Women Strong Business (SWSB) and the Indigenous Procurement Policy (IPP) focus on empowerment via direct business support, Closing the Gap promotes broad socio-economic reforms, and the Women's Economic Security Package primarily seeks to establish financial security. Collectively, the policies address structural barriers such as the gender pay gap, exclusion from procurement, and caregiving responsibilities. Each acknowledges the importance of Indigenous-led solutions, although some prioritise this more explicitly than others.

While none of the policies are exclusively focused on First Nations women, all contain mechanisms that affect them. Examples include procurement opportunities under the IPP, the targeted Women in Business Pilot within Closing the Gap, culturally grounded entrepreneurship programs in SWSB, and partnerships with the Coalition of Peaks through the Women's Economic Security Package. Of these, SWSB provides the most direct support for First Nations women, yet the other policies have potential to be leveraged to strengthen Indigenous women-led enterprises.

A common limitation across the policies is the lack of robust measurement of outcomes for First Nations women in business. Both Closing the Gap and SWSB include programs with potential to support women in entrepreneurship, but these are limited in reach. Further, all policies could better address digital access and infrastructure barriers, which are critical for enabling participation in remote and regional communities. These challenges extend beyond the scope of individual programs and should instead be recognised as cross-sector priorities and key opportunities for advocacy to ensure equitable access to entrepreneurial ecosystems.

If better integrated, these four policies collectively have the potential to form a cohesive national framework. Currently, each operates largely in isolation, which limits long-term impact. Stronger coordination could create an enabling environment that more effectively supports First Nations women's participation in entrepreneurship and leadership roles, ensuring both scalability and sustainability of outcomes.

Policy/Program	Gender Specific Focus	Impact on FN Women's Business	Key Strengths	Key Gaps / Limitations
National Agreement on Closing the Gap (2020–ongoing)	Moderate (recent initiatives such as Women in Business Pilot, Wiyi Yani U Thangani Institute)	Moderate (indirect support via job creation, mentoring, IBA reform)	Shared decision-making, wrap-around support, emerging gender initiatives	Most targets gender-neutral, limited monitoring of women in business, slow progress
Women's Economic Security Package (2018–ongoing)	Weak (primarily family-focused, not specific to business)	Weak (potential via NT Remote Aboriginal Investment, social support)	Promotes financial security, addresses domestic violence and single-parent households	Minimal focus on entrepreneurship, gendered economic barriers, or long-term business participation
Indigenous Procurement Policy (IPP, 2025)	Weak (no explicit gender lens)	Moderate (systemic opportunities but women-led businesses underrepresented)	Large-scale procurement, economic participation targets, MMR and MSA mechanisms	Limited to certain sectors, reliance on joint ventures, no recognition of social/cultural contributions, underrepresentation of women-led enterprises
Strong Women Strong Business (2018–ongoing)	Strong (explicitly designed for First Nations women)	Strong (mentoring, networks, workshops, sponsorships, wellbeing framework)	Culturally grounded, holistic, scalable, focuses on leadership and community impact	Limited longitudinal outcome data, accessibility for remote participants, intersectional gaps, program-level visibility reduced

Table 1: Comparison of Key Policies Supporting First Nations Women's Economic Participation

International Case Studies

Canada International Case Study

Studying Indigenous women's entrepreneurship in Canada offers valuable insights for strengthening First Nations women's economic empowerment in Australia. In Canada, Indigenous women represent around 40% of all Indigenous entrepreneurs, with many operating small, service-oriented or culturally grounded businesses that integrate traditional knowledge and community values. However, they continue to face systemic barriers such as limited access to finance, restrictive property laws, and gendered social expectations, challenges closely mirrored in the Australian context. The Canadian experience demonstrates how targeted policy mechanisms, including Indigenous-led financial institutions, culturally safe mentorship networks, and community-driven enterprise models, can foster economic participation while respecting cultural obligations. Analysing these approaches provides a strong foundation for developing best-practice frameworks in Australia that better support First Nations women in entrepreneurship, by focusing on their community's role and cultural responsibilities, as well as the importance of relational systems of kinship and community.

Policies/Reports

- The State of Women's Entrepreneurship in Canada (WEKH 2024).
- The Indigenous Women's Entrepreneurs Report (NACCA 2020).
- The Mikwam Makwa Ikwe (Ice Bear Woman) - A National Needs Analysis on Indigenous Women's Entrepreneurship (WEKH 2021).

Brazil International Case Study

While the lack of nationwide disaggregated data reveals a major statistical gap, Brazil remains a key player in the global sustainability agenda, leading the G20 Bioeconomy Initiative and hosting the 2025 World Circular Economy Forum (G20 2024). Within this context, *Parentas Que Fazem* (Kin Women Who Make), a grassroots program by the not-for-profit Fundação Amazônia Sustentável (FAS), exemplifies emerging best

practice at the intersection of Indigenous women's enterprise and the "bioeconomy" – entrepreneurship rooted in sociobiodiversity, cultural continuity, and collective wellbeing (FAS 2024).

The initiative mapped 118 Indigenous women-led businesses across nine Amazonian states to identify investment priorities. Five women's networks received financial support, and three Digital Inclusion Centres were created to build skills in finance, project design, and marketing (FAS 2024). The program addresses the data gap through participatory mapping while strengthening an enterprise model aligned with ecological cycles and cultural values rather than market demand. As one participant said, "the forest pushes the economy" (Portal Amazônia 2025), underscoring how Indigenous women's enterprises are guided by natural cycles and respect for non-human kin. This philosophy integrates economy, culture, and ecology, positioning *Parentas Que Fazem* as a living example of regenerative entrepreneurship.

Recommendations

This research recognises that many of the barriers affecting First Nations women's participation in entrepreneurship are structural and cross-sectoral, requiring coordinated policy responses beyond the scope of individual organisations (Bodle et al. 2018). These include persistent inequities in digital access, access to capital, data sovereignty and visibility, and cultural governance. Addressing these systemic challenges is essential to enable the sustainability of Indigenous-led entrepreneurship programs. Considering these interrelated dimensions, the following recommendations propose both structural reforms and practical strategies that can inform policy development and guide FNE's future advocacy and program design.

Recommendation 1: Establish an Intersectional and Targeted Lens for First Nations Women within Existing Frameworks

Proposal

Develop a First Nations Women in Entrepreneurship Report to enhance voice, representation, and visibility within national economic frameworks. This targeted report would mirror initiatives such as Canada's State of Women's Entrepreneurship Report (2024) and provide evidence-based insights into the distinct realities of First Nations women entrepreneurs in Australia.

Rationale

As highlighted by Watson (2011), Indigenous inclusion often remains procedural, limited to token participation that maintains systemic exclusion within dominant frameworks. To move beyond this, policy must actively account for the intersection of gender, culture, and Indigeneity. Similarly, Smith-Hunter and Hunter (2013) emphasize that disparities between Indigenous women and men's economic outcomes stem not from participation rates alone, but from the quality of opportunities, gendered roles, and health and labour conditions, factors that remain statistically invisible unless directly addressed. Finally, as noted by the Women's Entrepreneurship Knowledge Hub (WEKH 2021), acknowledging systemic biases is

the first step toward building an innovation ecosystem that is genuinely inclusive and equitable.

Implementation

- **Integrate a First Nations women's entrepreneurship lens:** analyse existing strategies such as the Gender-Equitable Procurement, Supply Chain Strategy (2024–2025), or the Strong Women, Strong Business (SWSB) initiative, ensuring Indigenous women's businesses receive tailored support.
- **Adopt intersectional data collection practices:** inspired by NACCA's Indigenous Women Entrepreneurs Report (2020) to capture Indigenous women's community responsibilities and leadership.
 - **Adapt frameworks from Parentas Que Fazem initiative:** data collection is central in strengthening business success and embedding cultural governance (FAS 2024). This will aid in identifying investment priorities in Indigenous women-led businesses.
 - **Embed Indigenous methodologies:** include yarning circles, storytelling, and community consultations to ground findings in lived experience and relational accountability.
- **Establish culturally informed business mentoring and support programmes:** Extend WESP policies beyond crisis support to promote long-term growth and financial security. Partner with organisations like NATISWA and the Coalition of Peaks (Australian Government 2024) to develop an Indigenous Women's Enterprise program that provides services that reflect the Indigenous business model involving the Owner, Board, Extended Family, and Community (Jarrett 2021).
- **Invest in Indigenous governance frameworks to support enterprise funding:** Investments in the Northern Territory, including the Remote Aboriginal Investment and Aboriginal Community Controlled Children and Family Centres, should support enterprise funding, seed capital, infrastructure, and training programs. Funds should follow Indigenous decision-making

methods, utilising the Cultural Match for community legitimacy (Jarrett 2021). Funding distribution should prioritise Public Spirited Leadership, prioritising collective interests (Jarrett 2021).

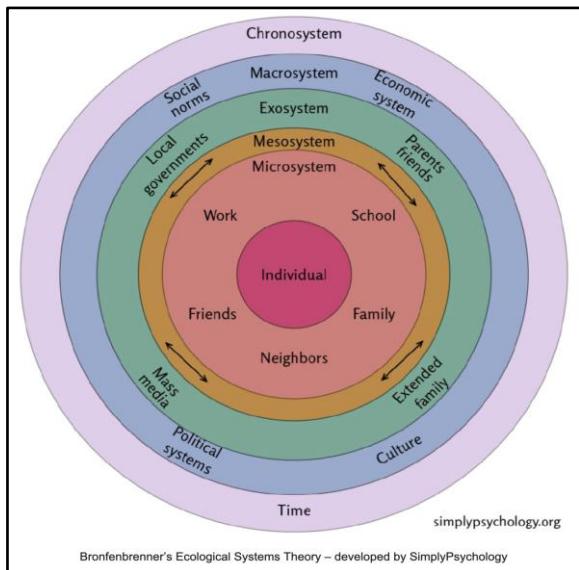
- **Rights-based approach to economic self-sufficiency:** Incorporating a Right to Economic Autonomy into the WESP would challenge institutional assumptions about First Nations women (Jarrett 2021). It would require organisations to integrate Indigenous culture and values into system reforms to meet sustainable goals and expand the WESP's aim from labour force participation to include business ownership as a form of self-determination

Expected Outcomes

- Enhanced national data infrastructure and visibility of Indigenous women-led enterprises, supporting identification and remediation of policy blind spots through an Indigenous gendered lens.
 - Enable Women's Economic Security Package (WESP), to tailor specific needs for Indigenous women.
- Stronger collaboration between government, industry, and Indigenous organizations through a shared, evidence-based framework for culturally inclusive entrepreneurship.
- Investing in Indigenous governance frameworks such as self-governance, the cultural match principle, public spirited leadership, and sustainable strategic planning (Jarrett 2021) helps organisations that work with Indigenous-run enterprises to change their perception of Indigenous businesses' capabilities and reduce uncertainty for those managing the enterprises.
- Implementing a rights-based approach to economic self-sufficiency recognises both Indigenous women's autonomy and respects their unique historical context, where participating in enterprise development and ownership provides a sense of self-determination (Jarrett 2021).

Recommendation 2: Apply a Critical Ecological Model (CEM) to Understand Indigenous Women's Experiences in Entrepreneurship

Proposal



Adopt a Critical Ecological Model (CEM) as a guiding framework to analyse Indigenous women's experiences in entrepreneurship (Guy-Standing 2024). This model promotes a system-wide, culturally grounded understanding that can inform the design of culturally safe, inclusive, and responsive policies and programs for First Nations women in business, following 5 different layers

Figure 1: A Microsystem, Mesosystem, Exosystem, Macrosystem and Chronosystem.

Rationale

This recommendation aligns with *Women's Standpoint Theory*, it emphasises the importance of centering Indigenous women's knowledge and rejecting universal assumptions or stereotypes about women's experiences (Moreton-Robinson 2013). In alignment with the CEM, this perspective sustains the need for a multifaceted approach that addresses equality and inclusion at individual, community (microsystems), institutional (exosystems) and systemic levels (macrosystems) through time (chronosystems). In practice, international examples such as *Parentas Que Fazem* in Brazil (Kin Women Who Make) demonstrate how Indigenous women's enterprises can align production and metrics of success with ecological and cultural values rather than solely market demands. This approach mirrors SWSB's focus on mentorship and community connection.

Implementation

- **Conduct a multi-layered analysis of Indigenous women's entrepreneurship:** Identify barriers and strengths of First Nations Women's within 5 relational layers.
 - **Microsystems:** Integrate into policy design an understanding of specific vulnerabilities such as geographical isolation, family and domestic violence, intergenerational trauma, caregiving, and cultural responsibilities.
 - **Mesosystems/Exosystems:** Develop culturally safe programs that support Indigenous women in business without fear of exploitation, erasure, or cultural disconnection. Organisations working with First Nations enterprises to commit to the learning, reducing power imbalances, and engaging in two-way, culturally informed dialogue (Jarrett 2021).
 - **Macrosystems:** Ensure that business and economic policies, such as IPP, foreground relational ethics, care, reciprocity, and responsibility to community and Country, rather than privileging competition or profit.
 - **Chronosystems:** Implement systematic data collection and longitudinal evaluation of participating enterprises to track changes and identify trends over time.
- Use the CEM framework to mediate tensions between cultural practices and mainstream business expectations, centring women's own priorities, aspirations, and definitions of success. Closely aligned with women's developmental processes through time.

Expected Outcomes

- A holistic and authentic representation of First Nations women's entrepreneurial realities.

- Policy and program frameworks that enhance cultural safety and wellbeing while supporting economic empowerment.
- Strengthened coherence between Indigenous cultural values, ecological sustainability, and national entrepreneurship ecosystems.
- Enhanced evidence base to monitor economic and cultural impacts over time, enabling policymakers and Indigenous organisations more responsive, data-informed policy and program adjustments.

Conclusion: The Way Forward

This report demonstrates that while multiple national initiatives, such as the Indigenous Procurement Policy, Strong Women Strong Business, the Women's Economic Security Package, and the National Agreement on Closing the Gap, provide partial support for First Nations women's economic participation, their fragmented design and limited intersectional focus constrain long-term impact. Strengthening entrepreneurship and leadership among First Nations women requires policies that recognise the interconnection between culture, gender, and economic autonomy.

Implementing a targeted First Nations Women in Entrepreneurship Report and adopting a Critical Ecological Model (CEM) approach would embed culturally grounded, data-informed practices across policy frameworks. These steps would not only elevate Indigenous women's leadership but also foster stronger, more self-determined communities. True economic empowerment for First Nations women is achieved when systems reflect their voices, values, and visions, ensuring inclusion is not symbolic, but structural and enduring.

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