



Department for Women

**Women in small business in NSW-
a statistical profile**

August 2002

Introduction

Because of the importance of small business to the NSW economy, the NSW Government has a strong commitment to supporting small business expansion and development. This support is manifested in a range of Government programs to help small businesses build their capacity by promoting technology, innovation and exporting, thereby raising the international competitiveness of the small business sector.

The Government, business organisations and women's community organisations invest considerable resources in programs to assist women to set up, operate and expand small businesses. An up-to-date analysis of women in small business can help organisations to assess whether existing programs are targeting the current needs of women in small business, and to ensure that any new programs they develop are responsive to these needs.

The Department for Women has an interest in investigating the position of women in small business from a number of viewpoints.

Firstly, the Department has as one of its corporate objectives the achievement of

safe, inclusive and economically developed communities in which women are full and equal participants.

The position of women in small business is of interest because small business can potentially afford women the opportunity not only for economic self-sufficiency but also to contribute to the economic development of their communities.

Secondly, the Department has as one of its objectives the achievement of

services appropriate to women and girls, where partnerships with government and private sector agencies are strengthened, so that women and girls have access to services designed for them...

By providing current information on the position and needs of women in small business, the Department can assist government, community and business organisations which provide services to small business to better meet their service needs.

Finally, the Department for Women aims to develop

learning communities in which an evidence based approach to policy, research and evaluation result in collaborative and policy relevant research that contributes to social justice for women.

In conducting this research, the Department seeks to contribute to an informed approach to the development of policies and programs designed to improve the position of women in small business.

As women enter small business in NSW in increasing numbers, it is timely to investigate trends and current issues for women in business. We need to establish whether women differ from men in the way they participate in small business, and, if they do, what the implications are for programs which support women in small business in NSW.

This report is intended to provide a detailed statistical profile of women in small business in NSW. Where relevant, the NSW data will be placed in the Australian context.

The data used in this report is drawn from the most current available ABS data on small business and small business operators. It relies on the definitions of 'small business' and 'small business operators' used in these reports.¹ Unless otherwise indicated, the data provided in this report is for NSW. For some items, data is only available for Australia as a whole, and in this case it will be identified as such in the text.

The place of small business in the Australian and NSW economy

It is useful to begin by placing women in small business in the broader context of small business and its place in the NSW economy.

Small business is an important and growing sector in the Australian and NSW economies.²

Employment

Half of all small businesses are classified as employing small businesses.³ However, this figure is based on operators who are working directors being counted as employees⁴. Counting both operators and non-operator employees, small business accounts for approximately half of all people working in private sector businesses in Australia and NSW. The small business sector provides work for 1.1 million NSW residents and for 3.2 million Australians.⁵

Counting only non-operator employees, small business provides 1.7 million jobs in Australia, 584,225 of which are in NSW. This represents 25% of all jobs in Australia, and 27% of all jobs in NSW.⁶

Economic contribution

The NSW small business sector is currently estimated to make up 30% of the NSW Gross State Product.⁷

Women small business operators- numbers and proportions

There is an increasing number of women small business operators in NSW.⁸ For the period 1999-2001, the rate of growth in women small business operators exceeded that of men. This markedly reversed a trend in 1997-99 towards a decline in the growth of women operators. The rate of growth of male operators was been stable over the same period.⁹

However, women are still a minority of NSW small business operators.¹⁰ Furthermore, the proportion of NSW small business operators who are women is less now than it was five years ago.¹¹

Women's representation amongst small business operators is considerably lower than that of women in the general workforce. Conversely, men's representation amongst small business operators is considerably higher than their representation in the general workforce.¹²

2. Place of women operators in small business

The proportion of small business operators who are women does not translate into a similar proportion of small businesses being operated by women only. A small proportion of small businesses are operated 'only or predominantly' by women.¹³ The available data identifying those businesses that are operated only by women shows a tiny proportion of small businesses being in this category.¹⁴

Most small businesses are operated only or predominantly by men. The next most common pattern is equal male and female operation; the least common is only or predominantly female operation¹⁵. This is not changing significantly.¹⁶

For Australia, half of all small businesses are run by both men and women. The vast majority of these (44% of all small businesses) are run by a husband and wife team.¹⁷

3. Worker status in the business of women operators

Three major worker status categories of operator are identified in key ABS small business statistics: own account workers, employers and working directors. Own account workers are operators in non-employing unincorporated businesses, employers are operators of unincorporated businesses who have employees, and working directors are operators of incorporated businesses.¹⁸

In NSW, male and female business operators are found in similar proportions across the three worker status categories. Women have since 1997 decreased their representation in the own account worker and employer categories and increased their representation in the working director category. The representation of male operators across the three categories has not changed significantly during this period.¹⁹

4. Legal structure of businesses with women operators

The majority of small business operators, both male and female, work in unincorporated businesses. The ratio is approximately 60:40 for operators of unincorporated and incorporated businesses.

Women operators are as likely as male operators to be working in incorporated businesses. In NSW, women operators are in fact slightly more likely than males to be working in incorporated businesses.²⁰

5. Influence of women in the small businesses they operate.

Women do not have a level of influence in their businesses that is in proportion to their numerical representation as small business operators.

While almost half of all Australian small businesses are operated only or predominantly by women or equally by men and women, 1996 Australian data show that women play a leading or equal leading role in decision-making in only one quarter of all small businesses. By comparison, the proportion of Australian small businesses operated only or predominantly by men or equally by men and women (82%) is reflected in a similar proportion of men playing a leading or equal leading role in decision-making in small businesses (87%).

Extracting from these figures those businesses in which men or women have a sole leading role rather than a shared leading role, the contrast between the sexes is even more dramatic. Men play a sole leading role in 74% of small businesses and women play a sole leading role in 13% of small businesses.²¹

More recent data is available on decision-making roles in small businesses.²² For those small businesses for which data is available, the picture for both Australia and NSW is that in businesses with a single major decision maker, the decision maker is almost invariably male²³.

6. Size of small businesses operated by women

The vast majority of Australian small businesses operated only or predominantly by women are micro-businesses (either non-employing businesses or businesses employing 1-4 employees). This does not differ significantly from the proportion of businesses operated only or predominantly by men that are micro-businesses.²⁴

Within the micro-business category, businesses operated only or predominantly by women are somewhat more likely than businesses operated only or predominantly by men to be non-employing businesses, and slightly less likely to be businesses with 1-4 employees.²⁵

A very small number of businesses operated only or predominantly by women or only or predominantly by men employ 5-19 employees. The most likely combination to operate these 'larger' small businesses is that of equal male and female operators. 19% of these equal male/female operated businesses employ 5-20 employees.²⁶

These patterns have not changed significantly over the last 4 years²⁷.

7. Hours worked in the business

Far fewer women small business operators than male operators work full-time in their businesses, and the proportion of women operators working full-time is falling. The proportions of male operators working part-time and full-time is not changing.²⁸

Women small business operators are more likely than women employees in the general workforce to work part-time, and less likely than women employees in the general workforce to work full-time. Male small business operators work full-time and part-time in similar proportions to men in the general workforce.²⁹

When women small business operators work full-time, they tend to work fewer hours than male small business operators.³⁰

8. Industry in which business is operated: gender profile

Gender patterns in industry representation of small business operators can be analysed in two ways:

- a) by industry- the extent to which each industry is dominated by male or female operators;
- b) by operators - the pattern of distribution of male and female operators across industries.

Looking at gender predominance by industry, men comprise a very high proportion of small business operators in certain industries. On the other hand, while women operators are in the majority in certain other industries, they do not reach the same high proportions as do men in the strongly male dominated industries.³¹

Looking at the distribution of small business operators of each gender across industries, the industries accounting for the single highest proportion of male and female operators respectively is different. More women operators are found in retail trade than in any other industry. More male operators are found in the construction industry than in any other industry. However, there is considerable overlap between the industries accounting for the next highest proportions of male and female operators. Men and women operators have five industries in common in each of their top six industries.

These five industries are:

- retail trade
- property and business services
- construction
- manufacturing
- personal and other services.³²

Moreover, within these five industries, men and women operators are equally likely to be found in the property and business services industry (representing 15% of both male and female operators) and in manufacturing (representing 8% of both male and female operators).³³

9. Occupations of women business operators

Women and men small business operators are concentrated in different occupations. In Australia, male operators are far more likely than women to be found in trades occupations, while women operators are far more likely than male operators to be found in intermediate and advanced clerical, sales and service occupations. However, men and women operators are almost equally likely to be found in associate professional and professional occupations³⁴.

Combining male and female operators, the most common occupations amongst small business operators overall are trades and related workers, associate professionals and professionals, in that order.³⁵

Numerically, the single largest occupational groups amongst small business operators are male tradesmen, followed by male associate professionals and male professionals. The next most numerous occupational groups are women intermediate clerical, sales

and service workers, women associate professionals and women advanced clerical, sales and service workers.³⁶

While in some respects this occupational distribution for small business operators for Australia reflects the occupational distribution of men and women employees generally, there are some important differences.

The Australian small business operator profile reflects the general NSW workforce profile in that the most common occupation in the male workforce is trades and related workers, followed closely by professionals. The most common occupation in the female workforce is intermediate clerical, sales and service workers, followed by professionals.³⁷

Numerically, the single largest occupational groups in the NSW general workforce are women intermediate clerical, sales and service workers, followed by male tradesmen, male professionals and women professionals.³⁸

However, male tradesmen have a significantly higher representation amongst male small business operators than they have amongst male employees generally.

While 20% of male employees in NSW are trades and related workers, 30% of Australian male small business operators are trades and related workers.

Occupations in which women are significantly more highly represented amongst female small business operators than they are in the general female workforce are:

- advanced clerical and service workers
- associate professionals, and
- trades.

While 10% of women employees are advanced clerical and service workers, 20% of women small business operators are in this occupational category. While associate professionals are only 9% of the general female workforce, they make up 20% of women small business operators. While tradeswomen make up 2% of the general female workforce in NSW, they make up 6% of women small business operators.

Occupations in which women have significantly lower representation in the female small business community than they have in the general female workforce are:

- intermediate clerical, sales and service workers and
- professionals.

While 30% of women employees are intermediate clerical, sales and service workers, 21% of women small business operators are in these occupations. While 22% of female employees are professionals, professionals make up only 15% of female small business operators. Although these two occupational categories are under-represented amongst women small business operators relative to the general female workforce, they still make up significant proportions of women small business operators.³⁹

10. Qualifications of women in small business

Almost half of all women small business operators in NSW have no post-school qualifications, while 30% have certificate level (trade) qualifications and a quarter have qualifications at advanced diploma level or above.

Women are considerably less likely than men to have post-school qualifications, considerably less likely than men to have a certificate level qualification, and about as likely as men to have an advanced diploma or above.⁴⁰

The proportion of women operators with no post-school qualifications has been steadily increasing over the last four years.⁴¹

11. Women in home-based businesses

Home based businesses make up an important part of the small business picture in Australia and NSW.⁴²

Women and men small business operators in NSW are equally likely to be operating a home-based small business.⁴³

Women are increasing as a proportion of home based small business operators in NSW, and at a much higher rate than for Australia as a whole.⁴⁴ Not surprisingly then, a rapidly increasing proportion of all home-based small businesses in NSW are operated predominantly by women.⁴⁵

12. Age profile of women in small business

The majority of women small business operators are in the 30-50 year age group, and a substantial proportion are over 50. A very small proportion of women small business operators are under 30.⁴⁶

Although they still represent a very small proportion of women operators, the rate of growth of women operators under 30 in NSW is increasing dramatically. They are now the fastest growing age category for all operators, both male and female.⁴⁷

The age profile of women in small business does not differ significantly from that of men. The majority of female and male operators are in the 30-50 age category, with a substantial proportion in the over 50 category. Men are slightly more likely than women to be in the over 50 age category.⁴⁸

13. Proportion of women small business operators born overseas

One-third (33%) of all NSW small business operators were born overseas. A slightly higher proportion of male operators than female operators were born overseas (35% male operators compared to 29% of NSW female operators).⁴⁹

After declining in number between 1997 and 1999, NSW overseas born women operators are now increasing in number. In NSW, overseas born women operators are increasing at a much higher rate than overseas born male operators.⁵⁰ In fact, between 1999 and 2001, overseas born women operators showed the highest rate of increase of all categories of operators amongst male or female, Australian born or overseas born operators in NSW.⁵¹

However, in NSW, overseas born operators overall increased at a slightly lower rate than Australian born operators between 1999 and 2001.⁵²

Although NSW has a slightly higher proportion of overseas born operators than Australia as a whole, a similar profile to that described above is evident in the national small business operator data. In 2001, 30% of all Australian small business operators were born overseas, with 26% of women small business operators and 31% of male small business operators being born overseas⁵³.

Overseas born operators increased between 1999 and 2001 for Australia as a whole, with male and female operators increasing at similar rates. Similar to the position in NSW, these increases were not as high as the increases for male and female Australian born operators in the same period⁵⁴.

While one-third (33%) of all NSW small business operators were born overseas, 23% of the entire NSW population were born overseas.⁵⁵ While 30% of all Australian small business operators were born overseas, 23% of the entire Australian population was born overseas⁵⁶, and 25% of all Australian employees were born overseas⁵⁷.

This data indicates that overseas born people in NSW and in Australia as a whole are proportionately more likely to be small business operators than Australian born people.

Birthplaces of small business operators

The available ABS data on country of birth of small business operators is for 1997, and is for Australia as a whole.⁵⁸

According to this data, the leading birthplaces of overseas-born Australian small business operators are the United Kingdom and Ireland, other Europe and USSR¹, New Zealand, Italy, Northeast Asia (including China), Southeast Asia (including Vietnam), the Middle East and North Africa combined and Greece.

The balance of the 30% of Australian operators who were born overseas is made up of small numbers (0.2-1%) of operators from Africa, the Netherlands, Northern America, Southern Asia, South and Central America and the Caribbean, Poland, Malta and Oceania (other than New Zealand and Antarctica).⁵⁹

The diagram below indicates the proportion of operators from each of the main birthplaces:

Country of origin	Proportion of all operators %
United Kingdom and Ireland	10
Other Europe and USSR ²	3.4

¹ Includes European countries other than Germany, Greece, Italy, the Netherlands, Malta and Poland.

² Includes European countries other than Germany, Greece, Italy, the Netherlands, Malta and Poland.

New Zealand	2.4
Italy	2
Northeast Asia (includes China)	2.1
Southeast Asia (includes Vietnam)	2
Middle East and North Africa combined	1.6
Greece	1.2

Birthplaces of overseas born small business operators, Australia, 1997

Source: Table 5.2, ABS *Small Business in Australia*, 1321.0, 1997

Total population

This operator data can be compared to data on the country of origin of overseas born Australians generally. In June 2000, 6% of Australian residents came from mainly English speaking countries (UK and Ireland, NZ, South Africa, USA); and 20 % of residents came from mainly non English speaking countries in Europe, the Middle East and Asia.⁶⁰ The NSW profile is similar, with 7% of residents coming from mainly English speaking countries (i.e. UK, NZ, Ireland, South Africa, USA, Canada), and 16% coming from other overseas countries).⁶¹

The leading countries of origin for overseas born Australians were New Zealand, Italy, the former Yugoslav republics, Vietnam, China and the United Kingdom and Ireland. This data is illustrated by the table below.

Country of origin	Proportion of all Australian residents %
New Zealand	2
Italy	1.2
Former Yugoslav republics	1
Vietnam	0.9
China	0.9
United Kingdom and Ireland ³	0.9

Leading countries of origin for overseas born Australians, June 2000

Source: ABS *2002 Year Book Australia*

This data indicates that migrants from New Zealand, Italy, Vietnam, China, and the United Kingdom and Ireland are more likely to go into small business than their numbers in the general population would suggest. Migrants from the UK and Ireland are particularly strongly represented in small business relative to their presence in the general population. They comprise 0.9% of the Australian population, but 10% of all Australian small business operators.

14. Indigenous small business operators

There is no gender specific data available that allows indigenous Australian small business operators to be distinguished from other Australian born operators.⁶² We do know, however, that the overall rate of indigenous self-employment is far lower for indigenous Australians than for Australians as a whole. According to the 1996 Census,

³ These figures exclude Ireland.

there were 2,665 self-employed indigenous Australians and 637,008 self-employed Australians overall. The overall rate of indigenous self-employment was 1.3%, compared to a rate of 4.8% for the population as a whole.⁶³

Endnotes

The main Australian Bureau of Statistics reports relied on for this publication are *Small Business in Australia* 1999, 1321.0, *Characteristics of Small Business*, 1999 and 2001, 8127.0, 1, and the unpublished *Business Operators by State and Territory 1995-2002* tables, based on the ABS Labour Force Survey.

The following definitions form the basis for the data provided in this report.

Business (all-purpose definition):

'Business' is taken to mean a legal entity such as a registered company, partnership, trust, sole proprietor, religious organisation, government department or any other legally recognised organisation that provides goods or services. ABS identifies the management unit as the business. The management unit in most cases coincides with the legal entity owning the business, but may also include separate divisions of the legal entity operating at the level at which autonomous business decisions are made and for which detailed management accounts are maintained (ABS *Small Business in Australia*, 1999, 1321.0)

Small business (qualitative definition):

A business is defined as a small business if it is:

- independently owned and operated;
- closely controlled by owner/managers who also contribute most, if not all the operating capital; and
- the principal decision-making functions rest with the owner-managers

(ABS *Small Business in Australia*, 1999, 1321.0)

Small business (statistical definition):

Small businesses are management units with less than 20 employees in all industries except agriculture, where they have an estimated value of agricultural operations (EVAO) of between \$22,500 and \$400,000.

(ABS *Small Business in Australia*, 1999, 1321.0)

Note: Unless otherwise specified, in this report 'small business' refers to non-agricultural small businesses. The ABS collects data on agricultural small businesses separately. In 1998-99, agricultural small businesses comprised 10% of all Australian private sector small businesses.

(ABS *Small Business in Australia*, 1999, 1321.0)

Small business categories

The ABS categorises small businesses into *non-employing businesses* and *employing businesses*. Non-employing small businesses are defined as sole proprietorships and partnerships without employees, while employing businesses are defined as businesses employing 1-19 people. Because operators of all incorporated businesses are considered employees of these corporations, all incorporated businesses are classified as employing businesses within this definition. As a subset of small businesses, those businesses that are non-employing or have less than 5 employees are known as micro-businesses.

(ABS *Small Business in Australia*, 1999, 1321.0)

Business operators

The term *business operator* is used to describe the person or persons who own or run a business. Generally these business operators can be identified as:

- the proprietor of a sole proprietorship
- the partners of a partnership; or
- the working director(s) of an incorporated company

(ABS *Characteristics of Small Business*, 2001, 8127.0)

Status of worker

The ABS distinguishes the status of business operators in a number of ways, with the various definitions being linked to the legal structure of the business (for example, whether the business is a sole proprietorship, a partnership, a company), and to whether the business is classified as employing or non-employing.

Three key status of worker terms which are identified for small business operators in ABS data are:

- own account workers
- employers and
- working directors.

Own account workers are defined as follows:

An own account worker is a person who operates his or her own unincorporated economic enterprise or engages in a profession or trade and hires no employees. Own account workers include working proprietors and partners of unincorporated non-employing businesses (ABS *Small Business in Australia*, 1999-2000 Update, 1321.0).

Proprietors of sole proprietorships and partners of partnerships operating non-employing businesses are referred to as own account workers (ABS *Business Operators by State and Territory* tables, 1995-2002).

Employers are defined as follows:

Employers are operators of unincorporated employing sole proprietorships and partnerships (ABS *Characteristics of Small Business* 8127.0, 1999);

Employers are persons who work in their own business (that business not being a limited liability company) with employees (ABS *Small Business in Australia*, 1999, 1321.0).

The third category refers to *working directors* of incorporated businesses. They are classified as employees in a range of ABS data based on the Labour Force Survey, including most small business employment data provided in ABS *Small Business in Australia* 1321.0. A *working director* equates to 'a person who operates his or her own incorporated enterprise with or without hiring employees', which is included in the definition of 'employee' in the ABS Labour Force Survey (*Labour Force* 6203.0, Australia, July 2001). ABS acknowledges that not all people working in their own incorporated business will be employees of that business, but asserts that this is nearly always the case (ABS *Small Business in Australia*, 1999, Chapter 4, 1321.0).

It will be seen from the above definitions that in ABS data, the terms *own account worker* and *employer* refer to operators of unincorporated businesses, while the term *working director* refers to operators of incorporated businesses.

²In 1999-2000, there were 1.1 million small businesses in Australia, accounting for 96.4% of all Australian private sector businesses. In 1999-2000, there were 372,600 private sector businesses in NSW. Of these, 360,600, or 97%, were small businesses.

Between 1983-84 and 1999-2000 the number of small businesses in Australia increased at an average annual rate of 3.5% per annum. For the same period, the number of small businesses in NSW increased by an average annual rate of 3.1% (ABS *Small Business in Australia*, 1999-2000 Update, 1321.0).

³ In 1999-2000, there were 532,700 employing small businesses in Australia, representing 50% of all small businesses. In NSW at the same time, there were 188,700 employing businesses, representing 52% of all small businesses (ABS *Small Business in Australia*, 1999-2000 Update, 1321.0).

⁴ ABS *Small Business in Australia* 1321.0

⁵ In 1999-2000, 6.7 million people were working in private sector businesses in Australia. 3.2 million of these (47.2%) were working in small businesses. In NSW there were 2.3 million people working in private sector businesses, of which 1.1 million (48%) were working in small businesses. (ABS *Small Business in Australia*, 1999-2000 Update 1321.0).

⁶ The average number of employees in private and public sectors combined in Australia in 1999-2000 was 7.2 million (ABS *Wage and Salary Earners*, March quarter 2001, 6248.0). Subtracting working directors from this figure, there was a total of 6.7 million non-operator employees (wage and salary earners) across both sectors. Non-operator small business employees thus constituted 25% of all employees (wage and salary earners) in Australia in 1999-2000. *Note:* working directors data was obtained from ABS *Business Operators by State and Territory*. A 1999-2000 figure of 523,200 working directors was obtained by averaging the number of working directors in Australia over the four quarters of the 1999-2000 financial year.

The average number of employees in private and public sectors combined in NSW in 1999-2000 was 2.4 million (ABS *Wage and Salary Earners*, March quarter 2001, 6248.0). Subtracting working directors from this figure, there was a total of 2.2 million employees (wage and salary earners) across both sectors (Working directors data was obtained from ABS *Business Operators by State and Territory*). Non-operator small business employees thus constituted 27% of all employees (wage and salary earners) in NSW in 1999-2000.

⁷ NSW Department of State and Regional Development proposal for ABS 2002 NSW Supplementary Survey, October 2001 (unpublished).

⁸ The number of women small business operators in NSW has increased from 141,400 in February 1997 to 159,200 in June 2001

(ABS *Characteristics of Small Business*, 1999, 2001, 8127.0)

⁹ Between 1999 and 2001, the average annual growth of women small business operators in NSW was 9%, while that of men was 6%. This reverses the trend for women for the period 1997-99, where the rate of growth of women operators declined by 0.6%, while the rate of growth of male operators was 6% (ABS *Characteristics of Small Business*, 1999, 2001, 8127.0)

¹⁰ ABS *Characteristics of Small Business*, 1999, 2001, 8127.0

¹¹ In February 1997, 34% of all NSW small business operators were women.
In November 1999, 30% of all NSW small business operators were women.
In June 2001, 31% all NSW small business operators were women
In June 2001, 69% of all NSW small business operators were men
(ABS *Characteristics of Small Business*, 1999, 2001, 8127.0)

¹² Women make up 44% of all employed persons in NSW; men make up 56% of all employed persons in NSW (ABS *Labour Force, NSW and ACT*, August 2001, 6201.1).

¹³ In June 2001, while 31% of all small business operators in NSW were women, 17% of NSW small businesses were operated only or predominantly by women (ABS *Characteristics of Small Business*, 2001, 8127.0). This data does not quantify the proportion of these that were operated *only* by women.

¹⁴ The available data on the proportion of small businesses operated by women and men only is for 1996, and is for Australia as a whole. This shows that women operated only 6% of small businesses only (5% were operated by a woman sole operator and 1% were operated by women-only partnerships). By comparison, men ran 45% of small businesses only (31% were operated by a sole male and 14% were operated by an all male partnership) (*Yellow Pages Small Business Index: A Special Report on Women in Business, 1996*).

¹⁵ ABS *Characteristics of Small Business*, 1999, 2001, 8127.0

¹⁶ In June 2001, 58% of small businesses in NSW were operated only or predominantly by men, 25% were operated by equal male and female operators and 17% were operated only or predominantly by women (ABS *Characteristics of Small Business*, 1999, 2001, 8127.0). In November 1999, 58% of small businesses in NSW were operated only or predominantly by men, 27% were operated by equal male and female operators and 16% were operated only or predominantly by women. (ABS *Characteristics of Small Business*, 1999, 8127.0)

¹⁷ *Yellow Pages Small Business Index: A Special Report on Women in Business, 1996*.

¹⁸ ABS *Business Operators by State and Territory tables, 1995-2001*.

¹⁹ In May 2001, 40% of NSW women operators and 44% of male operators were own account workers, 20% of women operators and 18% of male operators were employers and 41% of women operators and 39% of male operators were working directors. In May 1997, 42% of NSW women operators and 44% of male operators were own account workers, 23% of women operators and 18% of male operators were employers and 34% of women operators and 38% of male operators were working directors (ABS *Business Operators by State and Territory tables, 1995-2001*).

²⁰ In May 2001, 41% of NSW women operators and 39% of male operators were in incorporated businesses. 59% of women operators and 61% of male operators were in incorporated businesses. This data is based on counts of own account, employer and working director categories of operators in ABS *Business Operators by State and Territory tables, 1995-2001*.

²¹ In June 2001, 46% of small businesses in Australia and 42% of small businesses in NSW were operated only or predominantly by women or by equal male and female operators. 82% of small businesses in Australia and 83% of small businesses in NSW were operated only or predominantly by men or by equal male and female operators. (ABS *Characteristics of Small Business*, 2001, 8127.0)

In 1996, women played a leading role in 13% of Australian small businesses, and a shared leading role in 13% of small businesses. These figures combined gave women a major role in 26% of small businesses. By comparison, men played a leading role in 74% of small businesses, and a shared leading role in 13% of small businesses. These figures combined gave men a major role in 87% of small businesses (*Yellow Pages Small Business Index: A Special Report on Women in Business, 1996*).

²² The source of this data is the 1998 *Business Longitudinal Study* conducted jointly by the Department of Employment, Workplace Relations and Small Business and the ABS. The limitations of this survey are that it covers only employing businesses and does not include all industries normally covered in ABS small business statistics.

²³ In the 1998 *Business Longitudinal Study*, 352,103 employing small businesses in Australia indicated that they had a single major decision maker. In 1997, there were 453,600 small employing businesses, across all industries (ABS *Characteristics of Small Business*, 1997, 8127.0). On this basis, the businesses with a single decision maker could be said to account for 78% of all employing small businesses in Australia at that time. Of the decision makers in these businesses, 87% were men and 10% were women. For employing small businesses in NSW, 84% of single decision makers were men and 13% were women (sourced from unpublished tables based on 1997-98 *Business Longitudinal Study*, provided by ABS Small Business Unit).

²⁴ 95% of businesses with predominantly female operators are microbusinesses, while 92% of businesses with predominantly male operators are microbusinesses.
(ABS *Characteristics of Small Business*, 2001, 8127.0)

²⁵ 70% of Australian small businesses operated predominantly by women are non-employing businesses and 59% of Australian small businesses operated predominantly by men are non-employing businesses. 25% of Australian small businesses operated predominantly by women have 1-4 employees and 32% of Australian small businesses operated predominantly by men have 1-4 employees.
(ABS *Characteristics of Small Business*, 2001, 8127.0)

²⁶ 5% of Australian small businesses operated predominantly by women employ 5-19 employees; 9% of Australian small businesses operated predominantly by men employ 5-19 employees and 19% of businesses operated by equal male and female operators employ 5-19 employees.
(ABS *Characteristics of Small Business*, 2001, 8127.0)

²⁷ (ABS *Characteristics of Small Business*, 1999, 2001, 8127.0).

²⁸ In 1999 47% of NSW women small business operators worked full-time, while 87% of male small business operators worked full-time. In 2001, 39% of women small business operators worked full-time, while 87% of male small business operators worked full-time. In 1999, 53% of women small business operators worked part-time and 13% of male operators worked part-time. In 2001, 61% of women small business operators worked part-time and 13% of male small business operators worked part-time.
(ABS *Characteristics of Small Business*, 2001, 8127.0)

²⁹ 84.6% of all male employed persons in Australia work full-time
53.3% of all women employed persons work full-time
15.4% of all male employed persons work part-time
46.7% of all female employed persons work part-time.
(ABS *Labour Force Australia*, June 2002, 6203.0)

³⁰ In 2001, 77% of NSW full-time women operators worked 35-50 hours per week, while 64% of full-time male operators worked 35-50 hours per week. 21% of full-time women operators worked 51-75 hours per week and 32% of full-time male operators worked 51-75 hours per week.
(ABS *Characteristics of Small Business*, 2001, 8127.0)

³¹ Men comprise between 84% and 92% of operators in the following industries:

- Mining
- Construction
- Transport and storage
- Cultural and recreational services
- Finance and insurance

Women comprise between 57% and 66% of operators in these industries:

- Education
- Health and community services

(Derived from *Table 1.3, Persons employed by sex, industry and employer size-1996-97, ABS Small Business in Australia, 1997, 1321.0*)

³² Data derived from *Table 1.3, Persons employed by sex, industry and employer size-1996-97, ABS Small Business in Australia, 1977, 1321.0.*

³³ 26% of all women small business operators are concentrated in the retail trade industry and 28% of all male small business operators are concentrated in the construction industry. The next five most common industries in which women and male operators are concentrated, in descending order, are:

Women operators:

- property and business services (15%),
- personal and other services (10%)
- construction (10%)
- health and community services (9%)
- manufacturing (8%).

Male operators:

- retail trade (18%)
- property and business services (15%)
- transport and storage (8%) and
- manufacturing (8%)
- personal and other services (5.3%)

(Derived from *Table 1.3, Persons employed by sex, industry and employer size-1996-97, ABS Small Business in Australia, 1997, 1321.0*)

³⁴ The most common occupations of Australian women small business operators, in descending order, are:

- intermediate clerical, sales and service workers (21% of all women small business operators)
- associate professionals (20% of all women small business operators)
- advanced clerical, sales and service workers (20% of all women small business operators)
- professionals (15% of all women small business operators)

The most common occupations for Australian male small business operators, in descending order, are:

- tradespersons and related workers (31% of all male small business operators)
- associate professionals (18% of all male small business operators) and
- professionals (18% of all male small business operators).

(Data derived from *Table 5.1, ABS Small Business in Australia, 1997, 1321.0*)

³⁵ Data derived from *Table 5.1, ABS Small Business in Australia, 1997, 1321.0*

³⁶ Data derived from *Table 5.1, ABS Small Business in Australia, 1997, 1321.0*

³⁷ The most common occupations of NSW women employees, in descending order, are:

- intermediate clerical, sales and service workers (30% of all women employees)
- professionals (22% of all women employees)
- elementary clerical, sales and service workers (14% of all women employees)

The most common occupations for NSW male employees, in descending order, are:

- tradespersons and related workers (20% of all male employees)
- professionals (18% of all male employees) and
- intermediate production and transport workers (14% of male employees)

(*ABS Labour Force, NSW and ACT, August 2001, 6201.1*)

³⁸ The numbers of employees in these occupations are:

- women intermediate clerical, sales and service workers (402,100 employees)
- male trades and related workers (339,300 employees)
- male professionals (307,500 employees)
- women professionals (288,500)

(*ABS Labour Force, NSW and ACT, August 2001, 6201.1*)

³⁹ *ABS Small Business in Australia, 1321.0, 1997; ABS Labour Force, NSW and ACT, August 2001, 6201.1*

⁴⁰ In June 2001:

- 48% of NSW women small business operators had no post-school qualifications, compared to 36% of male small business operators;

- 30% of women operators had certificate level qualifications, while 43% of male operators had qualifications at this level;
 - 23% of women had an advanced diploma qualification or above, while 22% of men were in this category.
- (ABS *Characteristics of Small Business*, 2001, 8127.0)

⁴¹ ABS *Characteristics of Small Business*, 1999, 2001, 8127.0

⁴²

67% of all small businesses in Australia and NSW are home-based small businesses.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁴³ 63% of women small business operators and 63% of male small business operators in NSW operate home-based businesses. 64% of male small business operators and 64% of women small business operators in Australia operate home-based businesses.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁴⁴ Women made up 31% of home-based operators in NSW in 2001, up from 27% in 1999. This represented an average annual increase of 26% in these women operators. Women made up 32% of home-based operators in Australia in 2001, up from 31% in 1999. This represented an average annual increase of 17%.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁴⁵ In 1999, 15% of home-based businesses in NSW were operated predominantly by women. In 2001, 19% of these businesses were operated predominantly by women. This represents an annual average growth of 34% in the number of home-based small businesses operated predominantly by women in NSW.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁴⁶ In NSW in 2001, 15% of women small business operators were aged less than 30, 60% were aged 30-50 and 26% were aged more than 50.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁴⁷ Between 1999 and 2001, women small business operators aged under 30 increased from 9% to 15% of all NSW women small business operators. This represented an average annual growth rate of 44% for women operators in this age group. This contrasts with a growth rate of 2.5% for this age group between 1997 and 1999. By comparison, male operators under 30 grew by 7% between 1999 and 2001, representing a slowing down of a 1997-1999 growth rate of 16% for this age group.

(ABS *Characteristics of Small Business*, 1999, 2001, 8127.0)

⁴⁸ In 2001, 11% of NSW male small business operators were aged under 30, 56% were aged 30-50 and 34% were aged over 50.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁴⁹ ABS *Characteristics of Small Business*, 2001, 8127.0

⁵⁰ Between 1997 and 1999, the number of overseas born women small business operators in NSW declined from 44,200 to 38,700, representing an average annual decline of -5%. Between 1999 and 2001, the number of overseas born women operators increased from 38,700 to 46,500. This represented an average annual growth rate of 12%. In the same period, overseas born male operators increased by 4% in NSW.

(ABS *Characteristics of Small Business*, 1999, 2001, 8127.0)

⁵¹ Between 1999 and 2001, in NSW Australian born women operators increased by 8%, Australian born male operators increased by 7%, overseas born women operators increased by over 12%, and overseas born male operators increased by 4%.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁵² Overseas born operators overall increased by 6% between 1999 and 2001, while Australian born operators in NSW increased by 7%.

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁵³ ABS *Characteristics of Small Business*, 2001, 8127.0

⁵⁴ Between 1999 and 2001, overseas born women operators increased by 7.4% and overseas born male operators increased by 7.5%. At the same time, Australian born women operators increased by 10%, and Australian born male operators increased by 9%

(ABS *Characteristics of Small Business*, 2001, 8127.0)

⁵⁵ ABS *2002 NSW Year Book* (based on 1996 census)

⁵⁶ Data for *June 30, 2000*, from ABS *2002 Year Book Australia*.

⁵⁷ ABS *Labour Force Australia*, March 2002, 6203.0.

⁵⁸ ABS *Small Business in Australia*, Table 5.2, 1997, 1321.0.

⁵⁹ ABS *Small Business in Australia*, Table 5.2, 1997, 1321.0.

⁶⁰ ABS *2002 Year Book Australia*

⁶¹ These figures exclude Ireland, although there were 17,515 Irish born residents in NSW in 1996. The leading non-English speaking countries of origin were Italy, China, Lebanon and the Philippines. However, no single non-English speaking country of origin accounts for more than 1.1% of the NSW population (ABS *2002 NSW Year Book*, based on 1996 census).

⁶² The most current ABS NSW data differentiates only overseas born and Australian born operators, and does not identify cultural origin within Australian born operators. (ABS *Characteristics of Small Business*, 2001, 8127.0).

⁶³ Taylor, J. and Hunter, B., *The job still ahead: Economic costs of continuing indigenous employment disparity*, Centre for Aboriginal Economic Policy Research, ANU, 1998.