Women's Economic Security Strategy 2026

Backing Queensland women
to build a strong financial future

DELIVERING FOR QUEENSLAND

Queensland Government

THE HON. FIONA SIMPSON MP

Minister for Women and Women's Economic Security

Minister for Aboriginal and Torres Strait Islander Partnerships

Minister for Multiculturalism

Minister's Foreword

Queensland's story is built on the hard work, determination and resilience of its people, and women have always been central to that story. As community leaders, innovators, parents, business owners, carers and workers, Queensland women contribute to every corner of our state.

This Government will work hard to support the women of Queensland to build a future of economic security – with the confidence, capability, and pathways to make real choices about their financial future. For women, there are still significant gaps across a number of key economic measures - the catalyst for this strategy.

A signature part of this strategy is the substantial consultation that gave state-wide opportunity to participate in the survey and the hours of sharing thoughts and solutions through roundtables and forums. Listening to the women of Queensland has been a highlight. From that input, we framed this strategy around three pillars: Financial Knowledge, Economic Participation, and Leadership.

What we heard was that the elements, experiences and vision of each woman's life is unique. Parenting, caregiving, and volunteering are vital parts of the fabric of Queensland life, and for many women, these sit alongside or at times instead of paid participation in the workforce. Economic security should be a concept that goes beyond having a job or owning a business. Economic security for women is the ability to make choices that are right for them and their loved ones in every circumstance of life.

That's why this strategy was built with Queensland women, for Queensland women. I am grateful for the many women who have shared their stories, aspirations, and ideas in the creation of this strategy to help build stronger economic security for themselves and the next generation of women and girls.

Across the Queensland Government, we will continue to work to unlock opportunities that support women to improve their economic security. I know that a stronger future for women is a stronger future for us all.

We respectfully acknowledge Aboriginal peoples and Torres Strait Islander peoples as the Traditional Custodians of the land and pay our respects to Elders past and present. We recognise their connection to land, sea, and community as the oldest continuous living culture and the First Peoples of this country.

Contents

Introduction

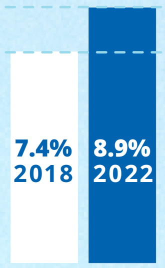
Every Queenslander should have the freedom to build a strong financial future.

For Queensland women, thriving economically brings significant benefits not only to themselves, but also to their families, communities and our State. While there have been significant advances, specific challenges continue to shape the economic realities they face.

This is why the State Government engaged with more than 3,000 Queensland women through our consultation process to create Queensland's first Women's Economic Security Strategy. Women shared the challenges they face, as well as the opportunities they see for government, business and community to help remove unnecessary barriers to opportunities.

The Queensland Government's Women's Economic Security Strategy will outline the priorities to foster an environment that allows for Queensland women to be economically secure.

Together, Queensland can be a state where each person, family, and community has the freedom to build financial security on their own terms.



Gender financial knowledge gap has increased, Women scored 7.4% lower in **financial capability** in 2018 and 8.9% lower in 2022[1]

10.7% gender pay gap on average in a full-time working week[2]

Women currently retire with a **median super balance around 25% lower** than men the same age [3] [4]

1. Deloitte, 'The Big Lift: The economic opportunity of uplifting financial capability in Australia' (2025).
2. Workplace Gender Equality Agency, 'The ABS data gender pay gap - Queensland' (2026).
3. The Association of Superannuation Funds of Australia, 'An Update on Superannuation Account Balances' (2025).
4. Super Members Council, 'Economic Security in Retirement: How life events affect older Australian women' (2025).

The Queensland Government is delivering a fresh start for Queensland, with safety where you live, health services when you need them, a better lifestyle through a stronger economy and a plan for Queensland's future. Many of these initiatives help support the economic security of all Queenslanders, including women. It is within this larger context that the Women's Economic Security Strategy focuses on the specific pillars of Financial Knowledge, Economic Participation, and Leadership.

DELIVERING FOR QUEENSLAND | Queensland Government

Safety where you live

Health services when you need them

A better lifestyle through a stronger economy

A plan for Queensland's future

Women's Economic Security Strategy

VISION

OUR VISION

Queensland women have the confidence, capability and pathways to achieve financial security, contribute fully to our economy, and lead in their communities and industries.

PILLAR 1

Financial Knowledge

Confidence and capability across the full arc of financial wellbeing – from foundations to wealth creation.

PILLAR 2

Economic Participation

Removing barriers and creating conditions for women to work, grow, and build.

PILLAR 3

Women in Leadership

Supporting women to advance, lead, and shape the future.

DIRECTION

STRATEGIC DIRECTIONS

Strategic Directions are new and expanded initiatives designed to move each of these three pillars forward.

ACCELERATED INITIATIVES

Accelerated Initiatives, including programs such as Women's Career Grants, Empowering Queensland Women Grants and Jobs Academy, are already being delivered.

ALIGNED INITIATIVES

Aligned Initiatives across the whole of the Queensland Government provide support in other areas critical to economic security, such as housing and health. The Queensland Government will also continue to advocate to the Federal Government on policies overseen at the national level, such as childcare accessibility and affordability.

ACTION

WOMEN'S ECONOMIC SECURITY STATEMENT

The actions of this strategy will continue to be updated through the annual budget cycle with the release of the yearly **Women's Economic Security Statement**.

Built with Queensland Women

Consultation Feedback

WHAT QUEENSLAND WOMEN SAID GOVERNMENT COULD DO:

There were common themes we heard throughout our consultation regarding the gaps and opportunities that women believed the government could help address:

- **Financial knowledge and confidence, starting from youth and continuing throughout life circumstances and phases.**
- **Increased opportunities to grow economic security through participation in employment and business ownership.**
- **Supporting women in decision-making and leadership roles, and their intergenerational impact.**

These key messages from survey respondents align with research findings on women's economic security and the levers that drive impact in supporting that goal.

Further, feedback from organisational input to the Women's Economic Security Strategy Survey emphasised the key role of government in focusing on education, access, and support.

3274
survey responses across Queensland

110
organisational submissions

11
roundtables and forums

WHAT QUEENSLAND WOMEN SAID ECONOMIC SECURITY MEANS TO THEM:

- → Ability to pay bills on time
- → Secure and affordable housing
- → Ability to afford necessary healthcare for themselves and their families
- → Access to adequate retirement savings
- → Safety in the home

Wide distances, deep strengths

Angie Nisbet

Co-Founder, FarmHer Hands
Hughenden, Queensland

Winner of 2026 AgriFutures Australia
Rural Women's Award (Queensland)

In the words of Queensland women...

Queensland is vast. Economic participation in Longreach looks different from economic participation in Toowoomba, and different again on Thursday Island.

Women in rural, regional and remote Queensland face structural challenges that their urban counterparts often do not. These can include more limited access to childcare, fewer local employment opportunities, unreliable digital connectivity, and greater distances from financial services, training providers, and professional networks.

In small communities, there are additional layers of complexity – the need for discretion when accessing business support, and the absence of anonymity, with the reality that your accountant, your employer, and your neighbour may all be the same person.

> *"You need connectivity to have economic security."*
>
> *"Discrete access to financial and business training is needed when you run a business in a small community."*

But rural and regional Queensland women also bring something that no program can manufacture – the strength of a tight-knit community. **When things get hard, these communities rally.** Women look out for each other, share knowledge, and build informal networks of support that strengthen resilience.

> *"Rural communities are a big village - we rally around each other."*

At the heart of what these women told us was a simple but powerful ambition: the freedom to build a future without having to leave home to do it.

> *"Success is not having to choose between where your home is and your future."*

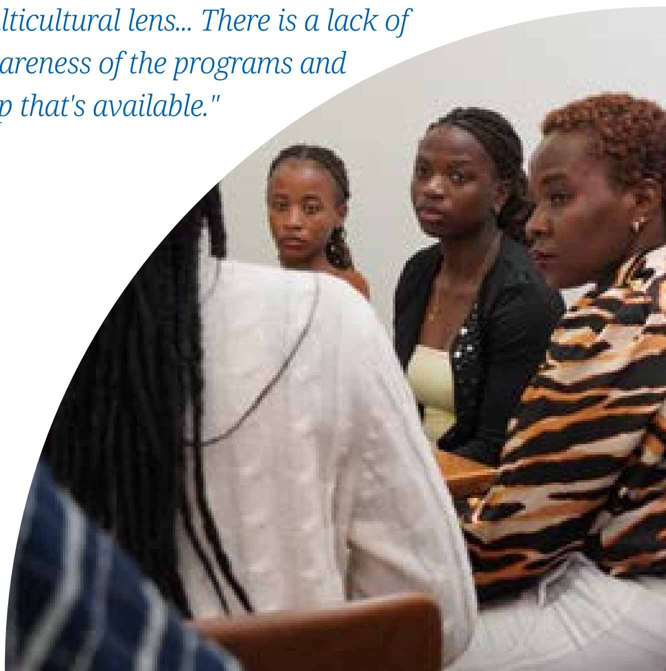
It is vital that programs, pathways, and support for women's economic security are genuinely accessible across Queensland – not just available on paper, but **designed to reach women where they are, in the communities they call home.**

Queenslanders also come from a rich breadth of cultural backgrounds, with more than one in five Queenslanders born overseas.[5]

Culturally and linguistically diverse (CALD) women bring multilingual capability, international experience, entrepreneurial drive, and deep community networks.

Yet the barriers CALD women face are real and specific. Financial knowledge resources are largely designed without multicultural context. Awareness of available programs and support can be low. We heard from CALD women that the stigma of asking for help can make this first step the hardest.

> *"Don't be afraid to ask for help – culturally shy women won't ask for help."*
>
> *"We need financial literacy from a multicultural lens... There is a lack of awareness of the programs and help that's available."*



5. Australian Bureau of Statistics, 'Snapshot of Queensland – High level summary data for Queensland in 2021' (2022).

Confidence is at the centre of this. The women we heard from in our consultation were clear that education builds confidence – and confidence unlocks everything else. Many had navigated significant hardship to build their lives in Queensland, and they understood that resilience, while valuable, is not enough on its own.

> *"Suffering makes you stronger, but we need education to boost our confidence."*

The consultation also pointed to the power of community. CALD women are skilled at supporting one another – sharing resources, offering mentorship, and creating informal networks that substitute for the formal ones they sometimes feel excluded from.

> *"It's okay to lean on each other, share resources and mentorship."*

Economic security for CALD women is often considered through an intergenerational lens – one that invests in children and respects the role of elders in passing on knowledge, values, and aspiration.

> *"It takes an intergenerational approach. It can't work without kids, without elders."*

Further key insights come from Aboriginal and Torres Strait Islander women, who cannot be represented by a single story. Their experiences of economic life vary enormously, shaped by where they live, the generation they belong to, their lived experience of community, and the opportunities and barriers particular to their circumstances.

What we heard in our consultation reflected this diversity. For some women, economic security is bound together with connection to Country, the wisdom of Elders, and responsibility to community.

> *"Success is more than financial security. It's the invisible stuff we don't measure. It's the wisdom and support of Elders."*
>
> *"Not earning doesn't mean you don't add value."*

Some Aboriginal and Torres Strait Islander women in our consultation told a story of hard-won progress across generations – professional careers, home ownership, and financial independence – built on the foundation laid by parents and Elders through education and confidence.

> *"We're living the life our ancestors never thought was possible."*
>
> *"As a young Indigenous person, I have had a lot more opportunities than my parents. I am a working professional and bought my first house. My parents set me up through education and confidence."*

Different perspectives were shared by different women, and all are both true and important as we consider the economic security of Queensland women. What is clear is that empowering Aboriginal and Torres Strait Islander women – especially young women – and ensuring they can see themselves in economic opportunity is an investment with returns that span generations.

The input from women highlighted above came from contributors to the consultation process for this strategy.

Strategic Pillar 1

Financial Knowledge

The Queensland Government will work to build women's confidence and capability across the full arc of financial wellbeing

Every Queensland woman deserves the freedom to make real choices about her financial future – whether that means growing a business, keeping the family budget on track, or building the retirement she wants. That freedom depends on confidence and capability, and our consultation found a clear gap between where Queensland women are today and where they want to be.

The state-wide survey confirmed this pattern: women feel capable managing day-to-day finances, but **confidence drops sharply when it comes to longer-term financial systems**. Less than half felt they understood superannuation; only one in four felt confident managing investments such as property, shares or bonds. International research also supports our local findings, showing that in many households, long-term financial decisions are not shared equally, **with only 20% of couples participating equally in financial decisions.**[6] Building women's financial confidence means **more households making stronger decisions together.**

Both knowledge and confidence matter. Research shows women are more likely to default to 'I don't know' in financial contexts.[7] Queensland women told us that strong financial education and the confidence to act on it are vital. Yet, a **widening gender gap in financial literacy**[8] is being captured in research, with one report showing women scoring approximately 7.4% and 8.9% lower than men in financial capability in 2018 and 2022, respectively.[9] A lack of financial literacy is not only an individual matter – it is costing our economy. A 2025 report estimated that lifting financial capability broadly – including closing the gender gap – across all Australian households could add $1.2 trillion to national net wealth.[10]

$1.2 trillion

Estimated increase in Australian net wealth if all Australian households had advanced financial capability.[11]

FROM FINANCIAL SAFETY TO FINANCIAL STRENGTH

Our consultation reaffirmed that crisis services and financial assistance for domestic and family violence are essential, as are debt management support and emergency relief support. These are supported through federal and state government programs.

We also heard from Queensland women that many of them are managing, **but they want to do more than manage. They want retirement security. They want to invest. They want financial choice.** Women talked about the importance of building **financial capability and confidence at every point on that continuum,** with particular focus on the long-term confidence gap our survey identifies as the most significant and under-addressed challenge - an insight also echoed in broader research.[12]

6. UBS Own Your Worth report (2021).
7. S&P Global FinLit Survey (2015).
8. Melbourne Institute – Applied Economic & Social Research, 'The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 20' (2022).
9. Deloitte, 'The Big Lift: The economic opportunity of uplifting financial capability in Australia' (2025).
10. Ibid.
11. Ibid.
12. Melissa Browne, 'Dare to Be Wealthy' (2025).

BUSINESS FINANCIAL CAPABILITY

Since 2006, **the number of women owning a small business has grown at three times** the rate of men.[13] The entrepreneurship of Queensland women is a growing economic force. The goal of a better lifestyle through a stronger economy will be achieved more effectively if interested women are **empowered and equipped to start, grow, and sustain businesses** with the financial knowledge and capabilities that that requires.

SUPERANNUATION AND RETIREMENT SECURITY

Consider a woman returning to work after several years caring for young children – capable, motivated, ready to rebuild her paid career. Like many in her situation, she may want clearer information and tools to rebuild her superannuation efficiently, and a path to do so with confidence. That experience is shared by a significant proportion of Queensland women at some point in their working lives.

Right now, women in the 60-64 age group are retiring with a median super balance around 25% lower than that of men the same age,[14][15] and around 17% of women retire with no personal income, compared to around 5% of men.[16] This is despite women living an average of around four years longer, therefore needing to stretch their retirement resources further.[17] Earlier and more confident engagement with superannuation and investing creates **solid foundations for a strong financial future, right from the start.**

13. Australian Government, Australian Small Business and Family Enterprise Ombudsman, 'Small Business Matters - June 2023' (2023).
14. The Association of Superannuation Funds of Australia, 'An Update on Superannuation Account Balances' (2025).
15. Super Members Council, 'Economic Security in Retirement: How life events affect older Australian women' (2025).
16. Australian Bureau of Statistics, 2024-25 financial year, 'Retirement and Retirement Intentions, Australia', Table 6.1 – Income at Retirement.
17. Australian Bureau of Statistics, 2022-2024, 'Life Expectancy' (2025).

Spotlight on Success

Petrea George, the owner of Birdie and Lace Boutique in Biloela, was among those who took part in the EmpowerHer program run by the Callide Dawson Chamber of Commerce, which was supported by the Empowering Queensland Women Grants program.

As one of the Vice-Presidents of the Chamber, passionate about empowering rural businesswomen, she was excited to be able to get a training provider in to serve the local community of women. She didn't expect to learn so much herself! The workshops were aimed at strengthening the financial literacy and business capability of women from the region. Petrea shared -

> *"The EmpowerHer program has reminded me that knowledge is power. Learning about financial literacy in a welcoming and encouraging environment has helped me feel more confident in backing myself, my business and the decisions I make moving forward. The session provided practical education, meaningful connection and the confidence to continue growing both personally and professionally."*

Petrea George
Owner,
Birdie and Lace Boutique

Time is Your Friend

A Snapshot Illustration – The Power of Early Financial Knowledge

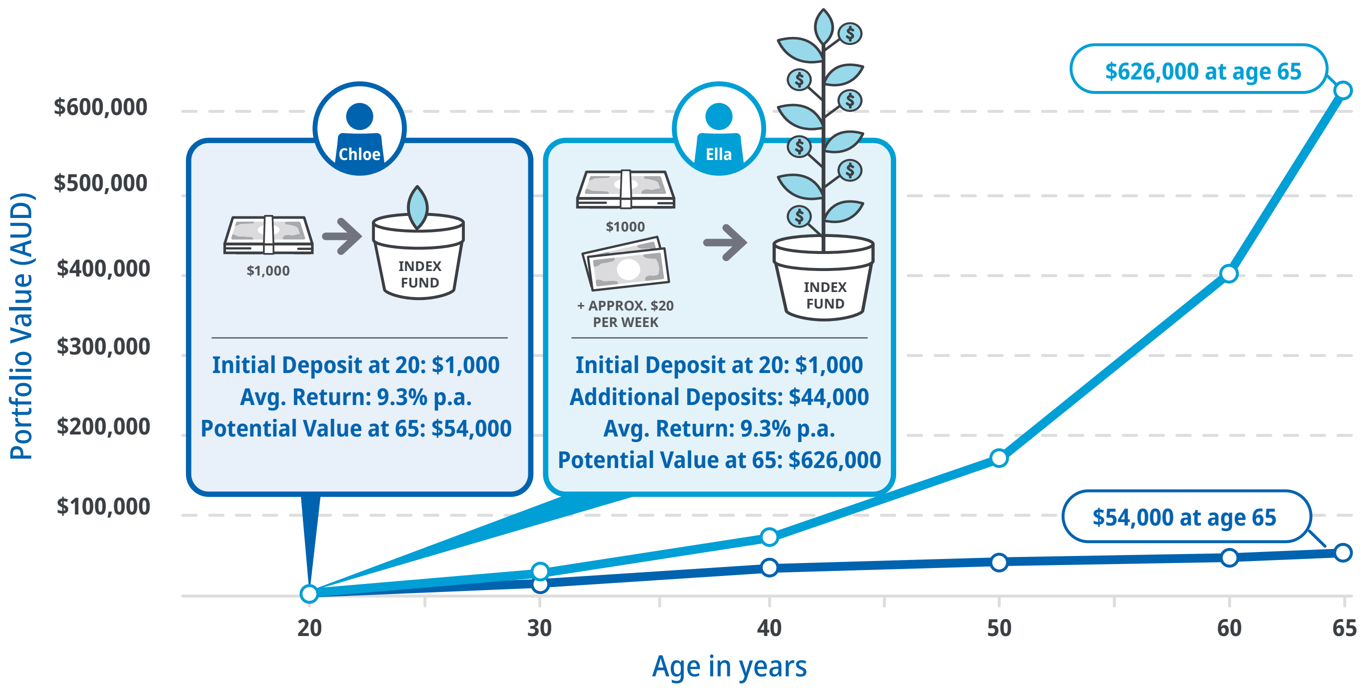
Knowledge of compound interest is one of the most valuable tools a young person can gain and use as they start out in life. One simple illustration of the power of understanding key financial concepts like this as a young adult is to consider the impact of early investment decisions made by two young women, illustrated below.

Consider hypothetical twin sisters, Chloe and Ella, aged 20. Each sister recently received $1,000 from their grandparents.

- Chloe decided to invest the $1,000 in a simple index fund and didn't touch it again. Based on average returns, she could reasonably expect for that to become around $50,000 by age 65.
- Ella also invested her $1,000 in the same index fund, but she decided to keep investing. She invested another $1,000 at the end of each year in the same fund, by putting aside approximately $20 per week. Over her lifetime she invests around $45,000, but by the time she turns 65, that could grow to over $600,000 (on average) due to the power of compounding returns.

These figures are illustrative and assume a long-run average return of 9.3 per cent per year, with all returns reinvested.

This is just one example of how improving financial knowledge - including financial decision making, even from a young age - **can help women and girls set themselves up for financial resilience throughout life**. Giving women the tools to make good financial decisions will empower them to feel financially secure, whether they are commencing work for the first time, returning to work after time away, or have unexpected life challenges.



Disclaimer: Past performance of index funds does not guarantee future performance. Outcomes can vary and individuals should seek personal advice for their circumstances. Graphic representations have been simplified and smoothed for visual demonstration, and market performance can and does fluctuate over time.

Empowering Queensland WOMEN Grants

Investment in women's financial knowledge is already underway across Queensland through the Empowering Queensland Women Grants. What stands out is not just the reach of these programs, delivered by community organisations with a deep understanding of local needs, but also their deliberate design.

Programs to help women grow their confidence and capability in financial wellbeing are reaching women in communities like Cherbourg, Longreach,
and the Whitsundays, and are being designed and led by those with the expertise to support specific audiences of women.

A couple of examples are the workshops designed for women recovering from domestic and family violence that brought in the deep understanding of trauma-informed experts, and the program in a remote community co-designed with local Indigenous partners.

The programs being supported by the Queensland Government through these grants are not one-size-fits-all solutions. They are built around the recognition that financial confidence looks different depending on where you live, what you've lived through, and what you want to build for your life looking forward.

➔ Want to buy a home?

A Place to Call Home for More Queenslanders

- **Helping more first home buyers** unlock home-ownership through the nation-leading Boost to Buy scheme
- **Stamp Duty abolished** on new homes for first home buyers
- **Boost to Buy** – reduces the deposit gap with up to 30% equity for new homes and 25% for existing homes
- **Residential Activation Fund** – unlocking infrastructure so more homes are built faster

Terms, conditions, and eligibility requirements apply. Ensure you seek personalised advice for your financial situation.

A Queensland Government Aligned Initiative

Strategic Pillar 2

Economic Participation

The Queensland Government will remove barriers and create conditions for women to work, grow, and build

Every person should be free to work, contribute, and go as far as their effort and ability will take them. That is the essence of gender equity – equality of opportunity. Queensland women make up a substantial share of the state's workforce and a growing proportion of its business owners. Their economic participation is not just a matter of fairness – it is a driver of **Queensland's productivity, growth, and prosperity.**

82%

of surveyed Queensland women were employed

4 in 5

agreed they have skills they could use to gain employment

~12%

reported working two or more jobs

SHARED CARE AND WORKFORCE FLEXIBILITY

Consider a father who wants to take parental leave to care for a newborn, or share the school run with his partner, but whose workplace culture makes that feel impossible. Alongside him, there may be a partner who is a skilled professional who defaults to part-time work not because she wants to, but because someone needs to carry the caring. **Both are constrained; both lose. So does Queensland's economy.** This imbalance directly limits women's capacity to engage in full-time paid work and is a significant contributor to the gender pay gap.[18] Women make up 68% of primary carers in Queensland, and this is concentrated in the 35-64 age bracket, the working years when earnings typically increase and careers reach their peak.[19]

Research shows that there is still significant progress to be made in ensuring that Queensland and Australia as a whole benefit from the contributions of women at the most senior levels.[20] The Queensland Government is committed to fostering an environment **where caring responsibilities can be genuinely shared, so everyone benefits.**

RETURNING TO WORK

A woman returning to paid work after a career break has been managing, organising, problem-solving, and leading. Through our consultation with Queensland women, we heard that although many women take a career break at some point, those who do are well placed to re-enter the workforce confidently if they have the right support behind them. That is why it is so important to ensure women are equipped with **practical and financial support if they choose to return to paid work after a career break,** ensuring that support reaches across the state, including in regional and remote communities.

RECOGNISING SKILLS – VOLUNTEERING AND MICRO-CREDENTIALS

Many Queensland women have **built real, valuable skills through volunteering and unpaid work** – running committees and events, fundraising, managing budgets, managing teams, soft skills, caring skills, or overseeing remote learning. These capabilities are genuine and transferable, but often invisible when it comes time to re-enter or advance in paid work. There is great potential value – both to individual women and to our State – in strengthened volunteer skills recognition and obtaining micro-credentials as practical on-ramps back into paid employment and career progression.

18. WGEA, 'Unpaid Care Work and the Labour Market' (2016).
19. Deloitte Access Economics – Department of Families, Seniors, Disability Services and Child Safety, 'Queensland Carers – Social Return and Investment' (2025).
20. Chief Executive Women, 'Senior Executive Census 2025' (2025).

EXPANDING HORIZONS – HIGH-VALUE INDUSTRIES

Some of Queensland's most economically rewarding industries are those where women are significantly underrepresented. Mining is Australia's highest-paying industry, with average total remuneration three times more than the lowest paid, Accommodation and Food Services.[21] Women who build careers in highly-remunerated sectors access not only higher earnings but also stronger superannuation outcomes and broader career development opportunities. There is great untapped potential in **practical pathways and information to help Queensland women explore and enter these high-value industries.**

➔ Run a Business?

Small and Family Business First Approach

- **Small Business Support Network** - free access to financial counsellors and wellness coaches
- **Mentoring for Growth** - free access to volunteer business experts who provide insights, options, and suggestions relating to challenges and opportunities
- **Business Grants** - grants to help start, run, and grow your business in Queensland including: business growth grant, secure communities partnership program, and business advancement grants

A Queensland Government Aligned Initiative

ECONOMIC PARTICIPATION ACROSS DIVERSE CIRCUMSTANCES

Economic participation can vary in different locations across Queensland. Rural and regional women can face particular challenges such as limited childcare, fewer employment options and greater distances from services. Aboriginal and Torres Strait Islander women in the consultation expressed their aspirations for building economic opportunities and wealth that are intergenerational, while also acknowledging that personal goals and family goals presented both challenges and opportunities in their approach to economic security. Multicultural women often navigate the additional challenge of holding overseas qualifications that are not fully utilised in Australia. Because of these realities, programs and pathways designed to support women in growing their economic security must be **genuinely accessible and relevant** to specific needs across the state.

Likewise, it's important to recognise that **women's relationship with paid employment may vary as their life circumstances change.** Sometimes they may choose to step away or rejoin, or either increase or decrease the amount of time they invest in paid work. What is true, however, is that money touches all parts of our lives, and so, **even though not all women are part of the paid workforce, all women are part of the economy.** It is vital to have the confidence, skills, and opportunities to access the sources of income they need throughout their lives, aligned with the priorities that are right for them.

21. WGEA, 'Gender Equality Scorecard 2024-25' (2025).

Spotlight on Success

Gold Coast mum Lin Yang – who used her Women's Career Grant to secure a laptop, workwear, and a real estate licence – said the support came at a crucial time for her family.

> *"The Women's Career Grants eased financial pressure and allowed me to focus on securing sustainable employment, rather than rushing into short-term solutions," Ms Yang said.*
>
> *"With that stability, I was able to prepare properly, refine my approach and present myself with confidence in interviews.*
>
> *"This grant is not only financial support, but it also gave me so much encouragement and made me move forward with my life by finding a job.*
>
> *"I have now secured a position in a real estate agency, so I'm really grateful for this support and opportunity."*

Strategic Pillar 3

Leadership

The Queensland Government will work to build a state where women are leading, growing careers and businesses, and securing their future

Every person should have an equal chance to reach their potential – and that includes the chance to lead. When the people making decisions in our organisations and communities reflect the full range of those they serve, better decisions are made, and better outcomes follow.

Women currently hold around 25% of senior executive roles, and only one in four organisations reports having a gender-balanced leadership team.[22] The talent is there; the pathways must be too.

> **20% higher**
>
> Lifetime earnings on average for workers who move through roles with profit and loss (P&L) responsibility early in their career – making governance and operational leadership among the most financially rewarding career moves a woman can make.[23]

GOVERNANCE, BOARDS, AND POLICY ROLES

Consider a woman who has spent fifteen years running a business division – managing budgets, leading teams, delivering results. She has the experience on which board roles are built. She has been encouraged to put her name forward. What she may need is the network or the structured governance training. These are the kind of practical bridges that turn capabilities into a seat at the table.

Stepping into an executive or governance role is one of the highest-impact moves a woman can make – for her own career, for the organisations she serves, and for the women who will follow. Women in these roles shape decisions about how resources are allocated, how organisations are run, and how policies are created. International research identifies leadership roles and those with profit and loss (P&L) responsibility as the most powerful career accelerators – **workers who move through P&L roles early in their career have 20% higher lifetime earnings on average.**[24]

Ensuring Queensland women see these executive and governance roles as options - and have practical pathways towards them - is part of building a stronger Queensland together.

22. Bankwest Curtin Economics Centre (BCEC), 'Gender Equity Insights 2025: The Power of Balance' (2025).
23. Kweilin Ellingrud, Lareina Yee and Maria del Mar Martinez, 'The Broken Rung' (2024).
24. Ibid.

NETWORKS THAT OPEN DOORS

Queensland women who build strong professional networks will be more likely to advance their careers and gain access to opportunities. A network is not a social nicety – **it is how opportunities are shared, how talent gets seen, and how women in leadership create the conditions for others to follow.**

It is important that Queensland women can find and build networks that actively back their leadership progression – whether through formal mentoring and sponsorship programs, industry communities, or the connections that come from stepping into visible roles.

SCALING UP – ACCESS TO CAPITAL

When a Queensland woman has built a business with a proven product, a loyal customer base, and a clear growth path, she is ready to scale. What she needs now is the right investor introduction – and that introduction can change everything.

Australian women are starting businesses at a remarkable rate – since 2006 there has been a 24% increase in the number of female small business owners in Australia compared with a 7% increase for males.[25] Yet in Australia, start-ups with all-women founding teams were on track to receive only 2% of total venture capital funding in 2025,[26] despite consistent evidence that **female-led start-ups deliver above-average returns.**[27] If we want to maximise Queensland's economic potential, it's important to improve Queensland women's access to investment networks, investor-readiness support, and the connections that turn strong businesses into scaled businesses.

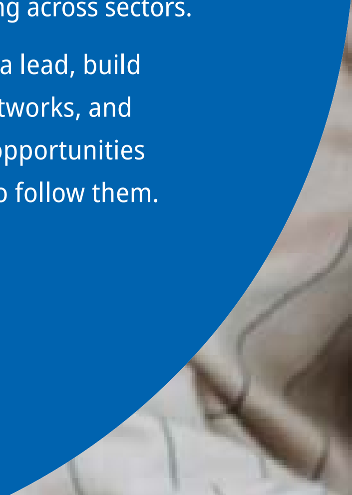
25. Australian Government, Australian Small Business and Family Enterprise Ombudsman, 'Small Business Matters' (2023).
26. Cut Through Venture and Folklore Ventures, 'State of Australian Start-Up Funding - 2025' (2025).
27. Boston Consulting Group, 'Why Women-Owned Startups Are a Better Bet' (2018).

Spotlight on Success

Anja Christoffersen is a powerful trailblazer who embodies what it means to lead with impact and change the landscape for those who come after. Born with a life-long congenital disability, Anja has refused to let her challenges define her career. Instead, the Sunshine Coast entrepreneur has chosen to start her own businesses. She has woven support for those affected by disability into her business model – a business that allowed her more flexibility than a traditional 9-to-5 office job.

In addition, she founded the Women With Disabilities Entrepreneur Network to harness the power of professional networks, and created Champion Health Agency, a talent agency for those with lived experience of ongoing health issues. She is the Editor of In Crowd Magazine, building profile and international networks for people impacted by bowel and bladder conditions. Anja's keen awareness of the importance of networks has led her to participate in Queensland Government opportunities designed to amplify diverse women's voices and connect women leading across sectors.

When women like Anja lead, build businesses, create networks, and advocate for others, opportunities grow for all those who follow them.



"Often it's not just what you know, but who you know. Opportunities to network have led to doors opening that I didn't even know existed."

Anja Christoffersen,
Founder, Women With Disabilities Entrepreneur Network

SHAPING WHAT COMES NEXT

Every woman who leads – who sits on a board, shapes a policy, runs a business unit, or builds a company – changes something for the women who come after her. She makes the path a little clearer and a little less steep. She shows how to go past the next rung on the ladder. She normalises impact. She demonstrates what is possible.

The next generation of Queensland women should walk into leadership not as pioneers who had to fight for a seat at the table, but as contributors who were expected, welcomed, and set up to succeed. Every leader today is part of building that future.

➔ Need to Talk?

1800 4 WOMEN

- **Free, confidential, non-judgemental health support** – launched in March 2025
- **Available by phone, virtually, or face-to-face in South Brisbane -** delivered by Women's Health and Equality Queensland
- **By women, for women, no referral needed**
- **Dedicated First Nations Peer Support service**

A Queensland Government Aligned Initiative

Spotlight on Success

Jisoo Kim is the Brisbane-based Director and Co-Founder of ClearAI, an Australian consultancy helping organisations adopt artificial intelligence responsibly and effectively. AI is rapidly changing the landscape of decision-making for Australian organisations, and Jisoo helps the leaders making those decisions do so with rigour, foresight, and a clear ethical compass.

Jisoo's expertise was built across years of applied research and advisory work, deepened through formal AI governance training with Harvard Online, the Australian National University, and BlueDot Impact. She has paired that specialist foundation with the Company Directors Course through the Australian Institute of Company Directors, earning her GAICD post-nominal and joining a national network of directors shaping Australia's future.

For many women advising boards, founding businesses, or leading at senior levels, that combination – deep specialist expertise alongside formal governance credentials – elevates their contributions in decision-making rooms even further.

"AI is reshaping how Australian organisations make decisions, and I've found that having both specialist knowledge and formal governance training has helped me be more useful in those conversations. I'm grateful for the women who made room for me at those tables, and I hope I can help do the same for others coming through."

Jisoo Kim

Director and Co-Founder, ClearAI


POLICE

Delivering for Queensland Women

This framework defines the pillars and strategic directions of the Queensland Government's focus on women's economic security. **Government can create the right conditions, remove barriers within its power, and invest where the impact is greatest.** What women do, though, is key - making choices, building skills, taking opportunities, and creating outcomes that strengthen their own lives and Queensland's economy alongside them.

The consultation input agreed the key role of government was to be centred around support, education, and access. Delivery will require partnership between government, employers, financial service providers, community organisations, industry bodies, educators, and more.

What we heard through consultation was that women are not looking for things done for them – they want the right conditions to do more for themselves. Individual agency – **the choices women make, the skills they develop, and the ambitions they pursue** – is not separate from economic security. It's the heart of what makes it possible. The consistent feedback we received from women across Queensland is what has defined the three pillars of this strategy – **Financial Knowledge, Economic Participation, and Leadership.**

Strategic Directions

The three Strategic Pillars are further **translated into new and expanded initiatives** to support women in these key areas of economic security.

1. Financial Knowledge

Pillar	Strategic Directions	
	1.1	Strong Foundations: resource and highlight entry level financial knowledge programs for women and girls
	1.2	Shape the Future: resource and highlight women and girls' lifelong financial capabilities and wealth-building strategies through more advanced resources and tools
	1.3	Streamline access to resources for women to start and manage their own business
	1.4	Partner with superannuation industry funds to engage women more proactively in their superannuation planning
	1.5	Ensure contextualised financial knowledge resources are provided through Indigenous and multicultural organisations and business networks
	1.6	Support access to financial resilience planning and tools for major life disruptions including health issues, significant relationship changes, and domestic and family violence
	1.7	Continued access to emergency support for women experiencing domestic and family violence
	1.8	Expand consumer awareness against financial scams

2. Economic Participation

Pillar		Strategic Directions
	2.1	Encourage flexible workplace practices, including shared care culture
	2.2	Investigate improved Queensland regional childcare options and advocate to the Australian Government to improve accessibility and affordability of childcare
	2.3	Reduce financial barriers for women choosing to return to paid work following career breaks through the Women's Career Grants program
	2.4	Explore the concept of a volunteer passport to recognise skills gained in volunteering
	2.5	Partner with industries to promote high value opportunities as career options, particularly in emerging sectors, and support skills and training pathways for women and girls
	2.6	Advocate to the Australian Government to improve rural and regional digital connectivity as a critical input for economic development and participation
	2.7	Equip women over 40 through personal development to return to paid work and re-establish careers with funded positions in the Jobs Academy program
	2.8	Partner with industry bodies for better financial education for new ABN holders

Jessica Bichsel

2025 Harry Hauenschild Apprentice of the Year

3. Leadership

Pillar		Strategic Directions
	3.1	Expand opportunities for women to step into leadership, governance, and board roles by partnering across sectors and supporting access to training
	3.2	Engage with the private sector to explore where barriers can be removed for women to move into profit and loss responsibility and executive roles
	3.3	Support professional networking opportunities for women across relevant sectors and leadership stages to grow exposure to opportunities and knowledge
	3.4	Explore how to increase connection between capital providers and women-led businesses with the potential to scale up
	3.5	Promote initiatives to support female-owned businesses
	3.6	Enhance awareness among young women about the financial and leadership opportunities within various career pathways
	3.7	Launch a state-wide awards program to recognise leadership in promoting tangible outcomes for women's economic security
	3.8	Elevate awareness of opportunities for female-owned businesses under the Queensland Procurement Policy, including Aboriginal and Torres Strait Islander and culturally diverse businesses.

Accelerated Initiatives

The Queensland Government has already taken action to support women’s economic security:

WOMEN'S CAREER GRANTS

The Queensland Government is investing $20 million in the Women's Career Grants program to reduce the financial burden for women returning to paid work with grants of up to $5,000 to help meet the costs associated with the transition back into the workforce.

EMPOWERING QUEENSLAND WOMEN GRANTS PROGRAM

One-off grants of up to $10,000 supporting community groups and organisations to develop and deliver initiatives regarding economic security for women and girls.

JOBS ACADEMY

A transformative virtual personal development program for women over 40 to support and equip them to navigate the job market when returning to paid work and re-establishing careers.

Aligned Initiatives

In addition to the Strategic Directions detailed, there are **a range of current government investments that directly complement the work of this strategy**, providing essential support and economic opportunities in the areas highlighted during the consultation. Rather than duplicate the substance of these existing areas of work, a number of these strategies and initiatives are listed here:

A PLACE TO CALL HOME

Delivering more homes, faster by unlocking land for housing, supporting first home buyers and delivering more social and community homes

THE RIGHT SKILLS STRATEGY

Access to free or low cost skills training to boost key sectors such as health and construction

DELIVERING HEALTH SERVICES WHEN YOU NEED THEM

Delivering health services when and where you need them

WOMEN AND GIRLS' HEALTH

Services to support women and girls at all stages of life throughout Queensland

SOCIAL IMPACT ROADMAP

Strengthening the social enterprise sector

MAKING QUEENSLAND SAFER

Ensuring safety where you live

QUEENSLAND PROCUREMENT POLICY

Increasing opportunities for female-owned, Indigenous-owned, or culturally diverse-owned businesses

SMALL AND FAMILY BUSINESS FIRST ACTION STATEMENT

Improving the business operating environment

SAFER FAMILIES, SAFER COMMUNITIES

A domestic and family violence reform strategy for Queensland

VICTIM ASSIST QUEENSLAND

Providing financial assistance and support services to victims of violent crime

SUPPORTING VOLUNTEERS

Actions arising from the Government Response to the Parliamentary Inquiry into Volunteering

CONSUMER AND FINANCIAL LITERACY FRAMEWORK

Supporting school students to be financially literate consumers

Women's Economic Security Statement

As the Queensland Government continues to deliver for the economic security of Queensland women, specific actions will be outlined each year through the Women's Economic Security Statement as part of the annual budget cycle.

These will continue to be informed by the feedback and experiences of women across Queensland, and in partnership with community organisations, businesses, and a range of sectors working in collaboration to support women to grow their financial wellbeing.

Conclusion

Our vision is for Queensland women to have the confidence, capability and pathways to achieve financial security, contribute fully to our economy, and lead in their communities and industries.

Economic security, at its heart, is about freedom. It is about being able to make choices, navigate challenges, pursue ambition, and build a life on one's own terms. It is built in the decisions made around kitchen tables and boardroom tables; in the classrooms and community halls where young women first learn that money is something they can understand and command; and in the communities that rally around each other when times get tough.

Real economic security grows across generations in the same way a good investment grows – quietly, steadily, and with returns that extend far beyond the original deposit.

Queensland women showed through the ambition, creativity, and resilience they brought to this consultation that they are indeed already building the future. This Government is committed to backing their efforts and helping women and their communities thrive.

Emma Clarke, President (Right) and **Melissa Brooke**, Vice-President (Left), Queensland Rural, Regional and Remote Women's Network Inc.

women.qld.gov.au

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