

Submission on Regional Investment
Corporation Act 2018 (Cth) (RIC)
Review |
January 2024



Preamble

The National Rural Women's Coalition

The National Rural Women's Coalition (the NRWC) is a grass roots organisation, established in 2002, that works to support and grow vibrant rural, remote, and regional communities throughout Australia. We are a coalition of five rural alliances - the Australian Local Government Women's Association, Australian Women in Agriculture, National Rural Health Alliance, Women in Seafood Australasia and Transport Women Australia Limited.

For over twenty years, we have worked to ensure better social, economic, and environmental outcomes for women in rural townships, in rural communities and in primary production throughout Australia.

The NRWC provides a collaborative, powerful national voice for women living in Rural, remote, and regional Australia through:

- Representing the diverse views and voices of women in rural, remote, and regional Australia;
- Providing advice to the Australian Government on policy issues relevant to the views, circumstances and needs of rural women; and
- Contributing to building a positive profile of rural women, their achievements, and their issues.

We believe it is important that the unique views of rural women who reside in the numerous rural, remote, and regional communities throughout Australia as farmers, businesswomen, community leaders and volunteers, have substantial input into consultations about their communities, industries, needs and issues, including any matters relating to women's rights, gender equality and discrimination.

Background

Dr Wendy Craik AM has been appointed by the Minister for Agriculture, Fisheries and Forestry, Senator the Hon Murray Watt, to undertake a review of the operation of the *Regional Investment Corporation Act 2018* (the Act). This review is required by Section 53 of the Act. Dr Craik is seeking submissions from interested stakeholders, current and former Regional Investment Corporation (RIC) clients and the public to inform the review.

The RIC is a Corporate Commonwealth Entity (CCE) established under the Act to provide concessional loans to farm businesses, drought-affected small businesses, and other eligible businesses. Since it commenced operation on 1 July 2018, it has provided more than \$3.198 billion in loans to over 2,960 agricultural related businesses. The RIC's loan funding is currently profiled to conclude on 30 June 2026, with approximately \$250 million to \$300 million per financial year of loan funding available until then.

Section 53 of *Regional Investment Corporation Act 2018* (the Act) establishes that the Agriculture Minister must arrange a review of the operation of the Act, which must consider:

- the scope of the RIC's activities after 30 June 2026; and
- the appropriate governance arrangements for the RIC after that date.

Dr Craik is seeking feedback and comment on both key issues.

The National Rural Women's Coalition (NRWC) welcomes the opportunity to make a submission specifically informing Dr Craik on the views of remote, rural, and remote women in agricultural who have interacted with the RIC or who are primary producers who have no knowledge of the RIC.

Rural women in agriculture have sustained family farm survival,¹ and contributed significantly to the gross value of agricultural, fisheries and forestry production, as demonstrated by an income increase from 59 billion in 2003 to 93 billion in 2022.²

The National Rural Women's Coalition (NRWC) welcomes increased recognition and visibility of women in agricultural who have and continue to significantly to contribute to rural, remote, and regional agriculture, primary production, agribusiness, and community.

¹ Alston, M., and Whittenbury, K. (2013). Does climate crisis in Australia's food bowl create a basis for change in agricultural gender relations. *Agric. Hum. Values* 30, 115–128. [https://doi: 10.1007/s10460-012-9382-x](https://doi.org/10.1007/s10460-012-9382-x)

² ABARES (Australian Bureau of Agriculture and Resources Economics and Sciences) (2023). *Snapshot of Australian Agriculture 2023, ABARES Insights*, Canberra, March, DOI: <https://doi.org/10.25814/rk1z-qm36>. CC BY 4.0.

Introduction

The gross value of agricultural production³ in Australia has increased by 59% over the past twenty (20) years, from \$59 billion in 2002 to \$93 billion in 2021-22. ⁴ International deficits increasing demand, recovery after drought, strong market prices and good growing conditions have increased average incomes to over \$600,000.00 for cropping, \$200,000.00 for livestock and over \$300,000.00 for dairy.

⁵ This record cash income and soaring production is projected to continue. ⁶

Continued and future challenges for agriculture will be responding to climate change and natural disasters which destroy crops, livestock, and feed. Increased higher temperatures and lower rainfall, combined with increased natural disasters is likely to continue to impact productivity moving forward. ⁷ Policy and innovation that is responsive to these challenges, such as RIC, will ensure Australia can sustainably meet increasing demands for Australian product whilst continuing resilience against climate change and other challenges. ⁸

Women make up thirty three percent or 79,827 of the agriculture workforces in Australia, this is an increase of 7,105 since 2016. ⁹

³ ANZSIC (*Australian New Zealand Standard Industry Classification Standard*), 2006, Agriculture. (revision 1.0). Includes fisheries and forestry production.

⁴ ABARES (Australian Bureau of Agriculture and Resources Economics and Sciences) (2023). *Snapshot of Australian Agriculture 2023*, ABARES Insights, Canberra, March, DOI: <https://doi.org/10.25814/rk1z-qm36>. CC BY 4.0.

⁵ Ibid 2.

⁶ Ibid 2, Greenville, J & Cameron, A. (2022) *Where to next for Australian agriculture?* ABARES Insights, Canberra, November. CC BY 4.0 <https://doi.org/10.25814/vb1b-xr37>

⁷ Greenville, J & Cameron, A. (2022) *Where to next for Australian agriculture?* ABARES Insights, Canberra, November. CC BY 4.0 <https://doi.org/10.25814/vb1b-xr37>

⁸ Greenville, J & Cameron, A. (2022) *Where to next for Australian agriculture?* ABARES Insights, Canberra, November. CC BY 4.0 <https://doi.org/10.25814/vb1b-xr37>

⁹ ABARES 2023, ABARES Insights: Snapshot of Australia's agricultural workforce, Issue 3, Canberra, [October], DOI: <https://doi.org/10.25814/x21d-td14> CC BY 4.0

Nationally:

- **29 % of women in agriculture are farmers or managers;**
- **In Queensland, half of all women working in agriculture are farmers or farm managers, who produce 33 % of all farm income;**
- **Significantly women in agriculture in Queensland make 84% of all off-farm income, equivalent to \$2,715 million; and**
- **This is mirrored Nationally, with women producing 84 % of all off-farm income.¹⁰**

Rural, regional, and remote women's contributions to agriculture are essential for farm and family survival.¹¹

'Rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development.'¹²

Communities, families, and individuals thrive when women are empowered in agriculture. Despite this, rural women are still impacted by systemic barriers, have restricted access to resources and services. For example, land, finance, health care, information, agricultural inputs, and technology, this creates barriers that rural,

¹⁰ Ibid 9, Ressia, S., Stachan, G., Rogers, M., Ball, K., and McPhail, R. (20 June 2022) Farm Businesswomen's Aspirations for Leadership: A case study of the Agricultural sector in Queensland Australia. *Frontiers in Sustainable Food Systems*. <https://doi.org/10.3389/fsufs.2022.838073>

¹¹ Alston, M., and Whittenbury, K. (2013). Does climate crisis in Australia's food bowl create a basis for change in agricultural gender relations. *Agric. Hum. Values* 30, 115–128. doi: 10.1007/s10460-012-9382-x

¹² Sheridan, A & McKenzie, F, H. (2009) Australian Government Rural Industries Research and Development Corporation. *Revisiting Missed Opportunities, Growing Women's contribution to Agriculture*. United Nation Women, United Nations Food and Agriculture Organisations of United Nations, World Food Program & International Fund for Agricultural Development. (2023) *Joint Program on Accelerating Progress towards Rural Women's economic Empowerment*. (JPAPREE) <https://www.jpawee.org/> ; International Fund for Agricultural Development, *Joint Program on Accelerating Progress towards Rural Women's economic Empowerment*. (JPAPREE).

remote, and regional women in Australia face to fully benefit and participate in agriculture and/or agribusiness.¹³

Reducing or eliminating these structural barriers would allow for increased productivity by inclusion and full participation of rural, remote, and regional women in Australian agriculture and the Australian economy.¹⁴

Historically women have been invisible in Australian agriculture. Women in agriculture in Australia were not counted in the 1981 census, Australian women were denied access to agricultural education until 1970's, women in agriculture were legally defined as 'unproductive or silent partners' and not named.¹⁵ Remnants of women's invisibility in Australian agriculture survive to this day and continue to be constructed in dominant culture themes, which undervalue and under recognise women's significant contributions to agriculture.¹⁶

Karen Smith-Pomeroy RIC Board Chair quoted '*the valuable contribution of women in agriculture has traditionally been overlooked.*'¹⁷

"Women have always been a really strong part of the industry. They just perhaps haven't been recognised for that. But they've always been the ones behind the scenes who do the bookwork,

¹³ Ibid 7.

¹⁴ Department of the Prime minister and Cabinet. Women's Economic Equality Taskforce, (22 October 2023). *A 10-year plan to unleash the full capacity and contribution of women to the Australian Economy* 23-33. <https://www.pmc.gov.au/sites/default/files/resource/download/womens-economic-equality-taskforce-final-report.pdf>

¹⁵ Alston, M., and Whittenbury, K. (2013). Does climate crisis in Australia's food bowl create a basis for change in agricultural gender relations. *Agric. Hum. Values* 30, 115–128. doi: 10.1007/s10460-012-9382-x

¹⁶ Ibid 14.

¹⁷ Australian Government, Regional Investment Corporation. (March 2023) *Women Leadership future agriculture International Women's Day*. Karen Smith-Pomeroy RIC Chair. <https://www.ric.gov.au/news/ric-board-women-leadership-future-agriculture-international-womens-day>

who look after the organising things. That's changing across the board.”¹⁸ (Karen Smith-Pomeroy)

For example, 51 % of NRWC survey participants had not heard of RIC loans, 20% were considering loans, and only 10 % had a loan. Increasing awareness of the RIC in rural, remote, and regional women in agriculture, would allow for women in agriculture to apply for RIC support. Women in rural, remote, and regional Australia made the following comments about current RIC support:

‘We are considering it for succession and business longevity. If we can relieve interest rate pressure for 10 years - that significantly improves the viability of our business. We would be fine without it, but it’s an added extra. We cannot guarantee prices rainfall etc over a 10-year period but by locking in interest rates we can better plan for the long term’

‘I think it’s a great way to support and hold primary procedures in a financial manner to help with resilience after disaster or adversity from natural disasters’

‘Low interest but principal repayments are intense’

Delivery, Transforming Financial Policy for Australian Industry and Economy

The NRWC advocates for women in agriculture in rural, remote, and regional Australia to be more visible in reporting, registers and policy relating to agribusiness and agriculture innovation in Australia. Women in agriculture should be fully recognised, acknowledged, and celebrated for their significant contributions.¹⁹

¹⁸ Ibid 16.

¹⁹ BARES 2023, ABARES Insights: Snapshot of Australia’s agricultural workforce, Issue 3, Canberra, [October],

Further NRWC would advocate for increased awareness and removal of barriers that exist which are impeding the full participation of women in agriculture in Australia. ***Increased participation of women in agriculture has been shown to increase wellbeing for individuals, families and communities whilst ensuring food security and nutrition and better rural economies.*** ²⁰

Legislative Framework and Eligibility Criteria, Increasing Visibility

The Women's Economic Equality Taskforce, 10-year plan to unleash the full capacity and contribution of women to the Australian Economy 23-33 ²¹ released last year, provides guidance for women's full participation in the Australian Economy. Recommendation five (5) and six (6) are of particular importance to the RIC review.

Recommendation five (5) and six (6) below as follows:

- ***Recommendation Five (5) - The Australian Government must undertake a long term, targeted and deliberate approach to ensure women are leading and building the economy in equal measures to men; and***

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²⁰ Sheridan, A & McKenzie, F, H. (2009) Australian Government Rural Industries Research and Development Corporation. *Revisiting Missed Opportunities, Growing Women's contribution to Agriculture*. United Nation Women, United Nations Food and Agriculture Organisations of United Nations, World Food Program & International Fund for Agricultural Development. (2023) *Joint Program on Accelerating Progress towards Rural Women's economic Empowerment*. (JPAPREE) <https://www.jpawee.org/> ; International Fund for Agricultural Development, *Joint Program on Accelerating Progress towards Rural Women's economic Empowerment*. (JPAPREE).

²¹ Department of the Prime minister and Cabinet. Women's Economic Equality Taskforce, (22 October 2023). *A 10-year plan to unleash the full capacity and contribution of women to the Australian Economy 23-33*. <https://www.pmc.gov.au/sites/default/files/resource/download/womens-economic-equality-taskforce-final-report.pdf>

- ***Recommendation Six (6) – The Australian Government must ensure that women have financial security across their lives and are increasingly building lifetime wealth and economic equality.***²²

Implementing the above two recommendations, immediate and long-term actions into the RIC review, provides sustainable long term deliberate approaches to ensure women are leading and building in the primary production economy equal to men.

For example, recommendation five long term action is to ***‘establish a diversity program to actively seek out and support businesses owned by women, minority groups and underrepresented groups, to build their capacity to bid competitively for government procurement and contracts.’***²³

Bio security is important for the future of Australian agriculture. Primary food production and food security rely on bio security to prevent disease and manage pests. ***Women are providing a powerful example of gender equity in science, where women are leading the way as plant pathologists, molecular biologists, botanists, and entomologists.*** Importantly, science is also used in genomics and biotech to breed plant and animal species that are resilient to climate change.²⁴ This should be celebrated and recognised as supporting critical elements of agriculture in Australia, and women are leading uptake in science bio security roles.²⁵

²² Ibid 18.

²³ Ibid 18.

²⁴ Commonwealth Government of Australia, Department of Agriculture, Fisheries and Forestry. (2023). National Statement of Climate Change and Agriculture; Henry, R., and Howlett, B. (20 September 2021). Australian Academy of Science, Australian agriculture and climate change: a two-way street.

²⁵ Australian Government, Department of Agriculture, Fisheries and Forestry. (14 September 2023) Celebrating women in plant science. <https://www.agriculture.gov.au/about/news/celebrating-women-in-plant-science>

Rural, remote, and regional women who participated in NRWC survey said eligibility and criteria of RIC support, was a barrier to accessing RIC support. Rural women stated the following about RIC eligibility and delivery:

‘Too hard to obtain,’ ‘Somewhat assisted but doesn’t meet the real needs,’ ‘Took too long to get approval during a time that additional finance was greatly needed.’

One comment was positive stating ‘50% of debt with bank, great help last big drought.’

Further, the NRWC survey asked rural, remote, and regional women, if successful in receiving RIC support, has this resulted in a better outcome? Over 50 % of rural women believe that the RIC would be better in a different form.

‘67 % of rural women believed that RIC would be better in a different form, 29 % of rural women said that it has somewhat assisted, 5 % of rural women said it had not assisted and 10 % of rural women said it had greatly assisted.’

Further, the NRWC RIC survey asked rural women, what are the unintended consequences of concessional loans as a policy tool? Rural women stated the unintended consequences with RIC delivery mainly concern stress around processes and bank accessibility and interactions.

‘Took quite a while to be processed, halving interest at bank moved use to a small business loan and lost direct access to a bank manager- went to purchase a property post drought and

couldn't speak to manager in a reasonable time frame- lost opportunity. We left bank over it.'

'Stress due to the long-time RIC takes to process loans.'

'High principal repayments can be difficult. Relationship with bank - we haven't approached them yet to say we are considering applying, unsure how they will take it.'

Despite this, rural, remote, and regional women in agricultural support the use of public policy to support primary production, agribusiness, and associated businesses.

Rural women have solutions to increase the efficiency and effectiveness of RIC support, rural women would like to see financial support to encompass marketing support, further support for smaller business in regenerative agriculture space for women. Increased help with wages and farm help as according to rural women this is crippling the sector, it is difficult to employ the people needed and established farmers are getting older so they are not able to work.

Rural women have solutions, that consider the whole of community, for example rural women tell us, RIC needs to consider the cost of living as these impact on rural communities on top of farm overheads. Challenges for women in agriculture include unlevel playing field as rich city-based weekenders can pay more than 90% for farms, farm income as primary producers, women in agriculture cannot afford to purchase land, very high interest rates, too much red tape, low priced cattle, and sheep markets.

Rural women tell us that younger generation farmers are not staying, farms are not staying in the family and are being bought by corporations, women in agriculture and local farmers are competing with corporations for land if they are not a generational farmer. Rural women tell us there is not enough tax breaks or concessions and more focus needs to be on primary produces having future access to long term loans and low fixed interest rates.

Further rural women in agriculture told the NRWC:

‘Regional towns survive on the agricultural businesses. When agri-businesses are under strain so are all businesses in that local economy. Agri-businesses also heavily depend on local goods and services - symbiotic relationships. Little to non-support is available for those supporting agri-business which deeply affects rural communities;’ and

‘Not everyone is ok using online- it’s easy to make mistakes that end up hindering progression. 60% equity hard to achieve for deposit, when we started it was 30%. Banks need to be in rural areas and a bank manager you can talk too, not a central number through to any Joe Bloggs to handle call with no idea who you are as a client. Lucky, we have a dedicated Manager and if are away, we know who else at bank to talk too. Don't currently have a loan but still service.’

The NRWC would like the RIC review to look at increasing the visibility of women in agriculture, by having de identified registers that show the number of women, including Aboriginal Torres Strait Islander (ATSI), Culturally and Linguistically Diverse (CALD) and women with disabilities accessing RIC support.²⁶

²⁶ BARES 2023, ABARES Insights: Snapshot of Australia’s agricultural workforce, Issue 3, Canberra, [October], DOI: <https://doi.org/10.25814/x21d-td14> CC BY 4.0.

Firstly, RIC could consider a de identified public register that shows how many women have applied for RIC support; and secondly a public register that shows how many women in agriculture are successful applicants of RIC concessional loans. The RIC review may also consider the publishing successful stories of women in agriculture who are recipients of RIC loans.

The RIC review may also consider having women with science background on the RIC board or management, as their contributions regarding climate change and innovations for pest and disease control could provide invaluable insight into future low concessional loans and policy. This would increase visibility of women in agriculture and show accountability for successful RIC loans for regional, rural, and remote women in agriculture.

Accessibility for regional, rural and remote women in Agriculture

The themes of invisibility of women in agriculture in Australia have been inherited with social constructed values and customs, that devalue and under recognise the important and significant contributions women make in agriculture. Addressing the underlying social constructions and customs of 'farming' and agriculture in Australia, would benefit the accessibility of economic inclusion and access for all regional, rural, and remote women in agriculture.

Regional, rural, and remote women in Australia are entrepreneurs, volunteers, educators, finance and farm managers, farm workers, main carers for children and family, carers in community, educators, governesses, home tutors, communicators, advocates, professionals, specialists, academics, health care professionals, and

teachers. Further, rural women continue to disproportionately share the unpaid caring roles in agriculture, agribusiness, and associated businesses.²⁷

“Rural women are the glue that holds the community together.”

Professor Hürriyet Babacan

According to the Isolated Children’s Parents Association, 1,500 families in Queensland alone, have no other option to educate their children and are home educators. This requires six to eight hours a day face to face teaching, and extra hours to prepare, comply with Department of Education’s reporting obligations and mark children’s work. This predominantly falls into the women’s role, who for years also maintains other significant roles on the farm and off the farm.²⁸ The RIC process of application and eligibility for rural women becomes an additional challenge, as this is to be done whilst rural women in agriculture disproportionately share unpaid caring, family, and education roles, described below:

‘The process is quite time consuming and daunting- and for a woman who may be also trying to care for small children or teach in the Distance Education home schoolroom at the same time, I'd imagine extremely difficult as the application needs concentration and quite a bit of dedicated time. It is very hard to spend the time on detailed applications and bank equity % etc while chasing littlies around as well as trying to do your regular on farm/agriculture or off farm work.’

²⁷ Gray, H. (2 June 2021) *Rural, reliable, and ready to be recognised. The backbone of families and communities.* James Cook University <https://www.jcu.edu.au/this-is-uni/people-and-societies/articles/rural-reliable-and-ready-to-be-recognised> ; and Isolated Children’s Parents Association, (2023) A 17 Far North Queensland Branch. Financial Assistance <https://icpa.com.au/qld/conference/motion-a17>.

²⁸ Isolated Children’s Parents Association, (2023) A 17 Far North Queensland Branch. Financial Assistance <https://icpa.com.au/qld/conference/motion-a17> .

In practical terms rural, regional, and remote women in agriculture, require the following to access loan applications and or financial products:

- ***Reliable access to electricity;***
- ***Reliable Internet***
- ***Reliable Phone service;***
- ***Access to affordable Child Care;***
- ***Continued practical support as children’s educator/ home tutor;***
- ***Access to affordable farm help/ labours / educators/ nannies; and***
- ***Access to banks to apply and manage RIC concessional loans.***

This also means understanding that domestic family sexual violence may impact a rural women’s ability to have agency and autonomy to be independent of her partners control and distribution of money, finances, and assets due to financial abuse within the context of domestic family sexual violence.²⁹

Banks are now recognising financial abuse,³⁰ ***RIC should consider safeguards with RIC concessional loans to mitigate the risk of rural, regional, and remote women in agriculture who may be experiencing violence.*** This includes, having assets in the other party’s name, for litigation purposes, however these assets being in the business or succession trusts name, so not accessible or able to be used for capital purchases or to generally keep the financial stability and equity of the farm

²⁹ Australian Government. Department of Social Sciences. (17 October 2022) *National Plan to End Violence Against Women and Children 2022- 2032.*

https://www.dss.gov.au/sites/default/files/documents/10_2023/national-plan-end-violence-against-women-and-children-2022-2032.pdf; National Rural Women’s Coalition (2 August 2022) *The Rural, Regional, Remote Women in 2021.* <https://www.nrwc.com.au/resources/position-papers/89-rural-women-02-08-2022/file>

³⁰ Catherine Fitzpatric. University of New South Wales. (5 July 2023) ‘Banks warn family violence perpetrators they risk being de banked.’ <https://www.unsw.edu.au/news/2023/07/banks-warn-family-violence-perpetrators-they-risk-being-debanked>

viable or to flee from violence. Women in agriculture should not be excluded from the RIC process or loans due to violence. ³¹

For example, although not disclosed in the context of violence, rural women state:

‘However, the criteria is restrictive when family trusts are involved with land ownership’ and

‘Criteria penalize the spouse working off the farm- many people live financially separate lives especially if an intergenerational owned property and said spouse has no say in farm operation.’

Further, most rural women state they are joint applications, or partnerships and rarely applied for RIC concessional agriculture loans solely in farm women’s name, for example, rural women state:

‘I am in a partnership,’ ‘Rules regarding off farm income are a barrier,’ ‘loans depend on business structure,’ and ‘Never tried always joint but I do all background work for applications.’

Rural women state positive experiences also for example ‘I have not encountered any problem with this myself, so unable to comment.’

Rural women in agriculture state that the eligibility criteria does not accurately compliment primary production and associated agriculture loans, rural women state:

³¹ National Rural Women’s Coalition (2 August 2022) *The Rural, Regional, Remote Women in 2021*. <https://www.nrwc.com.au/resources/position-papers/89-rural-women-02-08-2022/file>; Gray, H. (2 June 2021) *Rural, reliable, and ready to be recognised. The backbone of families and communities*. James Cook University <https://www.jcu.edu.au/this-is-uni/people-and-societies/articles/rural-reliable-and-ready-to-be-recognised> ‘farm and asset ownership are often in the name of the husband and inherited by the son.’

‘Medium farm businesses/primary production businesses are
Larger than the Government thinks’

‘I don’t know what the criteria is’

‘More flexibility is needed for businesses that support the Ag
sectors’

‘The 50% funding must be maintained at commercial bank
should be scrapped’

‘Access for people working off farm is also needed’

The NRWC would strongly encourage and endorse the implementation of The Women’s Economic Equality Taskforce, 10-year plan to unleash the full capacity and contribution of women to the Australian Economy 23-33 into RIC policy.³² Further the NRWC would strongly encourage foundational documents, such as the New Gender Equality Strategy³³ be considered and incorporated into RIC policy.

NRWC would advocate for more information and awareness on RIC loans for rural women to be feel confident and comfortable to apply for RIC support. For example, less than 50 % of rural women who participated in the NRWC RIC survey felt comfortable to speak to RIC regarding their financial situation. However, 35% of women in agriculture or associated businesses, always felt comfortable talking to RIC about their financial situation, 40 % usually felt comfortable, 10 % sometimes felt

³² Department of the Prime minister and Cabinet. Women’s Economic Equality Taskforce, (22 October 2023). A 10-year plan to unleash the full capacity and contribution of women to the Australian Economy 23-33. <https://www.pmc.gov.au/sites/default/files/resource/download/womens-economic-equality-taskforce-final-report.pdf>

³³ Australian Government, Department of Foreign Affairs and Trade. (2022) A New Gender Equality Strategy. <https://www.dfat.gov.au/international-relations/themes/gender-equality/new-international-gender-equality-strategy>

comfortable and 10 % rarely felt comfortable. NRWC would further advocate for rural women to have more support once the RIC concessional loan is successful.

Capitalising on supporting Indigenous women in Agriculture and Agribusiness

Recognising that Aboriginal and Torres Strait Islander people have 65,000 years of sustainably managed the land, plants, waterways, oceans, and animals demonstrates the traditional practice could benefit mainstream farming practice. Aboriginal and Torres Strait Islander women are connected to country and care for country, they are also contributing to mitigating climate change with traditional practices.³⁴

‘Food that was harvested was also preserved and stored so that our communities could be fed and healthy all year round. There were many ways Aboriginal people stored the grains, nuts, fruit and veggies, fish, and meat we farmed, including in chambers made from clay and straw, storage units built from wood, in bags and in hollow trees. Having these storage techniques also meant we could feed hundreds of hungry mouths at ceremonies and gatherings.’³⁵

Between 2016 and 2021, there was a 56 % increase in ATSI agriculture managers. This is equivalent to 1.8% of the total agriculture sector. Bushfoods is valued at \$21.1 million,³⁶ Kakadu Plum, Native Lime, Quandong, Lemon Myrtle are examples

³⁴ Deadly Story, Food and Agriculture. (2021) https://deadlystory.com/page/culture/Life_Lore/Food ; Hill, R., P.L. Pert, J. Davies, C.J. Robinson, F. Walsh, and F. Falco-Mammone (2013) Indigenous Land Management in Australia: Extent, scope, diversity, barriers and success factors. Cairns: CSIRO Ecosystem Sciences; CSIRO ‘Managing Country; Our Science in Managing Our Country.’ (2023) <https://www.csiro.au/en/research/indigenous-science/managing-country> ; CSIRO. (2023) Empowering women and girls in the context of climate change. <https://www.csiro.au/en/news/all/news/2022/march/empowering-women-and-girls-in-the-context-of-climate-change> ;

³⁵ Ibid 29.

³⁶ BARES 2023, ABARES Insights: Snapshot of Australia’s agricultural workforce, Issue 3, Canberra, [October], DOI: <https://doi.org/10.25814/x21d-td14> CC BY 4.0.

of bushfoods. Bushfoods have a nutritional, therapeutic and or medicinal qualities that have traditionally been used for wellbeing, ceremony, and healing. ATSI women are involved in the producing of bush foods, from hand harvesting to processing, using all the plant, for example using the Quandong seeds to make earrings or necklaces after extracting or eating the fruit.³⁷

The NRWC would advocate that bushfoods and ATSI innovation and technology in agriculture should be included in the criteria for concessional loans. The NRWC would advocate that a de identified gendered analysis of the 1.8% of ATSI agriculture workforce³⁸ would capture ATSI women in regional, remote, and rural Australia and provide more visibility to ATSI women in agriculture or bush foods industry. If the bushfoods industry is not captured under agriculture, the RIC review should consider expanding the farming definitions to include bushfoods and capture this fast-growing industry which directly benefits rural, regional, and remote ATSI communities and is worth \$21.1 million.³⁹

NRWC survey participants suggested more community connection, more support and information about RIC for First Nations Women in agriculture, and an audit on the current portfolio's that may be able to supplement RIC concessional loans for First Nation's women in agriculture.

The NRWC would advocate for RIC to have a position available for rural, remote, and regional ATSI women with lived experience in agriculture and agribusiness to inform RIC and co design future policy.

³⁷ ABARES (Australian Bureau of Agriculture and Resources Economics and Sciences) (2023). *Snapshot of Australian Agriculture 2023, ABARES Insights*, Canberra, March, DOI: <https://doi.org/10.25814/rk1z-qm36>. CC ; CSRIO. (2023) *Managing Country – Our Science in Managing Our Country.* <https://www.csiro.au/en/research/indigenous-science/managing-country> ;

³⁸ BARES 2023, *ABARES Insights: Snapshot of Australia's agricultural workforce*, Issue 3, Canberra, [October], DOI: <https://doi.org/10.25814/x21d-td14> CC BY 4.0.

³⁹ BARES 2023, *ABARES Insights: Snapshot of Australia's agricultural workforce*, Issue 3, Canberra, [October], DOI: <https://doi.org/10.25814/x21d-td14> CC BY 4.0.

Recommendations

The National Rural Women's Coalition recommends the following for the RIC review:

- 1. That Government further consult and co design with rural, remote, and regional Australian women (including ATSI and women with disabilities) in agriculture with any financial products that are tailored for Australian women in agriculture ⁴⁰;***
- 2. Elevate women in agriculture in rural, remote, and regional Australia, making rural women in agriculture more visible in reporting, registers, and in policy relating to agribusiness and agriculture innovation in Australia;⁴¹***
- 3. That the RIC review has an increased awareness and removal of barriers that exist which are impeding the full participation of women in agriculture in Australia, ⁴² including awareness and information distributed widely as most of survey participants did not know about RIC. Consider implementation of an online or face to face support group specifically for women in agriculture or associated businesses***

⁴⁰ BARES 2023, ABARES Insights: Snapshot of Australia's agricultural workforce, Issue 3, Canberra, [October], DOI: <https://doi.org/10.25814/x21d-td14> CC BY 4.0.

⁴¹ Alston, M., and Whittenbury, K. (2013). Does climate crisis in Australia's food bowl create a basis for change in agricultural gender relations. *Agric. Hum. Values* 30, 115–128. <https://doi.org/10.1007/s10460-012-9382-x>

⁴² Sheridan, A & McKenzie, F, H. (2009) Australian Government Rural Industries Research and Development Corporation. *Revisiting Missed Opportunities, Growing Women's contribution to Agriculture*. United Nation Women, United Nations Food and Agriculture Organisations of United Nations, World Food Program & International Fund for Agricultural Development. (2023) *Joint Program on Accelerating Progress towards Rural Women's economic Empowerment*. (JPAPREE) <https://www.jpwrwee.org/> ; International Fund for Agricultural Development, *Joint Program on Accelerating Progress towards Rural Women's economic Empowerment*. (JPAPREE).

who are accessing RIC loans and products, to support each other with the challenges they face specifically as women in agriculture ;

- 4. The women's Economic Equality Taskforce, 10-year plan to unleash the full capacity and contribution of women's full participation in the Australian Economy ⁴³ guide future RIC directions for rural women in Agriculture;***

- 5. Have consideration to incorporate the 'Australian Governments New Gender Equality Strategy' ⁴⁴ into future RIC initiatives;***

- 6. Women in bio security ⁴⁵ should be celebrated and showcased, along with women in agriculture who are successful recipients of RIC concessional loans, encouraging women in rural, remote and regional Australia to participate in Agriculture;***

- 7. Improved accountability with a gendered intersectional lens, including reporting on ATSI, CALD and women with disabilities in agriculture, agribusiness or associated businesses who access RIC support;***

⁴³ Department of the Prime minister and Cabinet. Women's Economic Equality Taskforce, (22 October 2023). A 10-year plan to unleash the full capacity and contribution of women to the Australian Economy 23-33. <https://www.pmc.gov.au/sites/default/files/resource/download/womens-economic-equality-taskforce-final-report.pdf>

⁴⁴ Australian Government, Department of Foreign Affairs and Trade. (2022) A New Gender Equality Strategy. <https://www.dfat.gov.au/international-relations/themes/gender-equality/new-international-gender-equality-strategy>

⁴⁵ Australian Government, Department of Agriculture, Fisheries and Forestry. (14 September 2023) Celebrating women in plant science. <https://www.agriculture.gov.au/about/news/celebrating-women-in-plant-science>

- 8. Addressing underlying social constructions of farming, that deny women access to primary production equity, whilst they contribute equally or more to the farm/ agribusiness;⁴⁶**
- 9. Reliable access to phone, internet, childcare, support to continue disproportionately shared unpaid caring roles and education of children, electricity and banks for accessibility to apply and maintain RIC concessional loans;**
- 10. Safeguards within RIC concessional loans, similar to banking codes⁴⁷ to mitigate financial and other risk to rural, remote, and regional women who may be experiencing violence; and**
- 11. Consider expanding farming definitions⁴⁸ to include bush foods industry, which is worth \$21.1 million, and directly benefits rural, remote, and regional women who are producing bushfoods.**

Please contact NRWC CEO Keli McDonald if you have any questions or require further information.

⁴⁶ Alston, M., and Whittenbury, K. (2013). Does climate crisis in Australia's food bowl create a basis for change in agricultural gender relations. *Agric. Hum. Values* 30, 115–128. [https://doi: 10.1007/s10460-012-9382-x](https://doi.org/10.1007/s10460-012-9382-x)

⁴⁷ Catherine Fitzpatric. University of New South Wales. (5 July 2023) 'Banks warn family violence perpetrators they risk being de banked.' <https://www.unsw.edu.au/news/2023/07/banks-warn-family-violence-perpetrators-they-risk-being-debanked>

⁴⁸ ANZSIC (*Australian New Zealand Standard Industry Classification Standard*), 2006, Agriculture. (revision 1.0). Includes fisheries and forestry production.

Yours Faithfully,

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