



TO: MANATŪ WĀHINE MINISTRY FOR WOMEN

SUBMISSION REGARDING  
WOMEN'S EMPLOYMENT ACTION PLAN

**22 MAY 2022**

## INTRODUCTION

- 1 This submission is from Zonta International District 16 Incorporated (*Zonta D16*).
- 2 Zonta D16 has been active for 57 years. We are the Aotearoa New Zealand District of Zonta International (which comprises 31 Districts and one region worldwide).
- 3 Zonta D16 is an organisation of professionals empowering women through service and advocacy. We envision a world in which women's rights are recognised as human rights and every woman is able to achieve her full potential.
- 4 Across Aotearoa New Zealand we champion the global "Zonta says NO to Violence against Women" campaign, which aims to end violence against women by changing gender-based attitudes and behaviours.

## MAIN POINTS

- 5 In implementing the Women's Employment Action Plan (*WEAP*), we strongly believe that the following actions should be addressed:
  - 5.1 a comprehensive review should be undertaken of the suitability of KiwiSaver and other employment-related financial products for women;
  - 5.2 the Ministry should work alongside the Retirement Commission and the Financial Markets Authority to promote financial literacy for women, in particular in relation to KiwiSaver and other employment-related financial products;
  - 5.3 school programmes should champion a shift in attitudes about women (including young women) taking jobs in traditionally male-dominated trades;
  - 5.4 women who are currently working in these trades should be empowered to share their experience, learnings and ideas on breaking the current barriers to women's employment;
  - 5.5 the Ministry should promote legislative change to extend the diversity and inclusion principles in the Public Service Act 2020 (and the associated agency reporting regime) so they apply to a much greater proportion of employees across the public sector;
  - 5.6 businesses should be actively encouraged to adopt one or more of the systems currently available that set benchmarks for gender policies and practices. These systems include for example, the Women's Empowerment Principles, and the GenderTick™;
  - 5.7 awareness of these systems should be promoted, such that investors, employees and customers can identify the companies that meet their requirements;

- 5.8 steps should be taken to shift societal expectations that the role of carer (of for example, children, ageing parents, and whānau suffering from long Covid) is predominately women’s work.

## **PROCESS**

- 6 In formulating our submission, we used the material prepared by the Ministry titled “WEAP engagement – what we heard against actions 6 March” (*the WEAP Engagement Document*).
- 7 We held a Zoom meeting on 12 May 2022 with representatives from Zonta Clubs from across Aotearoa New Zealand. Participants at the meeting were provided with the WEAP Engagement Document in advance, together with background material, including the Cabinet paper authored by the Ministry dated 12 April 2021 entitled “Building Resilience for Women – COVID-19 and Beyond”.
- 8 The key points below reflect the output of the Zoom meeting, together with additional comments received since that meeting. At the Ministry’s request, we have focussed on how the four key Focus Areas of the WEAP might be implemented.

## **KEY POINTS OF OUR SUBMISSION**

- 9 We understand that the WEAP is seen as the first step towards an All-of-Government women’s strategy to achieve positive economic and social outcomes for all women in Aotearoa New Zealand. We strongly support this initiative.
- 10 We address below particular actions that we think would assist in the implementation of the Focus Areas set out in the WEAP Engagement Document.

### **Focus Area #1 – Financial security**

- 11 Under this heading, the WEAP Engagement Document appropriately highlights the need for pay transparency and closing the gender pay gap. Pay equity claims and the implementation of fair pay agreements under the proposed Fair Pay Agreements legislation (currently before Parliament) will also be critical to ensuring fair and equitable outcomes for women.

#### *Financial wellbeing in retirement*

- 12 We also think that financial security must be examined in close connection with the KiwiSaver scheme (which is an integral component of work compensation in Aotearoa New Zealand). In particular, we think a comprehensive review needs to be undertaken of the suitability of KiwiSaver and other employment-related financial products for women.
- 13 Women tend to have more interrupted working lives, with many taking the role of primary carer for children and whānau. Our work with the Grandparents Raising

Grandchildren Trust NZ has highlighted to us the impact on women of taking on child-raising roles later in life. These women face significant financial burdens and their ability to remain in the workforce is severely constrained. They are also reallocating retirement savings to protect and nurture their grandchildren.

- 14 The interrupted work patterns that are mainly experienced by women lead to lower employer and employee contributions. This begs the question: how should financial products be changed to build in flexibility to accommodate the real work-life experience of women in Aotearoa New Zealand? The foundation for this work could be the “Women and Financial Wellbeing in New Zealand” research carried out by the Financial Services Council and published in December 2021.<sup>1</sup>

#### *Financial literacy*

- 15 We also think that the promotion of financial literacy is a key pillar in building women’s financial security. We think there is an opportunity for the Ministry to work alongside the Retirement Commission and the Financial Markets Authority in promoting financial literacy for women, in particular in relation to KiwiSaver and other employment-related financial products.
- 16 The recent research referred to below indicates that there is a current groundswell of enthusiasm in the financial services industry to address this issue.
- 17 Research commissioned by ASB in New Zealand in 2021 highlights a gender divide not only brought about by the gender pay gap, but also by women overall making lower contributions to their KiwiSaver and a preference for saving their money over investing it.<sup>2</sup>
- 18 A 2019 survey by the (then) Commission for Financial Capability found that 34% of women (as compared to 20% of men) enrolled in KiwiSaver did not know whether their fund was in the conservative, balanced or growth categories.<sup>3</sup>
- 19 Some of these themes are echoed in the findings of the 2021 Financial Services Council New Zealand research referred to above. This research found that close to 60% of female respondents consider themselves to have limited or no experience in investing, compared to 40% of men.<sup>4</sup>
- 20 Closing the gender pay gap is a recognised priority. But so too is the need to ensure that women are empowered to have the confidence and capability to make decisions about their employment-related financial products that fundamentally impact their preparedness for retirement.

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<sup>1</sup> The Financial Services Council of New Zealand, Money & You Women And Financial Wellbeing In New Zealand. This research report can be found at [Money and You - Women & Financial Wellbeing in NZ \(fsc.org.nz\)](https://www.fsc.org.nz/money-and-you-women-and-financial-wellbeing-in-nz)

<sup>2</sup> [www.asb.co.nz/documents/media-centre/media-releases/women-better-off-day-to-day-but-miss-out-on-750-million-at-retirement.html](https://www.asb.co.nz/documents/media-centre/media-releases/women-better-off-day-to-day-but-miss-out-on-750-million-at-retirement.html)

<sup>3</sup> [What we don't know about KiwiSaver | Retirement Commission Te Ara Ahunga Ora](https://retirement.govt.nz/news/latest-news/new-data-reveals-for-the-first-time-largest-breakdown-of-kiwisaver-balances-across-all-ages-and-genders/) See also [retirement.govt.nz/news/latest-news/new-data-reveals-for-the-first-time-largest-breakdown-of-kiwisaver-balances-across-all-ages-and-genders/](https://www.nzherald.co.nz/business/why-are-young-new-zealand-women-not-investing/D4ARQBLNBDFAZXSVWORVOK6I/) See also in this regard, the work of Alexandra Lipski [www.nzherald.co.nz/business/why-are-young-new-zealand-women-not-investing/D4ARQBLNBDFAZXSVWORVOK6I/](https://www.nzherald.co.nz/business/why-are-young-new-zealand-women-not-investing/D4ARQBLNBDFAZXSVWORVOK6I/)

<sup>4</sup> At page 5

### *Proposed New Zealand Income Insurance Scheme*

- 21 We would also urge the Ministry to take an active role in ensuring that specific issues related to women's employment are front and centre in the development of the proposed New Zealand Income Insurance Scheme.

### **Focus Area #2 – Inclusive labour market**

- 22 We agree with the actions proposed under this heading in the WEAP Engagement Document (pages 3 to 7).
- 23 In particular, as set out in that WEAP Engagement Document, there is a need to link to actions across the other Employment Action Plans, for wahine Māori; Pacific women; former refugee, recent migrant and ethnic women; women with disabilities; older women; and younger women. We are mindful of the inequalities that exist within the population of women in Aotearoa New Zealand. We can only narrow those gaps by taking actions to clearly identify and address them. Many of those actions will be set out in the other Employment Action Plans – making their links with the WEAP critical.
- 24 Under Focus Area #2, we would also add the following.

#### *Women in trades*

- 25 As we emerge from another phase of the pandemic, a variety of circumstances have conflated to put extreme pressure on the supply of workers in the trades. Such pressures are also likely to emerge in the recovery phase of any natural disaster in New Zealand that has a significant impact on infrastructure and other property.
- 26 The training of women for good jobs in trades (that have been traditionally male-dominated) makes very good sense from an NZ Inc. perspective.
- 27 Women experience barriers to joining trades where they are traditionally under-represented<sup>5</sup>, including:
- 27.1 lack of knowledge about opportunities and pathways;
  - 27.2 finding employers willing to work with women;
  - 27.3 male-dominated workplace culture; and
  - 27.4 lack of sector or workplace support for women (including ensuring that workplaces have appropriate facilities and are safe for women).
- 28 We think that the first of these barriers (lack of knowledge about opportunities) needs to be addressed in schools. School programmes need to provide information about the opportunities available and champion a shift in attitudes about women (including young women) taking jobs in the trades.<sup>6</sup>

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<sup>5</sup> [www.rnz.co.nz/news/business/440438/women-tradies-say-they-re-dealing-with-barriers-including-sexist-comments-toilet-access](http://www.rnz.co.nz/news/business/440438/women-tradies-say-they-re-dealing-with-barriers-including-sexist-comments-toilet-access)

<sup>6</sup> We also note with concern, the reported number of students (including young women) currently "lost" to education following periods of interrupted learning since the start of the Covid-19 pandemic. Many of these

- 29 The other barriers are harder to resolve, but they are not irresolvable. There are women working in trades (and managing women in trades) who have been extremely successful. By way of example, we are aware of the work of Colleen Upton, who in 2021 was made an Officer of the NZ Order of Merit for services to the plumbing and gas fitting industry and women.<sup>7</sup>
- 30 We think an action under the WEAP should be to empower women who are currently working in the trades to share their experience, learnings and ideas on how the current barriers can be broken down.

#### *Diversity, Equity and Inclusion*

- 31 Systemic and structural barriers must also be dismantled to ensure that those women less likely to be empowered within the workforce can succeed at all levels - from entry to promotion to retirement. When disenfranchised women in our society are given equal employment opportunities, every woman in our society benefits, which in turn benefits society as a whole.
- 32 In relation to the core public service, section 75 of the Public Service Act 2020 requires chief executives of government departments to be guided by the principle that the group comprising all public service employees should reflect the makeup of society. Furthermore, in employment policies and practices, those chief executives must foster a workplace that is inclusive of all groups. Section 75 has brought together the commitments relating to Papa Pounamu.<sup>8</sup> It has also led to strengthened reporting requirements regarding diversity, equity and inclusion in government departments.<sup>9</sup>
- 33 We would urge the Ministry to promote an amendment to the Crown Entities Act 2004 to include wording that corresponds with section 75, Public Service Act. Such an amendment could extend the diversity and inclusion principles of section 75 to Crown entities and catch a much greater proportion of employees across the public sector (i.e. not just the core public service). This legislative change would lead to better reporting by Crown entities regarding diversity, equity and inclusion (which in turn may incentivise their performance regarding these matters). Currently, required reporting on these matters by Crown entities is much weaker than for government departments.<sup>10</sup>

#### *Immigration settings*

- 34 The recently announced two tier immigration policy has registered nurses and midwives relegated to a two year "work to residence pathway" (as opposed to the fast track residency on the Green List). This policy provides an example of how Government policy can contradict the notion of an inclusive labour market.
- 35 This announcement is a timely reminder of the need to run a "gender lens" over all immigration policies before their release.

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young people may have been suited to jobs in trades and further education. There is a pressing need to address the complex issues related to school attendance as we emerge from the most recent phase of Covid-19.

<sup>7</sup> [www.huttgas.co.nz/meet-the-team](http://www.huttgas.co.nz/meet-the-team)

<sup>8</sup> [Papa Pounamu - Te kōkiri i te kanorau me te ngākau tuwhera puta noa i te Ratonga Tūmatanui | Driving diversity and inclusion across the Public Service | Te Kawa Mataaho Public Service Commission](#)

<sup>9</sup> [Annual Reports and other End-of-Year Performance Reporting - Guidance for reporting under the Public Finance Act 1989 - May 2022 \(treasury.govt.nz\)](#) See section 7.3

<sup>10</sup> [www.treasury.govt.nz/publications/guide/preparing-annual-report-crown-entities](http://www.treasury.govt.nz/publications/guide/preparing-annual-report-crown-entities) See section 7.6.

### **Focus Areas #3 – Women in business**

- 36 We agree with the actions proposed (on pages 8 to 11) of the WEAP Engagement Document under the headings “Women in Business”. We would add the following.

#### *Businesses to demonstrate commitment to gender equity to investors, employees and customers*

- 37 The recent statement by Simon Henry, Director and CEO of DGL, regarding Nadia Lim has drawn the ire of many commentators. It is also notable that, in the immediate aftermath of the publicity regarding Mr Henry’s statements, the price of DGL shares dropped significantly.
- 38 Like most other commentators, Zonta D16 was appalled by the sexist and racist comments that Mr Henry made. But this episode has also led us to think that in the current environment, investors (including of KiwiSaver funds) may be more likely to be influenced by how an NZX company and its directors approach diversity and gender equity issues.
- 39 Against that backdrop, we suggest that an action under the WEAP should be to actively encourage businesses to adopt the principles (or meet the criteria) of one or more of the systems currently available that set benchmarks for gender policies and practices. These systems include, for example:

39.1 the Women’s Empowerment Principles;<sup>11</sup>

39.2 the GenderTick™.<sup>12</sup>

- 40 The WEAP should also include an action to promote awareness of these systems, such that investors, employees and customers can identify the companies that meet the systems’ requirements.

### **Focus Area #4 – Supporting women to move between paid and unpaid work**

- 41 We agree with the actions proposed (on pages 12 and 13) of the WEAP Engagement Document under the heading “Supporting women to move between paid and unpaid work”.

#### *Women in carer roles*

- 42 During the Covid pandemic, some women in Aotearoa New Zealand left the workforce due to their inability to continue to juggle both their full or part-time time work and also their role as carer for children and/or ageing parents.

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<sup>11</sup> [Women’s Empowerment Principles – UN Women Aotearoa New Zealand](#) A coalition of four organisations, UN Women Aotearoa NZ, New Zealand Federation of Business and Professional Women, New Zealand Human Rights Commission and Zonta D16 promote and champion the Women’s Empowerment Principles throughout New Zealand.

<sup>12</sup> [YWCA | GenderTick™](#)

- 43 These carer roles tend most often to fall to women. We believe that the need for women (in particular, wahine Māori, Pacific women, and younger women) to fulfil these types of carer roles will increase over time. We believe this increase will arise as for example, baby boomers age; immigration policies change; demographics trend towards a more ethnically diverse population; and the incidence of long Covid becomes more prevalent.
- 44 We think the demands on women to perform these types of carer roles will inevitably become unsustainable. The WEAP should include an action to shift societal expectations that these types of carer roles are predominately women's work.

## **CONCLUSION**

- 45 The pandemic has shown the need to have robust settings in place for women's employment before, during and after a crisis. Fair and equitable settings across all aspects of women's work will improve the resilience of not only women, but also their whānau and their communities.
- 46 We applaud the purpose of the WEAP as a vehicle to deliver positive economic and social outcomes for all women in Aotearoa New Zealand. We trust that the additional actions we have suggested will assist in its implementation.
- 47 Thank you for the opportunity to participate in this consultation process.