

Stepping up at great cost

The enduring realities of women-led businesses in regional NSW

KEY INSIGHTS FROM THE WOMEN'S AGENDA AND COMMBANK ROUNDTABLE IN LISMORE FOR WOMEN LEADING SMALL TO MEDIUM BUSINESSES (SMBS). THIS RESEARCH BUILDS ON OUR 2025 REPORT SURVEYING WOMEN IN BUSINESS AROUND AUSTRALIA: 'THE SUPPORT DEFICIT: WHAT NEEDS TO SHIFT FOR WOMEN FOUNDERS TO THRIVE'.



Supported by CommBank Women in Focus



Commonwealth
Bank

We acknowledge and pay respect to the past, present and future Traditional Custodians and Elders of this nation and the continuation of cultural, spiritual and educational practices of Aboriginal and Torres Strait Islander peoples.

About Women's Agenda

Women's Agenda is an independent daily news publication 100% owned and run by women. Our team of journalists and researchers provide a vital perspective across daily news events and current affairs, including across politics, media, business, tech, climate, health and leadership. Published by Agenda Media Pty Ltd, founded by Angela Priestley and Tarla Lambert, this team also publishes Women's Health News and runs a growing podcast network, events, roundtables and regular research reports.

Get in contact with our team at
contact@womensagenda.com.au



Introduction

Small businesses play a critical role in regional communities. In hubs like Lismore in the Northern Rivers of New South Wales (NSW), they are an economic backbone providing crucial services, creating jobs and driving community resilience.

NSW is home to more than [890,000 small businesses](#) that employ close to 2 million people. Nearly one in three of these business owners live outside Sydney's greater metropolitan region. The latest Census data also shows that 35% of them were born overseas.

Lismore plays a significant role in this landscape. With [more than 4,000 businesses](#), it produces over \$3 billion in gross regional product annually. The businesses operate mainly across healthcare, education, training, retail and construction. Agriculture is also one of its key industries with nuts being one of its [largest commodities](#).

About 34% of small business owners in NSW are women but the state government is actively working to [drive up representation](#). For regional areas like Lismore, small business owners face additional challenges.

Women SMB leaders in Lismore are 'indispensable'

NSW Small Business Minister and Member for Lismore Janelle Saffin

"To run a business anywhere requires a healthy dose of courage but to do so in Lismore – navigating consecutive floods, Cyclone Alfred and the long road of ongoing recovery – demands an entirely different level of grit.

"These women aren't just business owners: they are the anchors of our community's social fabric and economic survival.

"I am conscious that by the time a woman starts a business, she has already overcome significant, often invisible hurdles. From balancing family and caring responsibilities to navigating time out of the workforce or a lack of formal recognition for her skillsets — meeting these challenges requires immense resilience.

"As a government, we actively recognise that strength and back these women, ensuring our support structures are designed to lift them up through those exact challenges rather than making them jump through more hoops.

"When I look at the statistics, I see a very hopeful trajectory. The number of women in business across Australia has steadily risen over the past two decades moving from 31 per cent in 2006 to 35 per cent by 2025.

"Women are one of the fastest-growing groups of business owners in the country, and



they are bringing entirely new leadership styles, fresh perspectives and deep innovation into our commercial spaces.

"But as a woman who came from small business myself (having owned and managed my own legal practice and a local pub!), I know firsthand that the path is rarely a straight line.

"In many ways, women still have to be their own fiercest advocates in a world where our place at the business table isn't always automatically assumed. We still have a long road left to travel before we reach true parity.

"The cafes, boutique clothing stores and businesses that line our regional main streets do so much more than exchange goods. They define the character, warmth and social life of our towns.

“Going into business is an incredibly challenging path, but it is one that is worthwhile. The small business community across NSW and particularly across the North Coast is immeasurably richer for the women leading the charge within it.

“But the success of these businesses doesn't happen in a vacuum, it is sustained by an extraordinary and often invisible web of connection. Long before a woman opens her doors for trade, she relies on those local but deep rooted networks that hold regional communities together.

“We see it in the enduring legacy of the Country Women's Association and we see it in the informal, everyday lifelines: the phone care lists, the text chains and the quiet check-ins.

“This is where the real work of community happens. It is women watching out for women, offering a unique brand of care that blends practical business survival with profound personal empathy. When women back each other, they don't just build successful enterprises, they build a foundation that ensures no one has to walk the path alone.”





The region has been hit by multiple natural disasters which have upended the lives of residents. Under [NSW's State Disaster Mitigation Plan](#), the Northern Rivers is recognised as a region prone to natural hazards with Lismore being identified for severe flood risk.

In early 2022, Lismore suffered two catastrophic floods leaving behind a trail of climate trauma with lives lost and communities still trying to rebuild. A [study by Western Sydney University](#) notes that the city, which saw its highest flood level since recording began, had 30,000 people displaced, infrastructure including homes and access roads washed away and boulders crashing down.

The Insurance Council of Australia (IAC) says it was one of the [nation's costliest disasters](#) – after Cyclone Tracy in 1974 and the 1999 Sydney



hailstorm. IAC said the destructive flood through northern NSW and south-east Queensland caused near \$5 billion in insured damages.

Efforts to rebuild communities and homes have also been fraught with challenges. According to [ABC News](#), programs set up by the government to help deliver new homes to disaster-struck communities have fallen short with an audit of “Australia’s most expensive disaster recovery program” failing to “deliver a single home or housing lot in the more than three and a half years since its creation”.

The region was hit again by [Cyclone Alfred in 2025](#) further impeding on ongoing redevelopment and recovery. For women running businesses in the area, the past few years have been an overwhelming test of resilience, strength and community.

We should not romanticise women's resilience

Women's Agenda Editor-in-Chief Tarla Lambert



"The Northern Rivers has encountered so much disruption over the last few years with floods and cyclones and all the rest of it and it has really disrupted this region in a way that I think those that live outside of this really can't understand.

"We see communities that are still rebuilding and it's often women who are at the core of that. They're driving amazing community efforts to make sure that we get onto a better footing but at the same time I think there's a real risk in romanticizing that kind of resilience that comes from women.

"Because when we're talking about that kind of resilience it comes at a cost with huge mental loads and pressures that are really creeping up on us and causing big, big problems in the way that we're living our lives and running our businesses."

These disasters had a significant impact on women in the region. One study that was done after the February 2022 floods in the Northern Rivers found it had a significant impact on women in the region as they [juggled between multiple roles](#) as family members, volunteers, professionals and survivors.

The report's lead author Wendy Foote from the University of Newcastle says women's contributions to community survival are taken for granted.

"Each of these roles were impacted by the flood event – it had a deep and lasting impact," she said.

"Planning and preparation for how communities can respond to the risk of future extreme weather events should include all of these facets.

"Gender roles are part of why women are more connected and able to form community-based networks. However, it needs to be recognised that gender also has other implications.

"Women are less likely to be consulted and part of decision-making about how to prepare for community disasters or respond to them. On the other hand, women are more likely to be negatively impacted or harmed either in the disaster or after it.

"In the face of these increased risks, women do need to be recognised as both having special needs and vulnerabilities in emergencies but also as being well placed to have roles in leadership in community recovery.

"Women's efforts to volunteer in hubs and services that are required for community survival need to be supported so that women are not exploited as volunteers undertaking necessary community work and also to ensure that needed services are provided to the community."

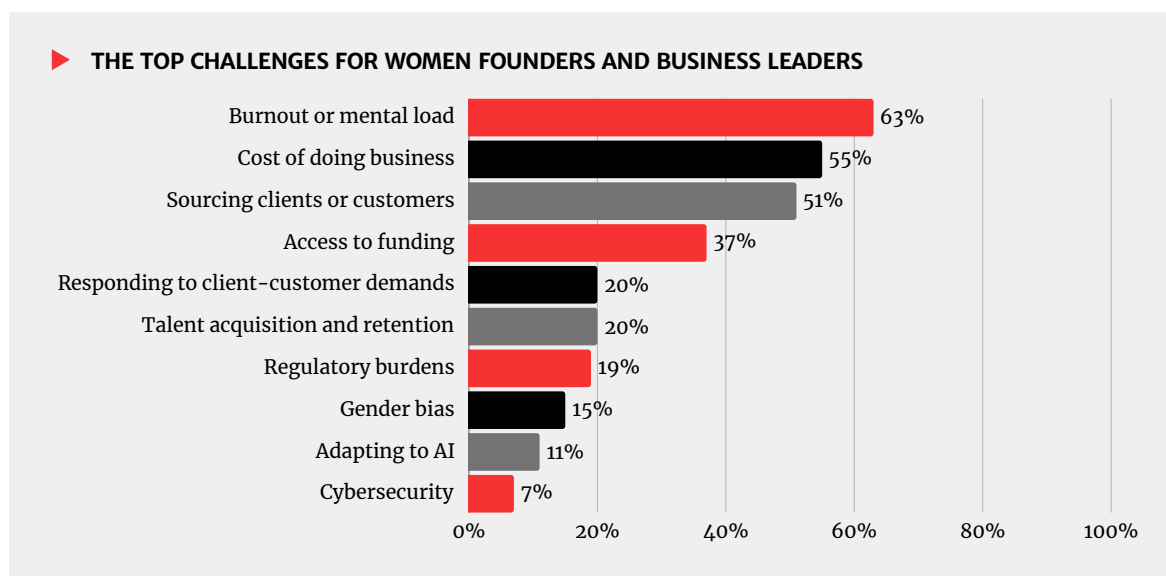
Women SMB owners and business owners suffered greatly in the aftermath of these severe weather events. Many were forced to start again with nothing after basic amenities and operational assets were destroyed.

In addition to the increasing threat of severe

weather events, business owners in Lismore and similar regional communities are working against a number of other barriers. Access to networks and key stakeholders can be limited in remote, rural and regional areas. Geographical barriers contribute to challenges with attracting and retaining talent.

Top challenges for women business leaders and founders

In the face of many challenges, the leaders we heard from continue to grow their ventures and it's nothing short of inspiring.



[Source: [*The Support Deficit: what needs to shift for women founders to thrive*](#)]

Gender and Disaster Australia Research Manager Lorian Bethune says the experiences of women in the Northern Rivers reflects what is happening in disaster-affected communities around the country.

“Women often bear a disproportionate burden during and after times of crisis,” Bethune says.

“They are expected to engage in unpaid, invisible labour, such as caring for their families and elderly relatives, often in addition to or at the expense of their paid work. There are also societal expectations for them to volunteer within their larger communities, particularly in the extended aftermath of a disaster, often providing leadership to resilience and recovery work.”

When disaster hits, women's work goes unnoticed

Gender and Disaster Australia Research Manager Loriana Bethune

Bethune says the experiences of women in the aftermath of disasters is often 'overlooked' by mainstream media and the broader community.

"Especially when compared to the visibility and recognition afforded to men's roles in disaster response," she says.

"The issue extends beyond merely an increased workload; it indicates a systemic reliance on women's unpaid labour coupled with their ongoing exclusion from formal decision-making and access to resources.

"What occurred in the Northern Rivers is not an isolated incident."

Across Australia, research shows that when disasters hit:

- Women take on caring responsibilities (children, elders, community members) while managing their own recovery
- Women are disproportionately involved in informal coordination roles, organising aid, running community hubs, sharing information without formal recognition and often on an unpaid or volunteer basis
- Women-led small businesses carry a double burden: trying to keep income flowing while contributing to these caring responsibilities and recovery efforts



"At the same time, women experience reduced access to recovery funding, decision-making spaces and economic support which are often structured around larger, male-dominated industries," says Bethune.

"When we keep expecting women to handle recovery without pay, resources or recognition, we're sending a clear message: Your work is expected but not valued. Your leadership is 'nice to have' but not supported or acknowledged.

"Over time, this really adds up.

"It leads to individual burnout, financial instability and drains women's ability to keep contributing at all. Most importantly, it creates a recovery model that relies on inequality where systems work only because women see the need and step in to fill the gaps caused by a lack of investment and poor design."

Bethune says when recovery efforts after disasters are organised through a patriarchal gendered lens, it harms both women and men.

“Women are expected to put their own businesses, safety, well-being and recovery aside to care for others and hold families and communities together while men are expected to prove their value through taking personal and bodily risks, protecting others and stoicism,” she says.

“These roles are not complementary. They are unequal and harmful because they rely on women’s unpaid and often invisible labour while also trapping men in rigid ideals of toughness and manliness that can undermine help-seeking and recovery.

“Research in Australia has shown that disasters intensify these gendered expectations, increasing caring burdens and exposure to violence for women and reinforcing harmful masculine norms around protection, emotional suppression and risk-taking for men.”

In our [2025 CommBank SMBs report](#), we learned how women in business around Australia are making an impact in the face of great challenges. [Women’s Agenda](#) and [CommBank](#) have been working together to investigate how these issues show up for women in different communities.

In this report, we take a deeper look at what women SMB leaders in Lismore and the Northern Rivers are experiencing. Their insights shed light

on a national issue when it comes to disaster recovery and relief. It also spotlights how critical it is for policymakers, institutions and other key stakeholders to recognise women in business who are stepping up again and again in the face of devastating loss.

These insights unlock a new way forward with practical steps that can be taken to empower, back and support women in the regions.



The Lismore Roundtable

Women's Agenda and CommBank hosted a roundtable in Lismore on May 19th, 2026 with women who lead, run and own SMBs. The women who attended represent a wide mix of industries spanning law, health, aged care, agriculture, finance, child and family services, community organisations and media.

Some were more seasoned having built their ventures over decades while others were in earlier growth phases after pivoting through recent natural disasters and the COVID pandemic. During the discussion, one key thread was a shared sense of pride in building businesses and supporting others from one of the country's most disaster-impacted regions.

Tarla Lambert, who runs Women's Agenda with co-founder Angela Priestley, is based in the Northern Rivers and has seen firsthand the weight that falls on women's shoulders when crisis hits.

She says regional women take on a workload – between business, careers, care obligations and the home – that often goes unnoticed. But the value of what they do and the impact they make is far-reaching.

“Women-led businesses are delivering enormous value both economically and socially,” she says.

The [2025 CommBank SMBs report](#) shows that 85% of the women surveyed plan to hire in the next year.

“So there are huge growth efforts that are happening,” Lambert says.

“80% plan to invest in growth or scaling, and 76% said they were also contributing significant unpaid community work at the same time.

“They're volunteering through schools, communities, sporting clubs, they're mentoring or partaking in kind of local advocacy and we also know that women-led businesses are more likely to prioritise social impact, sustainability, and community outcome.”

▶ CREATING JOBS AND BOOSTING THE ECONOMY THROUGH UNCERTAIN TIMES

- **51%** are hiring 1-2 employees
- **24%** are hiring 3-10 employees
- **10%** are hiring 10+ employees

[Source: [The Support Deficit: what needs to shift for women founders to thrive](#)]

Our survey also found that women feel largely unsupported by the broader business ecosystem, larger institutions and governments. This stems from systemic issues that hinder growth for women in business. In regional areas, these barriers can be even greater.

▶ HOW WOMEN RUNNING AND LEADING SMBS IN LISMORE ARE FEELING

INCONSISTENT
UNCERTAINTY BUSY CHAOTIC
OVERWHELM
JUGGLE IMPACTFUL
CHALLENGING
ROBUST RESILIENT



During the roundtable, women described the current climate as “chaotic”, “inconsistent” and “challenging”. This spotlights the general sense of volatility and uncertainty many have been feeling. For communities like Lismore where the difficulties of growing and building businesses have been compounded by ongoing natural disasters, it reveals how much pressure business owners are under.

“Those pressures can be amplified in regional areas where access to capital, child care, transport, staffing, housing can all present additional barriers too,” Lambert-Patel says.

But despite these issues, women at the roundtable also demonstrated an incredible amount of resilience and grit. The impact they are making in

the face of debilitating challenges is a testament to what they are capable of. What Australia risks losing, however, is allowing these talented business owners and leaders to carry on without sufficient interventions, support and systemic change.

They play a critical role in keeping Australia's economy healthy, boosting productivity and delivering essential products and services. To ensure they continue to do this, we have pulled together critical insights from women SMB leaders in Lismore and the Northern Rivers. Their experiences shed light on the factors that contribute to thriving businesses, those that hinder progress and where change needs to happen.

Networks, talent and recovery

Core challenges for Lismore and regional women-led SMBs

Resources and networks

For SMB owners and leaders in regional communities like Lismore one of the key challenges is access to networks and resources. When operating in an area located away from major urban centres, business owners can find themselves working with a reduced concentration of key services, people and amenities.

In Lismore, infrastructure gaps with internet and telephone access have been further disrupted by recent flood and weather events. This can have a debilitating effect on women trying to build and maintain their businesses.

Parker and Kissane Director Sandra Binney has been a solicitor in the Northern Rivers for more than 25 years and has practised law across a number of areas including family law, estate planning, agriculture and farm succession.

She says key decision makers including government do not fully comprehend the day-to-day problems SMB owners have to navigate when disaster hits. When Lismore was struck by floods, she said it was difficult getting even courts to understand they do not have any power or internet to operate.

“So it took quite a group of us to say you know get in a car and get out here so you can actually see what is happening,” she says.

“I think the perception people have once they are here on the ground changes.”

[Mind your Grit](#) founder Angela Davies says the SMB sector in regional communities needs to be better supported.

“I think the pressures for me personally are access to things that the government offers in major cities.” she says.

“We don't always get to see that in regional areas and I know that they do a decent job of putting things online but I think you can't beat in-person connection, and there is a lot that comes off the back of being in a room even if it's workshops about something like AI or [Pay Day Super](#)’.

“We've got an opportunity in our regional hubs to support businesses in that way.

“I think starting a business for me – it has felt lonely and I think it'd be good to bring those communities more together.”

With limited access to networks including investors, policymakers, suppliers and other key stakeholders in business, women building businesses in regional and remote communities can feel isolated. The roundtable discussion highlighted the need for better access to workshops, mentorship and networking opportunities.

AI and the regional divide

During the roundtable, SMB leaders discussed their uptake of AI and new tools to boost efficiency. Some were optimistic saying these new technologies should be approached with an open mind instead of fear. Others expressed feeling overwhelmed by the speed of change being driven by AI and not knowing where to start.

One of the roundtable participants said emerging AI tools have the power to address some of the resourcing issues regional SMB leaders have. By adopting these, women in regional communities like Lismore can

“There’s a lot of opportunity for small businesses with it,” she said.

“I feel like I’ve got an entire team now that can help me deliver more than I ever would have been able to if it were just me. Even putting proposals together, that would have taken hours on end.”

Research into how people around use and perceptions of AI in Australia reveals that some groups in society are lagging behind. In 2024, a survey of more than 5500 adults around Australia, including First Nations communities and people living in remote or regional areas, found that there is a [growing divide](#).

“While almost half of Australians have used generative AI, uptake is uneven across the country,” researchers wrote in The Conversation.

“This raises the risk of a new ‘AI divide’ which threatens to deepen existing social and economic inequalities.”

During our roundtable, SMB leaders discussed how social perceptions among women that using AI is cheating or dishonest was holding them back from using these technologies. One business leader noted that women can be susceptible to feelings of guilt which is misplaced when it comes to

adopting tools that boost productivity.

There were also questions about how to adopt it while prioritising people, ensuring staff are retrained to keep up and managing risks around privacy. Lismore City lists some of the [online webinars](#) run by [Service NSW Business Connect](#).

These free online trainings cover topics like ‘The right AI prompt for best results’ and ‘Building strong digital foundation to attract customers’. But the roundtable discussion spotlighted the need for in-person workshops and more support for SMB leaders with training their teams for a world being disrupted by AI.

Regional SMB leaders on AI uptake and disruption

“Every week there’s something new that you can use AI ... but you need a bit of a mindset shift.”

“It’s about adopting it into small business in a safe and appropriate way.”

“It’s like this untethered beast because it’s infiltrating absolutely everything.”

“People are coming to me in the office asking how can we use it, what can you show me to improve my productivity?”

“Taking a step back and letting AI do it for you – I find that really, really hard. It’s a big mindset shift that I’m struggling with.”

“Any kind of regulation around AI is not something that is being talked about enough.”

Tech entrepreneur Emma Spartalis is a [regional business owner](#) and mother actively working to scale-up ethical and efficient adoption of AI.

Through Spartalis Consulting, she works with organisations of all sizes to improve governance and accountability while also empowering small businesses and regional leaders through [AI Accelerator Hubs](#).

"Every person I work with says some version of the same thing before we start: I'm not technical, I'm probably too old for this, I might break it," Spartalis says.

"These are women managing multi seven-figure, multigenerational businesses.

"The sophistication is already there but the confidence in an AI context isn't but that gap closes faster than most expect.

"The question of 'where do I even begin' is an isolation problem more than a technical one. Regional women rarely have a peer who has already done this and can walk them through it. That human alongside-ness matters as much as the tool itself."



Regional women are better positioned to adopt AI quickly

Spartalis Consulting Founder Emma Spartalis

Spartalis says women in regional and remote communities have the most to gain from AI adoption because it can make the “most immediate difference” at an administrative level saving hours and days each week.

AI tools can be used to shave down time and resources for daily business operations including client communications, grant applications, proposal writing and developing social content.

“Regional women in business are running some of the most complex operations I've encountered in 15 years of corporate digital transformation with a fraction of the resources,” says Spartalis.

“The barrier isn't ambition or capability, it's almost always capacity.

“What almost never gets acknowledged is that regional women are structurally better positioned to adopt AI quickly than most large organisations we see using AI because there is no approval process, no IT department, no committee.”

Spartalis says women building businesses in regional communities usually have great products and genuine community relationships but their challenges centre around consistent marketing.

“What they lack is the capacity to market consistently, follow up reliably, or build the



systems that would let them grow without it costing them their health,” she says.

“When that constraint lifts though, the business that has been invisible starts showing up and the collaborations that never happened because there was no time to write the pitch, happens. The time saved on tasks that AI can do, free us up to nurture the more important human connections and our own health.

“Regional women are also the connective tissue of their local economies, sitting on committees, running events, mentoring other women, supporting schools.

“When they are at capacity, all of that contracts. When they have room to move, it expands, and the effect on their communities is tangible. Supporting regional women to operate with proper AI infrastructure is not a welfare conversation. It is an economic one.”

Spartalis says AI can unlock the incredible work SMB leaders are doing from regional communities not just in NSW but across the country.

"I left a corporate executive career expecting the work to feel more manageable without the organisational complexity," says Spartalis.

"Instead I traded one kind of pressure for another, doing everything myself with none of the budget, million-dollar teams or systems I took for granted in corporate. So I built 12 AI agents, which grew to 20 and now work reduced hours striking a better balance than I ever did in my 9-5 job.

"What I didn't expect was to invite women to come and talk shop over a coffee and have 80 people respond in 48 hours, growing to over 150 within three months.

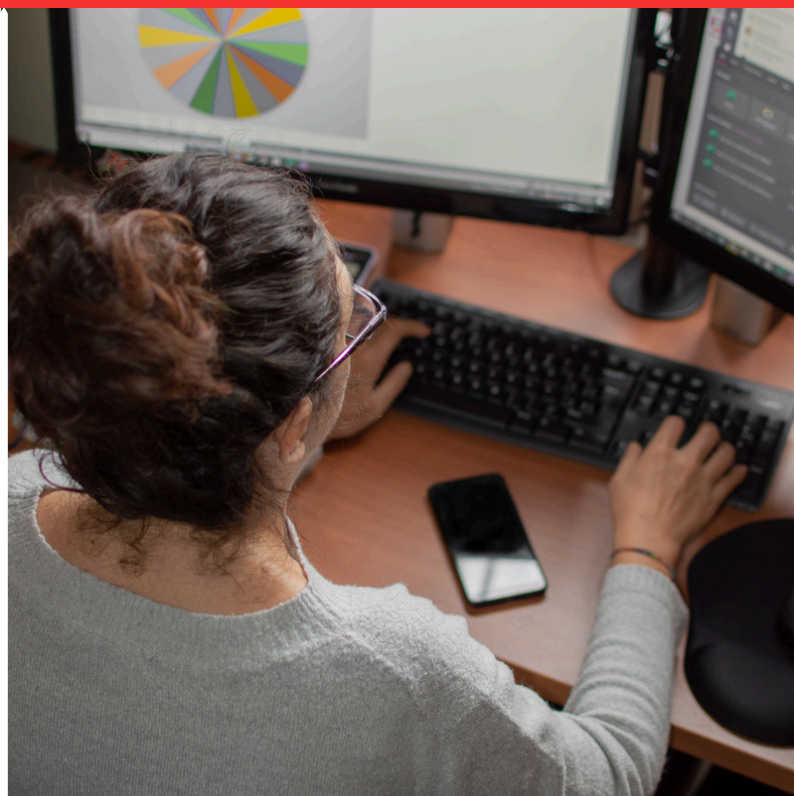
"I honestly didn't know there were even 150-plus women running businesses in my tiny rural shire or which local café could fit us in. There was a capable, underserved community already there that needed infrastructure and

showing how what I do for myself is achievable by anyone willing to learn because AI isn't a secret sauce reserved only for the wealthy or the tech bros.

"My passion (and frustration) working alongside that community led me to develop the [AI Acceleration Hub](#), a structured AI operating system for small business owners, built from doing this work myself first and wanting to give other women a faster path through the friction I'd already navigated.

"The ethical dimension matters to me because we know that AI systems reflect the assumptions of whoever builds them. If the people building them have zero understanding of what it means to run a regional business, the tools produced reflect that – and so I'm deliberate about how I build and ensure the values and moral compass of my individual clients are codified into their setup from the beginning too.

"That's what responsible AI adoption actually requires and is what the industry is still trying to work out on mass."



Disaster response and recovery

For women running businesses in Lismore and the Northern Rivers, the 2022 floods were not a singular event to recover and move on from. They created a rupture that exposed deep structural failures in preparation for severe weather events and response efforts. Women's work and contributions in the aftermath was also largely unacknowledged.

As floodwaters rose, emergency services were not fast enough and the community, overwhelmingly women, stepped in. Despite power outages and network issues, women used whatever connectivity remained to coordinate evacuations, share wound care information, photograph families stranded on rooftops and get them help.

In the months that followed, women established and ran community hubs almost entirely on their own, receiving and distributing donations, providing spaces for volunteers to work and helping people process shock and trauma. They stayed in those roles long after emergency services had left.

The region was hit again by Cyclone Alfred in 2025 further impeding what had already been a deeply fraught recovery. In the labour market too, the cumulative trauma has left its mark. One roundtable participant described what it meant to try to rebuild a team from a pool of people who had lived through the same crisis.

"We've got a small pool of people in the Northern Rivers that we can pull from," she said.

"We don't have this feeder coming in from metro areas to actually replace your unwell people. So we were pulling from the pool of people already traumatised."

University of Newcastle Associate Professor Wendy Foote, whose research documented the health and wellbeing impacts on women following the 2022 floods, says the scale of what the community faced was beyond what anyone had prepared for.

At the nine-month mark, women were still experiencing mental and physical health impacts including heart attacks, financial strain, loss of homes and businesses. They were holding others together through a crisis while barely surviving it themselves.

"The whole community was traumatised by the experience — no one escaped the impact of seeing the physical environment so devastated and changed by the floods," Foote says.

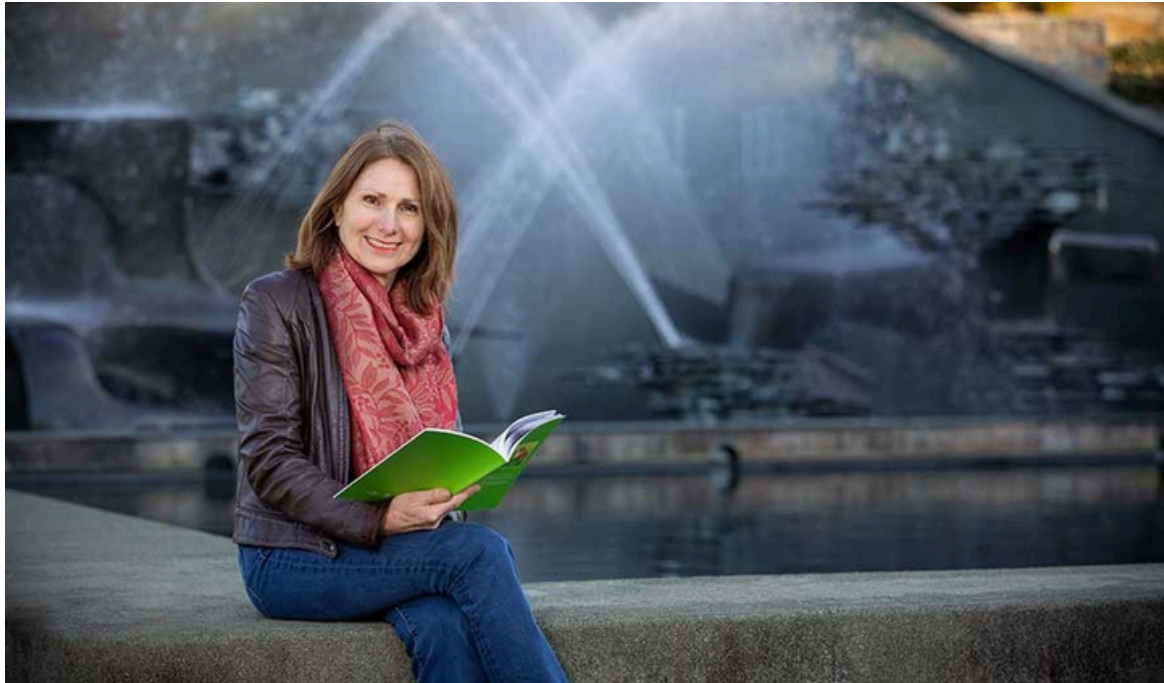
"Houses wrecked, livestock drowned, roads, infrastructure and businesses destroyed. A government inquiry later identified that emergency services failed to respond in a timely way to this flood event."

Gender and Disaster Australia Research Manager Lorian Bethune says what happened in the Northern Rivers is a pattern, not an anomaly.

"It serves as a clear example of a trend that is typically less visible, less documented and easier to ignore," Bethune says.

That invisibility is baked into the way recovery systems are designed around larger, male-dominated industries, around formal documentation and bureaucratic processes and around an assumption that the unpaid labour holding communities together will simply continue for free by women.

Leadership that should not be taken for granted



University of Newcastle Associate Professor Wendy Foote

Research led by Foote in the aftermath of the 2022 Lismore floods found that women undertook the bulk of unpaid work and ended up in supporting roles long after emergency services and response agencies left.

“Women knew their communities and they were savvy in identifying what needed to be done immediately and in the months following,” Foote says.

“They created networks across the region to work with others and using these networks, organised for donations and distribution of goods and supplies.

“Community Hubs were established almost

exclusively by women. These not only received and distributed goods but provided places for people to gather, to work as volunteers, and help people to process their trauma and shock.

“The main method used by women in this work was collaboration and networked leadership. There were many women who worked as volunteers in these hubs and some were able to attract funding.

“Aboriginal women’s leadership was phenomenal from the deep knowledge of community trauma, comfort of coming together to the processing of the experience.”

Women in the region drove a sophisticated response to a significant crisis, using different communication strategies to share factual information, organise emergency responses and prepare for the future.

But the severity of the floods was beyond what anyone expected.

“While people we interviewed anticipated that floods were coming and made preparations – moving filing cabinets onto the floor above, lifting equipment up onto tables, moving cars to high ground – this was not enough,” says Foote.

“The floods were nothing like what had been previously experienced. They were much, much worse.

“At the nine-month mark after the floods, women were still experiencing mental and physical health issues including heart attacks and financial strain.

“Many had lost homes, all their worldly possessions and businesses. Women who were responsible for the welfare of others in their professional roles told stories of how they had to stand up and fight for the safety of those in their care.

“In the maelstrom and chaos following the floods, strong advocacy was needed to ensure that the community was supported. Government was slow to respond.

“Businesses lost equipment including cars, machinery, offices and paper records that were critical. People lost formal documents that hampered access to financial assistance. Some needed advocates to help them navigate systems of help.”

Foote says the community as a whole suffered immensely.

“This was a catastrophic flood and the community stepped up,” she said.

“It was the community that saved families and people who were clinging to roofs, townsfolk in tinnies and surfboards making rescues.

“In the immediate emergency while the waters were still rising, the electricity was down and only intermittent connections were possible on social media.

“A group of women used the connectivity that was available to use photos of people and families on roof tops, taken by community members rowing their boats around the rooftop, to organise evacuations. Reliable information was also shared on social media during this emergency such as how to treat wounds to avoid infections.”

Access to funding

One key frustration raised at the roundtable was the gap between support on paper and what is actually accessible in practice. For women running businesses in regional communities like Lismore, navigating funding and financial support systems can feel like yet another test of endurance on top of everything else they are already carrying.

CommBank Business Banker Tahli Drew, who helps connect local businesses in the area with support, says many women do not even know what exists.

"There are actually a lot of things that businesses can have access to that they don't know about because they're not coming in to see us," she says.

"A lot of their banking is being done online.

"So at the moment, our big thing around community is getting out and making small businesses aware of what we have there whether it be tools or access to funds or grants."

Binney, who has navigated the financing of a growing regional legal firm over 25 years, says building relationships early is crucial when it comes to having ongoing lines to capital.

"If I was going to give anyone advice, having started 25 years ago doing what I do, is immediately form a really good relationship with a banker and an accountant because they're your two main sources if you're looking to try and get funding," she said.

"You're not going to get access to funding unless you've got your accountancy and everything else in order. And if those three people — your banker, your accountant, your lawyer — can't talk to you, can't advise you and can't speak your language, they're not the people for you."

For those who have tried to access government grants and programs, the table shared a mix of experiences. Some said existing funding programs did not seem to acknowledge the unique disadvantages faced by women in communities like Lismore where SMB leaders are burdened not just by the task of growing their ventures but also the weight of community and care responsibilities.

Davies said the local community of businesses is often left to step in and back each other in the face of financial pressures and lacking support.

"Look at how the region has thrived and done so well off the back of businesses helping each other and individuals standing up to help each other," she said.

"I think if there was an additional layer of support, it would exponentially thrive. The beauty of regional living is that people just roll up their sleeves and help each other in business where they can.

"People step in where there is a lack."

Spartalis says direct capital for regional SMB leaders along with investment in infrastructure to ensure they operate effectively are both vital.

"What would support me and most of the women I work with is funding that doesn't require a metro track record," she says.

Spartalis notes that there also needs to be greater policy recognition that regional AI capability is economic infrastructure worth investing in.

"The [AgriFutures Rural Women's Award](#) finalist recognition has been meaningful precisely because visibility for this work is still not a given when it should be," she says.



Leveraging and resourcing the regional spirit

Recommendations to empower SMB leaders in the Northern Rivers

The insights gathered at our Lismore roundtable are not just a window into what women in a disaster-struck region are experiencing. They offer a blueprint for what needs to change nationally. Governments, institutions and the broader business ecosystem can not continue to rely on women's resilience as a free and unlimited resource.

These SMB leaders are creating far-reaching impact. The path forward is not complicated. It requires listening to the women already doing the work, funding the infrastructure they have built and removing the barriers they keep having to climb over.

Invest in regional SMB support groups and networks

The roundtable spotlighted a real desire among SMB leaders for more opportunities to connect, exchange knowledge, network and connect with mentors. In a community that is rebuilding and in recovery, external funding and support to facilitate this could make a big impact.

“Women want mentoring,” one participant said.

“Sometimes it's just about being brave and ringing someone up. You've got to put the self doubt and

the imposter syndrome stuff aside and just ring and ask for help.

“We've just got to start it and then trust the process that comes from it.”

She said women can also form regular groups to meet at a pub, restaurant or someone's home.

“Don't wait for someone to start it for you, just get going and do it,” she said.

Government and other stakeholders who back similar groups in city areas can take greater initiative to set these up in regional areas like Lismore. Initiatives like [Rural Women's Network](#) and [Indigenous Business Australia](#) are limited.

Women in urban centres have greater access to networking and mentoring circles that have a profound impact on business growth. These are just as vital in regional areas especially in communities like Lismore where SMB leaders are heavily burdened with multiple responsibilities.

The NSW Government's [Supporting Women in Business Grants program](#) which funds training, mentoring, networking and business development for women in small and micro businesses can help support some of these initiatives.

Building AI capabilities in the regions

The roundtable made clear that for many regional women in business, the question is not whether AI can help them. The challenge comes with access and overwhelm when SMB leaders are dealing with the realities of operating in a region like the Northern Rivers with limited support, time and resources.

Greater investment in AI training and accelerators in regional centres could help bridge the gap. Providing SMB leaders with in-person training and workshops that close knowledge and skill gaps would help set them up for a rapidly changing future.

While online webinars are available to the community, the women we heard from said the education and training needs to factor some of the challenges they encounter as a disaster-prone region.

Recognise and support women in disasters before, during and long after

Recovery from severe weather events like the ones seen in Lismore take time and last years after disaster hits. Many of the women at the roundtable were still navigating the aftermath of the 2022 floods. Their experiences show that the policy and funding response has not matched this reality.

Bethune from Gender and Disaster Australia suggests five practical shifts that could make an immediate difference for women in communities like Lismore:

1. Pay and resource the work that's already happening: Fund the community connectors, organisers and peer support leaders — many of whom are women — who are already doing essential work. That work cannot be expected to continue on a volunteer basis indefinitely.



2. Design recovery systems around real-life experiences: Funding programs need to accommodate caregiving responsibilities, part-time work and informal labour. Grant application processes need to be simpler and acknowledge the difficulties faced by regional women so applying for help doesn't become another full-time job.
3. Put women at the heart of decision-making: Local women involved in recovery and resilience-building work need to actively be included in emergency planning, governance and funding decisions. They carry deep expertise and knowledge about their communities.
4. Support business continuity alongside community care: Cash flow assistance, flexible grants and tailored mentoring for small and micro businesses are critical. So are essential services like childcare and transport that allow women to participate in both economic and recovery activities without having to choose between them.
5. Invest in long-term community infrastructure: Rather than building new top-down structures, fund the spaces, networks and platforms that women are already using. The community hubs, the mentoring circles, the informal coordination networks. These are not gaps waiting to be filled. They are assets waiting to be backed.

"The goal isn't to ask women to do less," Bethune says.

"It's about valuing what they do and ensuring that it is understood as central to community strength rather than seeing it as free, optional or on the sidelines."

Working with government

NSW Small Business Minister and Member for Lismore Janelle Saffin

"We want to ensure that no woman navigating the double hurdle of regional business ownership and disaster recovery has to do it alone. We have a keen focus on targeting support to help them access funding, clear up commercial disputes, and build long-term business resilience.

"The [Service NSW Business Bureau](#) is the frontline for personalised, one-on-one support. The Bureau has a dedicated webpage entirely focused on support for women in business. Whether a business owner needs help finding immediate disaster support, applying for grants, setting up structures or expanding their reach, they can get free, tailored guidance over the phone or in person. They also assist with enrolling in subsidised online learning via the TAFE NSW Women in Business initiative.

"The NSW Small Business Commission provides guidance and resources to help women in small business understand and manage the impacts of business challenges, including disaster recovery.

"If a business is facing severe financial hardship, the Commission actively steps in to connect owners with both government relief like tax payment deferrals or structural payment plans and non-government support. This includes direct connections to mental health and wellbeing resources, such as [Beyond Blue's NewAccess program](#), recognising that disaster recovery takes a

heavy emotional toll as well as a financial one.

"What I want to do better from a government level is challenge the rigid definitions of what a 'small business' actually is. Statistics show us that just over a third of small businesses in NSW are run by women: a breakdown that holds true right here on the North Coast. But I know for a fact that the data doesn't tell the full story.

"Think of our farming communities. To run a farm business, you have to wear a dozen different hats at once from handling agronomy and complex bookwork to maintaining the vital social networks that keep regional families connected. Yet so many farming women don't check the 'small business owner' box at Census time. Whether it's an unnecessary downplaying of their own massive contribution or simply because the formal definitions are too narrow, we are missing them.

"My priority as Minister is to ensure these women are never invisible when policy is made. True support means cutting red tape, reforming workers' compensation, and reshaping procurement so that small, regional, women-led enterprises have a genuine seat at the table. We need to design government support around the spirit of having a go and finding innovative ways to succeed with limited resources."

Where to find support:

The NSW Small Business Commission can be reached on **1300 795 534** or at smallbusiness.nsw.gov.au/contact-us. For tailored women-in-business programs, visit [Service NSW Business Bureau](#).

Key takeaways

The roundtable surfaced a clear and consistent set of asks. They are not radical. They are practical, grounded in lived experience and backed by research. If implemented, they would create a meaningful shift for women building businesses from regional communities and it would treat this as an economic strategy, not charity.

Improving support for women in disaster-prone areas

Associate Professor Foote says communities that are at greater risk of severe weather events require urgent change so women and SMB owners in these areas are better supported. The way systems and programs are designed to support them should not further complicate life.

1. Genuine flexibility: Everyone manages extreme experiences differently and support systems must accommodate that.
2. Access to rest and respite after disaster events, including provisions for special leave.
3. Simplicity: Processes for accessing support and navigating systems cannot be a further burden on those they were intended to help.

"Any assistance that is forthcoming to support women must be simple and easy to apply for so that getting the business up and going again is not another feat of endurance," she says.

For government:

- Adjust eligibility for grant programs so that geography is not a hidden barrier.
- Remove in-person requirements and metro-centric benchmarks that make regional women invisible to the programs designed to help them.
- The NSW Government's \$4 million [Diversity Pre-Accelerator Program](#), launched in 2026 is a step in the right direction — [UNSW Founders](#) has been appointed to support at least 20 women and culturally diverse health innovators across Greater Western Sydney and regional NSW, and the [University of Newcastle](#) will also deliver a program supporting female founders under the initiative.
- Programs and initiatives led by organisations like [Barayamal](#) and [First Nations Economics](#) play a critical role.
- More is needed and the focus must extend beyond health innovation to the full breadth of industries that regional women operate in

For institutions and corporate partners:

- Expand in-person connections and services in regional areas that ensure women SMB leaders are aware of programs and support available.
- Get out of branches and into communities:
 - As Tahli Drew from CommBank noted at the roundtable, many women simply don't know what support exists because they don't have time to come in and ask. The support needs to come to them.



For the broader ecosystem:

- Fund regional-specific accelerator and mentoring programs that offer in-person connection and opportunities to building long-term, meaningful relationships.
- Research consistently shows that for women in regional areas, social capital is a primary driver of both engagement and business success.
- Networks, mentors and peer connections matter enormously and they are often the hardest thing to access when you are running a business two hours from the nearest capital city while also holding a community together after a flood.

The women of Lismore and the Northern Rivers have shown repeatedly and at great personal cost what they are capable of. The question for policymakers, institutions and the broader business sector is whether we are finally willing to match that with the investment it deserves.



Resources

RESEARCH

- Foote, W., Alston, M., Betts, D. and McEwan, T. (2023). Women's leadership and a community saving itself: learning from disasters — health and well-being impacts of the Northern Rivers flood 2022. University of Newcastle. openresearch.newcastle.edu.au
- McNaught, R., Pittaway, E., Bethune, L., Meade, D. and Longman, J. (2025). 'Governance, collaboration and community organising in rural Australia: A case study of women's experiences and contributions to community health and well-being in the Northern Rivers, Australia floods.' Women's Health, 21. journals.sagepub.com | Full text via [PubMed Central](https://pubmed.ncbi.nlm.nih.gov/)
 - Note: This study is one of the first peer-reviewed papers to focus specifically on women's leadership in disaster recovery in the Northern Rivers. It was conducted by researchers from the University Centre for Rural Health (UCRH) in Lismore in collaboration with Gender and Disaster Australia and the University of Melbourne.
- Lead author Dr Rebecca McNaught is a Research Fellow in Rural and Remote Health at the University Centre for Rural Health (University of Sydney) in Lismore, NSW. Her work is embedded in the Northern Rivers community and spans disaster governance, community resilience and gendered health impacts. UCRH profile: ucr.edu.au
- Parkinson, D. (2019). 'Investigating the increase in domestic violence post-disaster: An Australian case study.' Journal of Interpersonal Violence, 34(11), 2333–2362. DOI: [10.1177/0886260517696876](https://doi.org/10.1177/0886260517696876)
- The Support Deficit: What needs to shift for women founders to thrive. Women's Agenda and CommBank Women in Focus, 2025. commbank.com.au | Full report: womensagenda.com.au

- Western Sydney University case study on the 2022 Lismore flood — social impacts and aftermath. researchers.westernsydney.edu.au
- Zara, C., Parkinson, D., Duncan, A., and Joyce, K. (2016). 'Men and disaster: Men's experiences of the Black Saturday bushfires and the aftermath.' Australian Journal of Emergency Management, 31(3), 40–48. knowledge.aidr.org.au | preventionweb.net

GOVERNMENT PROGRAMS AND SUPPORT

- [Service NSW Business Bureau — Support for women in business](https://www.service.nsw.gov.au/support-for-women-in-business). Free, personalised one-on-one guidance for women business owners across funding, grants, structure and growth. Phone, in-person and online.
- [NSW Supporting Women in Business Grants \(SWIB\)](https://www.nsw.gov.au/swib). Funds training, mentoring, networking and business development for women in small and micro businesses across NSW, with projects tailored to specific focus communities and their needs.
- [NSW Diversity Pre-Accelerator Program](https://www.nsw.gov.au/diversity-pre-accelerator-program). A \$4 million program launched in 2026 with UNSW Founders appointed to support at least 20 women and culturally diverse health innovators across Greater Western Sydney and regional NSW. The University of Newcastle will also deliver a program supporting female founders under the initiative.
- [NSW Small Business Commission](https://www.nsw.gov.au/small-business-commission). Guidance, dispute resolution and hardship support for small businesses. Phone: 1300 795 534.

FOR FIRST NATIONS WOMEN IN BUSINESS

- [Barayamal First Nations Pre-Accelerator](#)
- [First Nations Economics Women's Business Pre-Accelerator](#)
- [Indigenous Business Australia — Strong Women, Strong Business](#)

FOR RURAL AND REGIONAL WOMEN

- [AgriFutures Rural Women's Award](#) The award celebrates women who are driving change through entrepreneurship, innovation and leadership, while addressing complex social, economic and workforce challenges facing regional Australia.

FOR DISASTER PLANNING AND PREPAREDNESS

- [NSW State Disaster Mitigation Plan](#)

ORGANISATIONS FEATURED IN THIS REPORT

- [CommBank Women in Focus](#) — CommBank's program supporting women in business across Australia.
- [Gender and Disaster Australia](#) — Research, advocacy and resources on the gendered dimensions of disaster.
- [Mind Your Grit](#) — Leadership and mental wellbeing programs for businesses and teams.
- [Spartalis Consulting](#) — AI and digital capability consultancy for regional businesses and organisations. AI Accelerator Hub: spartalisconsulting.com.au/hub
- [University Centre for Rural Health \(UCRH\), Lismore](#) — University of Sydney research centre based in Lismore, focused on rural and remote health equity.
- [Women's Agenda](#) — Daily news publication covering business, politics and society through a gender lens.

FURTHER READING

- Audit of disaster recovery housing program. [ABC News](#), May 2026.
- 'Australia is facing an AI divide — new national survey shows.' [The Conversation](#), 2024.
- 'My beautiful Northern Rivers community is rallying again in the face of a climate crisis — but when will the government do the heavy lifting?' [Women's Agenda](#), 2025.
- 'Tears, trauma and unpaid work: why men in tinnies aren't the only heroes during a flood disaster.' [The Conversation](#), July 2025. — Dr Rebecca McNaught.
- 2022 floods: third costliest natural disaster in Australia's history. [Insurance Council of Australia](#).



© Women's Agenda 2026
All rights reserved