



Banking on

Women



The Business Case for Diversity at ANZ

At ANZ we are creating a workplace that welcomes and celebrates difference and draws in people not traditionally employed by banks.

A diverse workforce will help us understand and respond to the needs of a broader range of customers - especially important as we expand our business in Asia. It brings different perspectives and experience to our decision making and fosters innovation in the way we provide goods and services.

Gender diversity is a key part of this strategy.

Research suggests companies where women are most strongly represented at top management or board level are the highest performers.

More women in critical decision making roles will help us better connect with our significant, but likely under-served, female customer base. Women make up 50% of our potential customers and, in Australia, are the decision-makers for 90% of household purchases, including financial services.

ANZ has industry leading workplace policies and practices to support women at work and we have been recognised for our approach as an EOWA Employer of Choice for Women for six consecutive years.

But we need to do more to lift the representation of women in the most senior and strategic positions in the bank. This means going beyond getting the basics right. We are now focused on creating a culture where women feel confident about being their best at work. Our intention is to remove the real and perceived barriers to female career progression at ANZ.

“Gender diversity is indeed a characteristic of companies with excellent financial performance and developing women managers and leveraging that talent by giving them a seat at the decision making table is smart business.”

The Bottom Line – Connecting Corporate Performance and Gender Diversity, Catalyst, 2004



ANZ - an easy choice for graduates

As one of 154 women who formed half of ANZ's 2008 graduate intake, Phillippa Dwyer says choosing ANZ as her employer was easy.

"I worked part-time for ANZ as a personal assistant during my commerce studies so I already had a good idea about the sort of environment they offered for my chosen career," says Phillippa who is part of the Natural Resources team in ANZ's Institutional business.

"I was lucky to be offered a graduate placement with each of the big four banks, but choosing ANZ was easy. They're very focussed on career opportunities and supporting the individual, which really appealed to me."

While the Natural Resources team is predominately male, Phillippa says the team is very much like a family who have supported her throughout her first year in the role that sees her writing credit papers and reports to analyse the limits and risk ratings of ANZ customers.

"I have a 'buddy', who is a former graduate themselves, who I catch up with from time to time and I also have a great team who are collaborative in their approach to teaching me."

For Phillippa being a woman in a traditionally male-dominated team isn't an issue. "I work with great guys and we have some really talented women leaders too. Our most senior credit executive is a woman. I know there can be more of us, but as a team, we're encouraged to be the best we can – together, irrespective of gender."

Four years ago only 39% of our Australian graduates were women – today it's 51% and our success in retaining graduates has grown steadily over the past eight years. "There are exciting times ahead at ANZ and I definitely want to be a part of that. I see my entire career being here."

ANZ

women

Our employees

The opportunity for ANZ to grow the representation of women in leadership roles is significant. Women represent approximately 60% of our global workforce, yet only 38% of management roles in Australia.

With a talent shortage and more than 50% of university graduates being female, it is essential that ANZ actively seeks to boost the number of women it employs, enabling them to contribute in different and flexible ways at a senior level.

While we have made strong progress over recent years, feedback from our employees via our diversity census tells us that real and perceived barriers to career progression remain for women.

“Women often shy away from organisational politics and don’t use internal or external networks as well as they could,” says ANZ’s Group Managing Director Human Resources, Susie Babani.

“They also sometimes downplay the value they bring to the organisation, while over-emphasising their perceived limitations. Women need to feel comfortable about letting others know what they can do, not what they can’t!”

So our goal is to build women’s confidence in their own abilities while making a collective effort to remove traditional barriers to career progression and business success for women.

“Ultimately, it’s also about getting women in to key business roles”, says Susie Babani. “We now know much more about the differences in the way men and women achieve results. It is vital that we value these differences explicitly and have the courage to focus on women’s unique strengths when we make hiring decisions, particularly at senior levels.”

“Women represent approximately 60% of ANZ’s global workforce, yet only 38% of management roles in Australia are occupied by women.”



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ANZ's Group Managing Director Human Resources,
Susie Babani

ANZ

women

Our customers

The strength of the female consumer segment is growing, yet ANZ still has significantly more male main bank customers than female customers.

ANZ's own research supports detailed studies that clearly show the nature of the traditional family has changed.

Women are having fewer children, and are waiting longer to have them. They have higher education qualifications and the gap between male and female salaries is closing, with the number of women out-earning their husbands tripling in the past five years¹.

Women are also becoming more financially independent than ever before. Yet while women's wealth and spending power is on the rise, only one in 10 women surveyed by ANZ felt they had planned well enough for their future financially. Two-thirds claimed they did not feel financially secure or confident in making decisions and dealing with financial institutions.

There are substantial business opportunities to gain from connecting better with this customer segment.

As a first step, we responded to our research by developing Australia's first website dedicated to providing financial information especially for women. Bemoneyconfident.com incorporates budgeting tools and advice as well as a series of 'LifeGuides' containing information about how to approach major financial decisions women face at various stages of their lives.

Women's banking needs

- Their responsibilities make them more cautious and they need to be confident before making decisions
- They seek encouragement, but fear being bullied into a product that doesn't suit their needs
- They prefer to 'see' the overall financial situation
- They are more inclined to discuss with others
- They require knowledge to ask relevant questions and gain confidence through control and knowledge
- They want a private and non-confronting environment and seek a positive emotional experience

Tips from the top

One of ANZ's most senior women, Jenny Fagg, joined ANZ in 2000 as General Manager Consumer Finance Risk Management and Personal Loans and has had an impressive career path with ANZ. Currently Managing Director Retail Distribution in New Zealand, Jenny offers some personal insights into career progression for women.

"I think one of the main barriers for women in business is their own aversion to risk. It's important for women to put themselves out there and to push for roles that they may not feel completely competent in. A 2002 survey of 1200 women revealed a perception that men only have to have mastered 10% of their job before seeking promotion, while women generally believe they need to have mastered 90% to feel the same comfort in applying for promotion."²

Supportive management and networks can also be important in reaching career goals. Working for a large and traditional organisation like ANZ has emphasised to Jenny the importance of support networks.

"When my lifestyle changed after having a baby, I felt the need for support from other women in similar working arrangements. I think it's also important to be very deliberate about a return to work after maternity leave. It helps to keep your mind on your career while your life may have taken on new family priorities!"

Another key element to succeeding in your career, according to Jenny, is to do what you love and focus on the people.

"If there is not intrinsic motivation in the role, I think anyone needs to consider if they're in the right role. Focusing on, and being generous in people management is also a characteristic of running a well-managed business and a successful career. I think genuine satisfaction comes from helping others develop and succeed."

Breaking through in IT

In an industry that has an image of being a stereotypically male pursuit, Ranjani Ranganath has carved an impressive career path. One of India's leading technology experts, Ranjani joined ANZ India as General Manager, India Technology in mid 2008.

"When I started in IT there were even less women working in the industry than there are now, so I got used to being the only female in the room very early on," says Ranjani who has more than 25 years of information technology, banking and financial services experience.

"I had this early misconception that I had to be just like my male colleagues to succeed in business. It's just not the case these days. Our gender is our point of difference and we need to harness that."

Ranjani was recently recognised by IT People, a leading technology publication in India, as its IT Woman Leader 2008. She says she has learnt more from her failures than her successes and would encourage women to take risks and go for it.

"I think women need to exert their confidence and to really believe in what they are doing. It can be so easy to try and be someone you're not just to get a seat at the table. Women don't make good men!"

"We need to be authentic and true to ourselves, as women. There is a reason why companies with good gender diversity are doing better in the market place. Women bring something different to the workplace."

"We need to be receptive to change and to always be learning – every minute of the day. I think it's important to seek to understand before you can be understood yourself."

According to Ranjani the future for women at ANZ is extremely positive.

"Our future market place and the areas we are expanding into such as Asia, India and China all have large female workforces. We have some very strong business role models already. These things all inspire our future female workforce and I think it's important that we embrace this direction at ANZ."

"I'm impressed with the quality of leadership we have at ANZ and I believe we have the capability to take it to the next level."

A black and white photograph of two women in professional attire smiling and talking to each other. The woman on the left has blonde hair and is wearing a patterned blazer over a white top and a chunky necklace. The woman on the right has dark hair and is wearing a dark blazer over a white top. A large teal rectangle is overlaid on the bottom half of the image, containing white text.

The facts of life

What does equality in the workplace mean? How do we operate in an environment that is free from gender bias and is an even platform for recruitment and promotion for both men and women?

The hard truth is there is no easy fix to create a workplace that has all of these elements running smoothly.

Instead of attempting to treat men and women in the same manner we need to focus on celebrating and harnessing the differences. We must challenge ourselves to value all contributions and unique talents.

Our research and experiences shows that in general, women are more aware of their various stages in life and how this affects their financial and career situation compared to men.

The big events in a woman's life, like having a baby, are more tangibly challenging and emotionally engaging.

A McKinsey & Company study has shown that the current corporate model for leadership is 'irreconcilable with women's double burden'. Work coupled with domestic responsibilities such as maternity and child-rearing are not compatible with the traditional 'anytime, anywhere' business mentality of successful corporate careers.

To make a real and lasting difference to women's career prospects and ANZ, we need to challenge this way of thinking. Our inclusive policies and practices which enable career lifecycle choices (not just maternity) are designed to attract the right talent.

Irrespective of their stage of life it's clear that many women have different working and leadership styles which can be difficult in an environment that is accustomed to a traditional 'male' style of leadership.

We want to do business in an engaging and dynamic environment where each person, male or female, is allowed the freedom to lead and work in the manner that suits them as an individual. We want a workplace that doesn't make these life stages barriers to progression.

ANZ's Diversity Council, which is chaired by the CEO, is focused on removing the barriers for women such as a lack of understanding of issues related to women, ensuring women are assessed on performance rather than 'style issues,' and breaking down 'blokey' culture that can exist in some sections of our business.



Family first for Jackie

With two adult children and three under 10, Jackie's family life hasn't stalled her career progression; in fact, as she sees it, the skills used in both of her roles (mother and banker) are complementary.

Jackie has managed to marry a highly successful career with her 'family first' focus. Joining ANZ in Tonga in 1999, Jackie, who has taken maternity leave three times during her ANZ career, feels her need to be a good parent makes her very driven in her corporate life also.

When she fell pregnant for the third time in 2005 Jackie found herself dealing with some unexpected emotions.

"I was happy to be pregnant but I had a little voice inside my head telling me that I'd be letting my work team down by taking maternity leave – again!"

It was Jackie's manager that encouraged her to take the full 12-weeks parental leave and she realised that women often have a fear of how commitment to work may appear to their colleagues.

"It's really just a perception and it's up to us to break through that myth."

Jackie says the increased support offered through ANZ's parental leave policy meant she could make choices that suited her lifestyle and achieve a better work life balance. She was also able to provide the support and structure to her husband Stanley, who was also settling into a bigger role - caring for the growing brood.

Jackie says women have to support each other to succeed too. One of her key areas of interest is looking at the opportunity to build skills such as readiness and resilience in our younger generation to deal with the challenges of a becoming a mother while holding a senior management role.

"Many women simply lack confidence in themselves and their ability to progress in their careers. We just have to believe in ourselves and not give in to that uniquely female inner voice that tells us we can't do something. For some reason men don't seem to have this particular inner voice!"

Getting the basics right

Gender needs to be addressed as a business issue rather than a women's issue.

Improving leadership opportunities for women starts by ensuring policies and processes reflect a genuine and fair support system. ANZ's parental leave policy is a good example of this and where we have achieved some excellent retention statistics.

Our employees receive 12 weeks paid parental leave regardless of years of service and they can also request an extension of up to two years.

Parental leave is the first critical point where female employees experience barriers to career advancement. Some women returning from parental leave experience a lack of flexibility or believe that their career progress has stalled.

Improvements to our flexible work arrangements via ANZ's My Flexibility initiative are helping to address such issues. Both men and women can access a variety of flexible work arrangements such as flexible working hours and locations, part-time work and job sharing.

My Flexibility incorporates policies, tools and support services to make the rollout of flexible work easier. For example we have a 'My Flexibility' hotline which assists employees and managers to manage flexible work solutions.

The ANZ Women's intranet site provides women with information about career development, health and wellbeing, flexible work policies and progress on our women in management targets. Working parents also have the opportunity to participate in Staying in Touch lunches and the Working Parents Network and receive ANZ Baby Bags when they have a new addition to the family.

In 2007, 83% of Australian employees on parental leave returned to employment at ANZ.


Banking on Women

ANZ's Banking on Women was set up by a small group of senior ANZ women from ANZ's Institutional business who were united in the belief that bringing female business customers together in a friendly yet professional environment would deepen existing relationships and create new business.

The client networking initiative is aimed at strengthening existing relationships and forging new ones with ANZ's female customers, suppliers and colleagues. Events are held each quarter and have covered a broad range of topics from leadership, financial management, entrepreneurship and career development.

The mission of the initiative is to provide ongoing opportunities for ANZ women to build and foster relationships with women clients, suppliers and colleagues in comfortable, fun and engaging events tailored to the interests of women in business and leadership, and to promote ANZ as a 'partner of choice' for women.

From small beginnings, ANZ Banking on Women has been extended to other business units and committees operate in Melbourne, Sydney and Perth.



“There is a feminine approach to leadership, which is not of course confined to women. It is about being intuitive as well as rational. It is about multi-tasking and being sensitive to people’s needs and emotions as well as relationship building and generous listening.

...I believe it is increasingly important that women should stop feeling they have to be like men to

succeed like men. This is going in the wrong direction. My advice is: do not seek to develop male strengths, just when female strengths may be in the ascent.

Remain yourselves and encourage new patterns of male behaviour. We can’t make the future happen unless women help men adjust.”

Niall FitzGerald KBE, Chairman, Reuters. ³



Communication is the key

As the Global Head of Clearing Services, Jenny Reynolds manages the relationships and expectations of some of ANZ's largest customers.

With a diverse and world-wide team Jenny says that communication and people management play an important role in keeping her team engaged.

"Each week I have one-to-one tele-meetings with each of my seven direct reports and we have regular team meetings via conference calls also. I think our culture allows us the best of autonomy and teamwork – particularly in the different geographical regions."

"It's important to give quality feedback to people to tell them when they're doing well, to coach them through challenging times and to always keep the door open for two-way communication."

"I think women can have a natural tendency to be empathetic and nurturing. Which are qualities that really help when managing people," says Jenny who believes the more you invest in people the more you will get from them in return.

Jenny has come a long way from her days as an office assistant in Wollongong bank.

"As a junior staff member I used to make cups of tea for everyone!," laughs Jenny when recalling how times have changed for women in business. Even at that early stage of her working life Jenny had aspirations for bigger and better things.

Being mobile has also ensured Jenny was ready for the next challenge or step in her work. She believes an eagerness to discover new challenges has also enhanced her career options.

"I've always craved to learn and throughout my career have studied for 14 years, part-time. I've always been interested and passionate in what I do and I think my study has set me apart from my peers," says Jenny who has worked in Illawarra, Sydney, Melbourne and off-shore.

"I think we are really well placed in terms of women in management. With two women on the management board now our gender diversity is continuing to improve. These senior roles send strong messages to attracting new female talent."

Keeping in touch

Head of ANZ's Customer Segmentation and Network Marketing, Carolyn Bendall says the mentor/mentee relationship is one that benefits both parties.

"I've been mentoring two female regional managers for more than a year now. They each manage 12 branches so as well as me supporting them, it's been a great way for me to keep in touch with what's happening in the branches," says Carolyn, whose role is based in head office.

Carolyn and her mentees get together twice a year at their national conference and catch up over the phone or for coffee regularly.

"Both of the women work with predominately male teams so, as a senior female in the executive group, I have an affinity with their situation."


"Depending on their individual needs we focus on a range of things from organisational strategy to building personal and professional confidence."

Carolyn, who has received informal mentoring for much of her career, was keen to develop a genuine relationship with each of her mentees early.

"The mentee needs to be clear about the areas they want to develop and to be open to discuss the best ways to be supported. You also need to get along. It's really important that you have enough in common and are able to naturally connect otherwise it's difficult to develop open communication."

The mentor/mentee relationship doesn't have to be a formal structured arrangement.

"It's more about just establishing a connection. The communication will follow."



The ANZ Women's Network

In early 2008 we established a global network to help ANZ women achieve greater performance, greater business success and greater recognition for their achievements. The global network is open to all women worldwide and comprises ten regional networks representing all areas in which ANZ operates throughout Australia, Asia, Europe and America, India, New Zealand and the Pacific.

Each network focuses on areas of local importance while contributing to global priorities. Network sponsor and Group Managing Director Human Resources, Susie Babani says it's time to share resources and support our colleagues.

"Let's be open to sharing our successes and our learnings. Let's be bold and ask the hard questions and discuss challenging issues."

We're focussing on five global priorities for action...

- Diversity must be seen as a business imperative and linked to business results
- Consequences exist for senior management not 'walking the talk' in regard to supporting and promoting women
- People who seek and access flexibility are also seen as committed and career-oriented
- ANZ is committed to formal and informal mentoring and support of women to build women's self-confidence and promotional opportunities
- Supporting women's confidence and encouraging self promotion will enable women to more successfully advance

Removing the barriers

Our focus now is on accelerating female career progression, removing bias and ensuring there is a broad range of support tools and networks for women to help them build their careers at ANZ.

Mentoring and career development

Coaching, mentoring and networking programs are a positive way to help ANZ women succeed – for instance, by encouraging them to seek out new positions more aggressively.

An internal ‘SharePoint Site’ was launched this year, offering women around the world information about services that may help them build their careers, such as coaching and mentoring, tips from successful ANZ women, relevant global research and discussion forums.

ANZ has a suite of internal and external career development opportunities for women. For example we have introduced a new self-paced career development program specifically for females looking to take the next step in their career and we offer external career resilience training for female managers.

In addition ANZ runs a Talent Radar for high potential male and female managers, which contributes to building a strong pool of female talent for us to recruit from.

We promote internal and external women’s networking initiatives which offer career and personal development, peer support and an opportunity for our women to network with other women with diverse experiences, including our own customers.

Recruitment and selection

A key challenge in improving our gender diversity is how we recruit and select potential candidates in the first place. We are no longer satisfied in simply meeting what recruitment agencies consider ‘star performers’. Our talent strategy must evolve with the current social climate and be broad enough to include selection criteria that reflect real-life experience.

“It is hard to quantify the value of life lived. People may bring a wealth of management or project skills that have been obtained outside of the corporate environment. Equally we need to evaluate an individual’s learning agility and adaptability to our business. These are qualities that can be gained from many life experiences and are not exclusive to a successful corporate career,” says Susie Babani, Group Managing Director, Human Resources.

Selection panels for management and executive positions are comprised of both males and females and all short-lists for roles must include a mix of diverse candidates. ANZ also ensures all recruitment advertising is gender neutral and doesn’t list a ‘preferred candidate’ tag.



In the community

ANZ branch manager, Jim Surkitt has seen first hand the impact that programs like Saver Plus and MoneyMinded have had on his community, in particular women.

“I would go along to the last Saver Plus session in the program to answer any questions the participants had,” says Jim, who manages the Shepparton, Euroa and Mooropna ANZ branches.

Jim found that the mostly female participants were highly motivated, mainly because they wanted to learn about saving money to help their children.

“For many of them it was about being able to offer their kids something that their school friends already had like a computer. These simple examples can really highlight the exclusion that some families feel when it comes to their finances.”

Jim and some of his staff also facilitated the MoneyMinded course where, in a workshop type environment, they led sessions on topics such as generating extra income, attitudes to money, household budgeting and spending diaries.

“The MoneyMinded sessions were an all-women group. They were really receptive to the real-life tips such as using a shopping list when shopping each week to keep the costs down.”

Programs like Saver Plus and MoneyMinded have not only had a positive impact on the participants’ financial situations but also on relationships ANZ has with their customers.

“As well as building staff morale, Saver Plus gives us a real opportunity to reach more customers. It is always so rewarding to see a Saver Plus participant in the branch when they have finished the course – this time as a customer!” said Jim.

Bridging the financial divide

Supporting the economic empowerment, financial literacy and inclusion of women facing disadvantage is also an area that ANZ is focussing on.

Our latest research into Adult Financial Literacy in Australia tells us that women, particularly the elderly and young adults, have lower financial literacy than men⁴. When we consider this alongside the research that shows women are not as confident dealing with banks, women are clearly a financially vulnerable group in our society.

We have worked with community partners over the past five years to design and deliver programs to improve financial literacy and the level of personal savings in the community. Women are consistently identified by our partners as the segment most in need of this assistance and they make up the vast majority of the participants in these programs.

Saver Plus encourages people on low incomes to save money through a combination of financial education and close mentoring and support. Participants set a goal to save money during the program and if they reach it, ANZ matches their savings dollar for dollar up to \$1,000. The program seems to be working, with 70% of participants still saving the same amount or more two to three years after the program is finished. Over 5000 people have participated in Saver Plus, and 88% are women.

Kim's story is typical of the difference Saver Plus can make to women raising children. After she reached her savings target she spoke to her daughter about what they should spend their savings on. They settled on a laptop and study desk.

"The laptop has improved my daughter's online research skills, allowed her to do more projects for school and taught her to be more responsible and look after things. She now has her own piggy bank and is saving for a horse riding helmet," said Kim.

MoneyMinded is ANZ's financial education program designed to help people, especially those on low incomes, make better and more informed choices about their money. Seventy percent of the more than 60,000 people who have participated in the program since it began in 2004 are women.

When a Swahili-speaking women's group was asked to show what money meant for them, and what they had learned from their MoneyMinded sessions they decorated pieces of fabric and told their stories.

"People can express their needs, hopes and wants even without the language," says Sue Allen, a MoneyMinded facilitator from the Benevolent Society.

"One lady loved her garden and by learning how to save she would be able to buy new plants and have a nice garden. Another lady said she wanted love in her home and a family."

"I asked this lady why she had two houses in her picture; she said she had a big family!"



Valuing difference – the last word

The time has come to turn the rhetoric about the importance of advancing women in business into action. Sixty per cent of our workforce and 50% of our potential global customers are female. However, this ratio isn't reflected in our leadership roles and this needs to change.

Having joined ANZ just 12 months ago, I am aware that it's not the first time ANZ has said this. It's not the first time Australian business has promised change. And the result is some cynicism about easy words. But my experience however, having worked in countries all around the world, is that diversity really matters. Other international banks have recognised this and turned it into action. I intend for ANZ to do the same.

There is no shortage of female talent, and our current statistics tell us we are still not making the most of the female talent we have. My experience is that women bring unique qualities to the table – in particular great intuition, exceptional relationship building skills and an inclusive approach to decision-making.

There is a significant business opportunity here. I want to see ANZ take a more tailored approach to how we serve our customers. More women in strategic and decision-making roles will help us make better inroads into the extremely

important female market, and other segments not traditionally targeted by big banks.

Our approach is to create a working environment free of career constraints for women, not one that merely accommodates their needs. Our ultimate objective should be to get to a point where we are no longer talking about gender issues – where the differences between men and women are understood and celebrated.

We know that supporting women's careers is a complex issue but that is not an excuse. This year we have created a new foundation. What I now intend is that you track us rather than trust us. Track us in making sustained progress year on year in delivering workplace policies and initiatives that support women, creating an engaged female workforce and in bringing our female talent into leadership roles. I am confident that positive outcomes for our business will follow.



Mike Smith
Chief Executive Officer

What's next for ANZ?


Through the 2007 My Difference Census our employees suggested that in order to increase women's representation in management we need to take action to eliminate gender bias, accommodate flexibility and increase training, mentoring, career support and childcare assistance.

We are actively working towards achieving these elements by:

- **Effective diversity governance.** Instigating parameters including rewards and consequences for line managers to ensure gender and diversity are high on their employee agenda.
- **Attracting and retaining female talent.** We are delivering an attractive offering to female employees by implementing inclusive policies and practices which support women's career lifecycle choices.

- **Creating a culture where women can thrive and achieve greater business success.** We are reducing unconscious biases, increasing inclusiveness and support for women.
- **Increasing capability to achieve more women in leadership.** We are providing avenues for female and leader capability development and accelerating the progression of high potential women.





Group Diversity
ANZ
13/100 Queen Street
Melbourne VIC 3000
e-mail: diversity@anz.com

For more information visit www.anz.com

Endnotes

1. ANZ Financial Planning “What Women Want” research project conducted by TNS, 2007
2. Australian Businesswomen’s Network survey, 2002
3. “Why Women Mean Business”, Wittenberg-Cox and Maitland. Wiley, 2008
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