

## ‘Just stay at home’: The gender barrier facing female farmers

**Zoe De Koning**

Gender discrimination is pushing women out of agriculture at critical points in their careers, research reveals.

A Federation University survey of 1000 rural Australian women found that an overwhelming 76 per cent had experienced gender disparity, with 42 per cent saying their gender had negatively affected their work, career and life.

“Women aged 18-69 years reported feeling pressured to be the primary carer of children and dependents, peaking in the 30-39 year age group, where 72 per cent of women believed that was true for their situation,” the report said.

Veterinarian Dr Elle Moyle, 35, is one of the many women pushing back against industry expectations, managing her own farm as a single mother of two.

“When I had children, I became very aware of the imbalance of men and women,” she said. “I felt like women were expected to just stay at home and look after the kids, regardless of who had more responsibilities or a bigger career ... It was frustrating for me because I’ve always been quite driven and passionate about the industry that I didn’t want to slow down.”

Dr Moyle bought her first property in southwest Victoria in 2017, after growing up in the farming family behind renowned Australian angus stud Pathfinder Angus.

Despite now being co-principal of the company and owning a sheep and beef farm near Hamilton, Dr Moyle admitted that she doubted her capabilities early on in her career.

This sentiment was shared among the majority of respondents to the Federation University survey, who reported “downplaying” their achievements, which led to increased stress and lower self-confidence.

“One in five women reported feeling criticised and 17 per cent reported feeling as if their achievements had been dismissed,” the report said.



Veterinarian and farm owner Dr Elle Moyle is one of the many women pushing back against industry expectations. Picture: Yuri Kouzmin

# Levy to keep regional bank branches ‘still on the table’

CBA boss backs bid to aid rural economy

**Ian Royall**

A levy to keep rural bank branches open, tax incentives to lure people away from the city, and harnessing AI technology are all opportunities to help propel Australia’s regional economy, Commonwealth Bank boss Matt Comyn says.

In an exclusive interview ahead of Friday’s National Bush Summit, Mr Comyn also said housing supply and affordability remained regional Australia’s biggest challenges.

The idea of a regional bank levy – slapped on financial institutions and redistributed to those that keep services open in local communities – was still on the table, Mr Comyn said.

“Clearly government would be giving some consideration to that,” he said, adding he was not surprised when it was first proposed by the government last November.

“These sorts of issues emerge when perhaps the market-based context doesn’t support a growth or a stabilisation of some of those regional services ... I don’t envisage that it’s an issue that will go away.”

The levy proposal was drawn up to ensure regional households and businesses continued to have banks in their communities, but it appeared to be put on hold this year when the big-four banks committed to keep existing regional branches open until 2027. The boss of Australia’s biggest bank since 2018, Mr Comyn said any plan for tax in-



centives to lure people to regional Australia should also be up for debate.

“Those sorts of things (tax incentives) should be on the table,” he said. “It’s natural to try to make it as attractive as possible into the areas which perhaps need more support to attract ongoing growth and in particular skills.”

Mr Comyn said improving AI technology would offer a “richer customer experience”.

“The technology will continue to mature over many years, which means that its capabilities and scope will be delivered even more accurately,” he said.

The bank hit the headlines last week when it sacked 45 staff after introducing an AI “voice-bot”, before reversing the decision. Mr Comyn said managing change with AI had to be done “very carefully and thoughtfully”.

“In the case of the 45 staff

most recently, we didn’t achieve that,” he said. “It’s not an error in the technology, that’s an error on ourselves.”

“We have apologised, as we should have.”

Mr Comyn attended last week’s economic roundtable in Canberra, with CommBank advocating for income-tax reform, an overhaul of the GST, a cap on superannuation tax concessions and consideration of wealth taxes.

“Reform is not easy and particularly in areas like taxation,” he said. “But there’s a lot more common ground across the participants there than perhaps many people would expect. And then it’s just a question of how to most effectively take that forward.”

Limited availability of homes was a concern for regional areas and Mr Comyn backed innovative measures to address the issue. “One of the important areas of focus is increasing the supply of housing,” he said. “And there’s multiple elements to that, and some part of that obviously would need to be making sure that there’s appropriate skills.”

“One of the things that we’ve been supporting has been the growth of modular housing, and it’s still a very small proportion of the housing stock or supply that’s coming on to the market. There are a number of ways that might be able to help.”

“It’s pretty similar (in the regions) and in many areas more extreme than in metropolitan areas.”

## Country roads, take me home – it’s a cheaper way of living!

**Nathan Mawby**

Families chasing the great Australian dream of a house and backyard – minus the budget-breaking debt – are driving a regional home boom that is outpacing capital cities.

PropTrack data for the past financial year shows a whopping 1672 regional areas recorded an increase in their median house price, trouncing the 1588 suburbs that made gains across the nation’s

metropolitan areas.

With the cost of building in far-flung locations making it harder for housing supply to keep up with population growth, regional areas are also notching some of the biggest gains, with double-digit growth in almost 900 of the 1672 areas that reported gains.

Fewer than 750 capital city suburbs had an uptick of at least 10 per cent.

The back of Bourke – long used as a reference point

for the nation’s most remote bush towns – was the second-strongest performing place, where at least 20 homes sold, behind only the town of Mulgoa on the edge of Sydney’s metropolitan area.

Separate Mortgage Choice data shows debt is rising in the bush too, with home loan data for regional areas nationwide suggesting a 6 per cent increase in loan sizes year on year.

PropTrack economics

executive manager Angus Moore said regional home prices were up about 6.5 per cent nationwide for the past year, compared with 4.3 per cent for capitals cities.

Relative affordability was a key driver behind the growth, along with bigger home sizes and more remote work.

“We are still seeing capital-to-regional migration – though it’s not at the level it was in the pandemic, it would still be considered quite high,” he said.

### TOP REGIONAL GROWTH AREAS IN VICTORIA

Ouyen: \$260,000 (median)	▲ Up 38.9%
Rochester: \$397,500 (median)	▲ Up 32.9%
Merbein: \$398,500 (median)	▲ Up 28.5%
Donald: \$280,000 (median)	▲ Up 22.8%
Rutherglen: \$585,000 (median)	▲ Up 21%
Red Cliffs: \$420,000 (median)	▲ Up 18%
Bright: \$1.1m (median)	▲ Up 17%
Mt Pleasant: \$520,000 (median)	▲ Up 16.9%
Camperdown: \$490,000 (median)	▲ Up 16.7%
Terang: \$465,000 (median)	▲ Up 16.3%

Source: PropTrack. Data shows median house price and annual growth across 2025 financial year, only areas with at least 20 sales included