



# ACTION RESEARCH REPORT

wwinn.org.uk

Report written by Nesta Holden (HWW) for  
WWINN (Women Working in the North Network)

## Contents

1) About WWINN	p2
2) The Research	p4
3) Overview	p6
4) Caring	p10
5) Language	p13
6) Availability of Work	p17
7) Social Enterprise	p19
8) Training and Qualifications	p21
9) Irregular Work	p23
10) Migration and Asylum	p27
11) Falling Living Standards	p29
12) Spending Cuts	p30
13) Conclusion	p35
Appendix I Guide for volunteer researchers	p36
Appendix II Interview sheet	p37

Research funded by



WWINN  
C/O Homeworkers Worldwide  
Office 20, 30-38 Dock Street  
Leeds LS10 1JF  
Tel: 0113 2174037  
Email: [nesta@homeworkersww.org.uk](mailto:nesta@homeworkersww.org.uk)

January 2012

## **1) About WWINN**

The Women Working in the North Network (WWINN) exists to build links between organisations concerned with women in low paid and precarious work. We are a collection of women's groups, worker organisations, trade unionists, community groups and individual members. WWINN is based in Leeds/ Bradford and meets locally, but membership is open to organisations and individuals across Northern England who share our concerns.

WWINN was founded in response to growing concern that women were being disproportionately affected by the economic slowdown and government spending cuts. We felt that too often decisions are made affecting low paid women, without these women's opinions or experiences being heard. We want to ensure that low paid women have a voice, and are able to participate in national debates around work, poverty and gender. By supporting each other and sharing our expertise WWINN hopes to bridge the gap between grassroots women's organisations who know what is happening on the ground, and decision makers including politicians and larger influential organisations.

The WWINN members that participated in this research project were:

### **Asha Neighbourhood Centre**

The Asha Neighbourhood Centre was established in 1985 to work with, predominantly, Bangladeshi women and their children living in South Leeds. They have now diversified to include women and children from other communities who have similar needs. The centre provides a venue where community women can meet regularly and undertake a wide range of social, recreational, welfare and educational activities. Asha provides education and training courses, employment and business support, advice on welfare benefits, debt management and prevention, immigration, healthy living activities, intense family support, preschool and playschemes.

### **Milun Women's Centre and Hooner Kelah**

Milun Women's Centre's in Harehills, Leeds, is open to women from all communities and backgrounds. Milun provides training facilities, ESOL classes, discussions groups, lunch clubs, information sessions, support for women's enterprise, employment advice, local CAB sessions, trips and activities, playschemes and girls group during school holidays. Hooner Kelah, currently based in Beeston, has provided skills training and employment support to women from ethnic minority backgrounds for over 20 years. Milun and Hooner Kelah are working together closely, and took part in the research jointly.

### **Tanzeem Cooperative**

Tanzeem Cooperative was established in 2011 by Rochdale Homeworkers Support group, after the local council withdrew funding for their support service. The women's cooperative aims to become self-funding, providing advice, training and employment services to its members. The majority of its

members have worked at home, and are from the Pakistani community in Rochdale.

**Unite the Union (North East, Yorkshire and Humberside)**

Unite is Britain's biggest union with 1.5 million members in every type of workplace. It was created to meet the great challenges facing working people in the 21st century and is a democratic and campaigning union which stands up for equality. Unite has a community learning centre in Castleford, West Yorkshire, which took part in this research.

**WAST (Women Asylum Seekers Together)**

WAST is a support group for women asylum seekers and refugees. They have members from many different countries and welcome women from all ethnic backgrounds. WAST go on trips and visits together, and organise public events to increase understanding of the experiences of women asylum seekers.

**WHAT (Worker's Health Advisory Team)**

WHAT (Workers' Health Advice Team) offer free independent and confidential information and advice on any Health and Safety work related issues. WHAT is open to all workers suffering from work related ill health in the Bradford District as well as retired and redundant workers suffering ill health connected to previous work.

The research was coordinated by **HWW (Homeworkers Worldwide)**.

Homeworkers Worldwide exists to support and build solidarity with homemaker organisations all over the world. As part of this, Homeworkers Worldwide is working in Northern England to ensure UK homeworkers have a voice. We work together with homeworkers to campaign on their key demands and lobby other organisations to incorporate these demands into their own work on poverty and livelihoods. HWW is grateful to Oxfam UKPP for supporting our work in the UK, and to Oxfam and the Scurrah Wainwright Trust for enabling us to develop the Women Working in the North Network.

We are grateful to the Feminist Review Trust for funding this research project.

We would like to thank all the women who were involved in this project, and who gave their time to discuss sensitive issues around work, money and family life.

## 2) The research

When WWINN was founded in May 2011, one of the first tasks we set ourselves was a research project investigating the obstacles low-income women face as they seek to earn a living. The project aimed to identify what low income women believe needs to change so that we can focus our campaign and policy work on these issues. We also sought to monitor the impact of government spending cuts, both on family budgets and on the services women rely upon. In conducting this research we have inevitably been engaging with issues such as unemployment and welfare benefits, as well as paid work – so the focus of this project is women on a low income, whether they are in low waged work, low earning self employment or dependent on welfare benefits.

It was hoped that, through this project we could strengthen our links and deepen our understanding of these issues, as a network. This project was designed to bring the different organisations in the network together in a collective endeavour, to directly involve the women these organisations support, to identify both distinct issues faced by different groups in the network and wider issues of common concern, and to be the starting point for policy, lobbying and campaign activities that fully involve the women participants.

The project used two approaches, workshop discussion groups and peer research. In the workshop discussion groups women came together and, through a series of activities, collectively discussed the barriers to earning a decent living for women in their community, and sought possible solutions. One of the six groups (Asha Neighbourhood Centre) adopted the workshop approach. The other five groups engaged in peer research. The peer research element of the project involved HWW staff training women to interview other low income women in their communities around similar themes of obstacles to earning a living, and possibilities for change. The training sessions with the volunteer researchers also prompted some interesting conversations along similar lines to the workshop discussions – and these have also fed into the findings of this report. All research took place between September and December 2011.

In total sixty-one women were interviewed. The project did not seek to contact a statistically representative segment of low income women, but rather by working through our member organisations it was clear that we would, in general, be reaching women from the communities within which the organisations were based. As a consequence most of the women who participated in this research were of South Asian origin (thirty seven – of which twenty two were Pakistani including Kashmiri and eleven were Bangladeshi, with four others), the next largest group was White British (ten), then African (nine from at least five different countries), three were Caribbean and the remaining two did not say. Of the sixty-one women, thirty were doing some form of paid work, and thirty-one were not currently doing paid work.

We would like to target other groups for further research to produce a fuller picture of low income women's experiences – and are exploring the possibility of research with Eastern European and Chinese women in the coming year.

### 3) Overview

The clearest message to emerge from the research was of the sheer complexity of women's lives, with their roles at home and at work creating a kaleidoscope of competing demands. Women described their roles as primary carers for children and other family members, their paid and unpaid work, work both inside and outside the home, formal and informal, some regular, some irregular. Sources of income were often a combination of employment, welfare and various forms of self-employment. It was very clear that few women we spoke to lived in supposedly 'standard' nuclear families – some were single parents, some lived with in-laws or other extended family, some families were divided by migration. For these women, employment was rarely a 'standard' 9-5 job either. Some worked irregularly – doing homework, agency work or working for themselves. Many were working part-time, not always by choice but, in a number of cases, because their hours had been reduced due to government spending cuts. Many were looking for paid work, or looking for more paid work than they currently had. The women we spoke to had shown great flexibility throughout their working lives. They had worked in a wide range of jobs, concurrently or in succession. Many were doing two jobs or a combination of part time employment and informal self employment. *'I work two jobs... I also do cash in hand barbering two days a week and this varies from week to week.'*<sup>1</sup> Despite such extensive demands on their time many women were engaging in voluntary work as well as paid work – another example of the contribution women make through unpaid work which often goes unnoticed.

A few women said they would not be able to do more paid work because of their caring responsibilities, but most women wanted more paid work than they had. With so many competing demands on women, both on their time and on their finances, it seems that time is – by necessity – that bit more elastic than money. Women inevitably find ways to make their time stretch further when financial demands such as bills and food are inescapable, put simply – by working harder.

#### **Obstacles to decent employment – the main themes**

The focus of the research was to identify obstacles to women accessing decent employment, and – unsurprisingly given the complexity outlined above – women rarely faced a single obstacle, but rather, several interacting barriers. Childcare was a major issue, in terms of affordability and practicality. Care arrangements for other family members were also a concern. For women from migrant – particularly Asian – communities a lack of English language skills was seen as a major obstacle. This was linked to childcare as women described how difficult it was to attend classes when they were looking after small children.

For all the groups involved, however, availability of work was a huge problem – it was simply very difficult to find any kind of job. Some women were doing

---

<sup>1</sup> WHAT

small amounts of irregular work, because this was all that was available to them. Others were embarking on establishing their own forms of social enterprise, in a bid to create the kind of flexible, decent work they could fit around their family lives. Women suggested that in the current economic climate so many people were out of work that they were now competing with others (newly unemployed) with far greater experience and qualifications.

Women felt better skills and training would help them find employment, but fees made relevant training unaffordable and, again, childcare responsibilities made classes difficult to access. For women asylum seekers immigration status was a central obstacle to employment, and also a major barrier to family life, if and when they got to leave to stay in the UK – many of these women were separated from their children because they were unable to demonstrate to the authorities that they could support their children financially. For all the groups who participated in this study rising prices were making it impossible to make ends meet. Women described static or falling income, from either benefits or employment, combined with a relentless rise in prices for basic necessities – food, transport, gas, rent.

Paid work was a necessity for most of the women we spoke to – whether they could find it or not. However, there was also an overwhelming sense that women viewed paid work in very positive terms. It was not simply something that provided them with vital income, but also something that could be very rewarding (women particularly commented on this when their job involved helping others), that was important for boosting self-confidence and for socialising.

*'Work gives you purpose - not good for the mind if you don't work.'*<sup>2</sup>

*'I love working with children, that's why I like working here in the nursery.'*<sup>3</sup>

*'Work keeps me busy and reduces stress.'*<sup>4</sup>

*'It's been very rewarding. I like the people I work with and like working as part of a team.'*<sup>5</sup>

*'I like supporting people in need.'*<sup>6</sup>

So, although the women needed to do paid work in order to make ends meet, and although it could be complex and demanding managing paid work and home-life, there was little sense from the women we spoke to that they resented working, or saw not having to work as the solution to their problems. This was true of all the groups involved in the research, irrespective of ethnicity, women expected to do paid work and did not expect that their husbands or partners should be earning enough that they did not have to

*'If you work it gets you out and you meet people – and feel better.'*<sup>7</sup>

*'I can't bear the thought of not working'*<sup>8</sup>

---

<sup>2</sup> WHAT

<sup>3</sup> Tanzeem Cooperative

<sup>4</sup> WAST

<sup>5</sup> WHAT

<sup>6</sup> WHAT

<sup>7</sup> MILUN AND HOONER KELAH

It is worth noting the issues that we may have expected to be raised by women, which in fact were not. One notable gap is the issue of employment rights – despite working in low paid, insecure jobs where some women were clearly being paid well below the minimum wage – no women raised specific concerns that their rights were not being respected. Could it be that (aside from the obvious minimum wage violations) the women were receiving their full entitlement of employment rights? Based on our many years of experience working with women in low paid, and sometimes informal, employment this seems highly unlikely. Possibly it reflects a lack of knowledge regarding what rights workers are actually entitled to. Or perhaps it simply reflects the basic hierarchy of need, when money is tight and jobs are scarce the focus is on getting work and keeping it. The quality of the job, and the quality of the treatment, becomes a secondary concern. As one woman said *'People are still thankful they have any job at the moment.'*<sup>9</sup>

Another issue that was not discussed, probably because it is so sensitive, is the distribution of income within households. For example when women described receiving benefits it was not clear if they or their partners were the claimants, or what share of this cash women themselves received. The distribution of income within a household, and how women access an independent income is a major issue, and one we would like to explore in the future – perhaps building on the trust and relationships developed through this research in order to make such discussions possible.

### **The impact of public spending cuts**

The competing demands on women, and the range of interacting obstacles to decent employment make it very difficult to quantify the impact of the economic crisis, and the subsequent programme of government cuts, on women. It can sometimes be difficult to distinguish between obstacles women face that are part of longer term trends and inequality, and those obstacles that are directly linked to the economic crisis and the subsequent spending cuts. In addition, cuts in one area (such as childcare) exacerbate problems in another (such as access to training). Some cuts have financial impacts (such as benefits), others impact on women's time (cuts in services are likely to increase women's unpaid work, such as caring for relatives.) Assessing such a range of impacts may require a range of approaches.

One approach, developed by Diane Elson to analyse the financial crisis of 2008 with a gender lens is to divide the impact into three levels: finance, formal and informal production and reproduction.<sup>10</sup> Because both informal production and the sphere of reproduction are included, the framework has the potential to give a more complete picture of the impact of the crisis than official statistics. The approach was developed to analyse the impact in the

---

<sup>8</sup> WHAT

<sup>9</sup> WHAT

<sup>10</sup> Diane Elson, Gender and the Global Economic Crisis in Developing Countries: a framework for analysis, Gender and the Economic Crisis, (ed) Ruth Pearson and Caroline Sweetman, Practical Action Publishing, 2011



developing world, but thinking in terms of these levels – which encompass the importance of unpaid work - is also relevant in the UK.

In Coventry, a study and toolkit has been developed to assess the impact of public spending cuts on women in the area. The study, ‘Unravelling Equality?’<sup>11</sup> uses a human rights and equality impact assessment to measure the impact on Coventry women in terms of employment, housing, income and poverty, education and training, violence against women, health, social care and support services, legal advice services and women’s voluntary organisations. The emphasis in this approach is to combine measuring cuts in specific services with an analysis of the potential cumulative impact on a woman’s life in the round.

For our study, we simply asked women if they had noticed any impact from government cuts on the income from employment, their income from benefits and on the services they use in the last year. The responses were many and varied. Unsurprisingly those working in the public and voluntary sectors reported the most stark impact on earned income, there was some reporting of benefit reductions, but many of the welfare cuts are yet to hit, and a dramatic impact of cuts in services – provided by both the public and voluntary sector.

The disproportionate nature of the impact of government cuts on women has been well documented – and it would be impossible to quantify the comparative impact on men and women in a qualitative study of this nature. Here, we have instead chosen to focus on deepening our understanding of both the ongoing challenges faced by low income women and the kinds of impacts the cuts are having on their lives.

---

<sup>11</sup> <http://www2.warwick.ac.uk/fac/soc/law/chrp/projectss/humanrightsimpactassessments/cwv/>

#### 4) Caring.

Childcare is a huge issue for women. Looking after children places very real limits on the hours women are available for work, which greatly restricts their choices about jobs. The other problem is the cost, with women reporting *'Childcare is too expensive to be able to work'*<sup>12</sup>. Some women choose to work at home so they can take care of their children themselves – but the kinds of jobs available to do at home are limited, often low paid, and often irregular. One woman described doing catering work at home, so she can take care of her children (6 and 3), whilst her husband works in Birmingham all week. *'I can't go outside to do a job because I look after my children. Childcare is so expensive we can't afford it.'*<sup>13</sup> Some women rely on informal childcare – friends, neighbours or relatives. Some women use formal childcare such as childminders or nurseries – but for those on low pay this is often unaffordable. *'I might as well [go down to] 16 hours a week in future as this will reduce the childcare costs. I can't bear the thought of not working but I am restricted by childcare. I am being pushed back in to the home.'*<sup>14</sup> The cut in the childcare element of the working tax credit from 80% to 70% of childcare costs has made this even more difficult.

As more women are *'pushed back into the home'* this has a knock-on effect on others. One woman described how her childminder had gone out of business (as the cuts lead women to cut back on childcare). She described how she is trying to manage her work and her 12 year old's needs, *'My child is home alone now. This is not ideal. Finding a childminder is not easy – and the cost of it. He goes to a holiday club in the holidays. It is hard to work from home because my employers are not into it.'*<sup>15</sup>

The problems faced by the women we interviewed echo recent research findings by Save the Children and the Daycare Trust<sup>16</sup>. In Britain, parents spend almost a third of their incomes on childcare – more than anywhere else in the world. These high costs have the greatest consequences for the poorest families. Researchers found a quarter of parents in severe poverty have given up work and a third have turned down a job mainly because of high childcare costs. The situation makes a mockery of government pledges to *'make work pay'*. Commenting on their research study, Sally Copley of Save the Children said, *"Childcare in the UK is amongst the most expensive in the world and families on low incomes simply don't earn enough to cover the costs and are being priced out of work as a result. The recent cut to the working tax credit has only made this worse with many parents realising they are no better off working and they and their children remain trapped in poverty."*<sup>17</sup>

---

<sup>12</sup> ASHA

<sup>13</sup> WAST

<sup>14</sup> WHAT

<sup>15</sup> WHAT

<sup>16</sup> <http://www.daycaretrust.org.uk/news.php?id=54>

<sup>17</sup> <http://www.savethechildren.org.uk/news/2011/09/Childcare-costs-pushing-kids-into-poverty>

Informal childcare is often essential for women with children to be able to afford to work. Neighbours, grandparents and other family members – usually women – take on a caring role. Because this relationship is informal there is no means for these women to access any of the, albeit limited, help towards childcare costs that is provided by the state. One woman described how she takes care of her 18 month old grandson for 28 hours a week.

*'My daughter needs to work and she can't find money for nursery. I do 28 hours work for £25 cash in hand. Because of the cuts in my daughter's wage, although she would like to pay me more, she can't.'*<sup>18</sup>

It is an irony that, whilst childcare is very expensive for the families (particularly those on low wages) who have to pay for it, it is conversely very undervalued and those working in childcare are themselves generally low paid. *'I love working with children, that's why I like working here in the nursery although they only pay me minimum wage.'*<sup>19</sup> The only solution is for a thorough re-examination of the value of childcare to our economy, and greater government investment in recognition of the importance of high quality childcare.

Of course it is not just childcare which impacts on women's ability to work, women are also more likely to be caring for other family members. The women's responses again reflected the complex nature of women's lives, often balancing caring demands for children, for partners and/or for older relatives. While life with extended family can mean there are more people on hand to help, it can often place additional responsibilities on women, if they are expected to care for everyone as one woman explained, *'I have not been able to work as I had my 3 children to look after and as I live with extended family I do care for all the family.'*<sup>20</sup> The caring needs of children change with time, as they grow up, other family members can move in and out of ill-health, and older relatives in need of care generally see their needs increase over time – and this was reflected as women described the ways they had changed or adapted their lives to take account of caring responsibilities. *'I have worked as a caterer but had to leave as my father needs looking after'*<sup>21</sup> and *'My hours dropped when I was caring for my partner and now he is more well there has not been an opportunity to work more.'*<sup>22</sup>

As with childcare, the profession of caring for adults is undervalued and under-resourced. One participant felt very strongly that pressures in home care meant there was inadequate time for care assistants to do their job, she said, *'Time to visit clients has been reduced – there is more time given to look after pets than humans.'*<sup>23</sup> Reductions in publicly funded caring services (due to the cuts) inevitably means an increase in the unpaid caring work that is necessary, and therefore greater demands on many women's time.

---

<sup>18</sup> WHAT

<sup>19</sup> Tanzeem Cooperative

<sup>20</sup> Tanzeem Cooperative

<sup>21</sup> Tanzeem Cooperative

<sup>22</sup> WHAT

<sup>23</sup> WHAT

### **Case study – Childcare**

S lives in Armley, Leeds with her husband and four children. She speaks very little English.<sup>24</sup>

She is Black African from East Africa and makes traditional bread at home which she sells to her community. She struggles to find time to get all her daily jobs done and cook bread for her customers.

S believes a solution would be for the government to *‘provide some grants for mothers who try to work at home and at the same time raise their children.’* She says if there was someone to look after her children whilst she is cooking she could make more and increase her earnings. Many women work at home so that they can look after their children, but in fact it can be very difficult to do both things at once – meaning childcare can still be a problem for those that work at home.

She says the main impact of the cuts she has noticed is that the community centres that used to help her with looking after her children have closed.

In common with many migrants, S tries to send some of the money she earns back home to help her relatives buy food and pay school fees.

---

<sup>24</sup> WAST

## 5) Language

Women's rates of economic activity vary widely according to ethnic group. White women are most likely to be in some kind of paid employment (71%), whilst figures suggest Pakistani and Bangladeshi women are much less likely, with only 28% and 16% respectively being in employment.<sup>25</sup> In fact, our experience, and anecdotal forms of research (around homeworking, for example) suggest many Pakistani and Bangladeshi women *are* economically active, sometimes informally, but that this kind of work is not picked up in formal studies. Nevertheless, it is clear that Pakistani and Bangladeshi women are at a disadvantage in the labour market and there are a number of possible explanations for this, including lack of English skills or lack of British qualifications. However, these explanations are only relevant for first generation migrants. In common with all other ethnic groups, younger Pakistani and Bangladeshi women are more likely to be unemployed than their elders<sup>26</sup> – and given these younger women are more likely to be British-born there is clearly more to the problem than English skills and British qualifications. Other potential causes include greater caring responsibilities including for extended family (and, on average, larger family size), and stereotyping, racism and discrimination (against Muslim women in particular.)<sup>27</sup>

Language, and in particular written English, was certainly seen as a barrier by many of the women we spoke to. Many of those who were not born in the UK, felt their lack of English language skills was a major obstacle to finding decent employment. This was true even for women who had lived in the UK for many years. One woman who had lived in the UK for 24 years said, *'I have not been able to work outside the home due to having children and also the lack of English language.'*<sup>28</sup> They felt they had little opportunity to learn whilst their children were young, and once their children had grown and many years had passed by their confidence was low. *'Now as my youngest child has gone to school fulltime, I have had to opportunity to learn English and going to these English classes will better my prospects of getting a job. I am also getting the confidence that I am lacking due to not having a social life and interacting with people outside of my family.'*<sup>29</sup> There was a strong desire to learn amongst the women who felt they had poor English – but help was needed to overcome barriers such as cost, childcare and low confidence.

The issue of language as a barrier to employment is a complex one however. It is rarely the sole barrier but can be linked to other issues such as discrimination. It was interesting that the only time discrimination was mentioned as a barrier to work was during one of the workshop discussions. Perhaps this is because, in a collective discussion, women began to think in

---

<sup>25</sup> <http://www.fawcettsociety.org.uk/documents/BME%20Women%20in%20the%20UK.pdf>

<sup>26</sup> Social Focus in Brief: Ethnicity 2002, Office for National Statistics

<sup>27</sup> <http://www.fawcettsociety.org.uk/documents/BME%20Women%20in%20the%20UK.pdf>

<sup>28</sup> Tanzeem Cooperative

<sup>29</sup> Tanzeem Cooperative

terms of common obstacles, and wider forces, whereas in the individual interviews women were more likely to be introspective and see the barriers as personal to them and their own abilities.

It is worth pointing out that many of the women who identified language as a key barrier described working in the past (some in factories, some at home) – suggesting that, while it was certainly an obstacle, it was only an unsurmountable one at the moment because of other factors such as the economic downturn.

In addition, whilst lacking English is an obstacle, possessing other language skills is an important asset that could be of real value in the right kind of job. One woman, who speaks Urdu and Mirpuri said, '*I am keen on doing Home Care jobs because I feel that if I could work for an Asian family then I could overcome my language problem.*'<sup>30</sup> In fact, far from being a 'problem' her language skills would be hugely valuable in such a role. Other women, who were discussing setting up a Social Enterprise recognised that their range of community language skills were an important strength, enabling them to network more effectively in the local community.<sup>31</sup>

---

<sup>30</sup> Tanzeem Cooperative

<sup>31</sup> ASHA

## **Focus on language barriers (Asha research)**

Two workshop discussion groups were held at the Asha Neighbourhood Centre, each involving five women. All the women who took part were from the Bangladeshi community, and the discussions took place in a mixture of English and Bengali. One group chose 'language' as a key issue to explore further, and identified a number of aspects to the problem, but it was harder for the group to identify possible solutions. They appeared very discouraged and unsure that anything could really help them improve their English. *'For our age it is very hard.'*

They said that without good English they felt stuck, unable to do the jobs they used to do (like childcare) because they couldn't get the qualifications, and unable to even access the Job Centre. Written English was a major issue. Many of the women had some spoken English but were not literate in English. One woman described how she had applied for a lunchtime supervisor's job but been told she needed better English. Some of the women said that there were two barriers, one that they did not have strong English, and the other that they spoke Bengali not Urdu. They felt that it would be easier to look for work locally if they spoke English and/ or Urdu – because these were both languages spoken by local employers. The women felt better English (both written and spoken) would help them begin to tackle many of the other obstacles, such as finding work, childcare etc – because it is a 'universal language' spoken by all communities.

We discussed learning English but the women (mainly in their 40s) felt it was too late for them to learn. *'Can't take it in now – It is much harder to learn and we feel discouraged.'* They said that when they came to England they did not learn enough English, and so have little confidence. They explained that there were no classes available to them at that time. The women said that now they were unsure what classes were available, but that there was nothing local, or suitable where they would feel comfortable. They also said that now you have to pay for classes. *'Benefits barely cover household expenses – how to pay for the course? How to pay for childcare?'*

They agreed it was very hard to learn at this age. *'It would be better to learn at earlier stage. We have some English but it is hard to learn more.'*

One solution in the longer term would be to ensure English classes were available and accessible to new women migrants to the UK, so they can learn more easily when they first arrive. Such classes would have to be free and childcare would be a major consideration. However, this would not be of assistance to those women who already consider themselves 'too old' to learn. For these women the key may be to find ways to build confidence in the abilities they already have – including their English skills, but also other practical skills.



## 6) Availability of work

Availability of work was a core issue for all the groups who took part in the research. The women were seeing their hours reduced, working low hours or for low pay because nothing else was available, or - very commonly - unable to find work at all. Women's unemployment has increased four times faster than male unemployment in the past year<sup>32</sup>, and is at a 23 year high<sup>33</sup>. In addition cuts in the public sector, which are still coming into effect, will have a disproportionate affect on women. However, the women we spoke to were also keen to point out that the jobs shortage was affecting everyone, including their partners and their grown-up children.

*'I would like to do packing work either at home or in a factory two days a week but it is very hard to find this kind of work in Rochdale.'*<sup>34</sup>

*'There are no jobs available locally.'*<sup>35</sup>

*'Make the government realise we need more jobs here.'*<sup>36</sup>

In the workshop discussion groups<sup>37</sup>, women felt it was getting harder to find work. One woman described how she had been in and out of many jobs over 20 years, but now found it more and more difficult to find work. Some of the Asian women in particular said it was now very hard to find sewing or packing jobs. Again language was a barrier, making it harder to work in a factory, or to work formally with all the forms to fill in, and easier to work at home informally – but such homework was now hard to find. The women explained that they used to get sewing homework from factories but that many of these have closed. There was a local factory where onsite work was available, but this was cash-in-hand and extremely low paid (£3 per hour). The women also stressed that it was not only difficult for women to find decent work, but that there were few jobs around and that everyone, including their grown-up children, were finding it hard.

Specific barriers to finding work, in addition to the economic situation included childcare, (women pointed out that even finding time to *look* for work could be difficult for single parents) language barriers and a lack of skills – but women also described how attitudes at the Job Centre also have a negative effect. *'The Job Centre give us a lot of a hard time with regard to looking for work'*<sup>38</sup>. Women complained of having to go through a series of job-seeking activities that, in their view, were unlikely to lead to a job. *'I was a person before, now I'm just a number. I feel like I'm on a conveyor belt just being pushed along'*<sup>39</sup>

---

<sup>32</sup> <http://www.tuc.org.uk/economy/tuc-20508-f0.cfm>

<sup>33</sup> <http://www.tuc.org.uk/economy/tuc-19982-f0.cfm>

<sup>34</sup> Tanzeem Cooperative

<sup>35</sup> Tanzeem Cooperative

<sup>36</sup> MILUN AND HOONER KELAH

<sup>37</sup> ASHA

<sup>38</sup> Tanzeem Cooperative

<sup>39</sup> UNITE

and *'Visiting the Job Centre every fortnight is not helping – I cannot find anything'*<sup>40</sup>

As conditionality and coercion in the benefits system have increased, women reported dealing with what appeared to be an automatic assumption that they were not really interested in work. *'Government should be more sympathetic towards those out of work – to treat everyone as an individual and not a number.'*<sup>41</sup> There were concerns about government proposals to further increase conditionality – *'I'm worried about 'Workfare' – a lot less than minimum wage. This is slave labour.'*<sup>42</sup> The women found it difficult to convince the staff who were supposedly there to help them that they actually wanted to find employment. *'It has become very strict in being able to claim but they don't understand I actually want a job.'*<sup>43</sup>

Women wanted more support, and greater understanding of their situation. *'Stop bashing people on benefits – more judgment on tax evaders'* and<sup>44</sup> *'Job Centre should be more understanding about barriers faced by women.'*<sup>45</sup> They also had suggestions of what might help them to overcome such barriers. *'Set up work experience for up to at least 1 year with some pay.'*<sup>46</sup>

A number of women who were *in* work were also worried about finding jobs when their current contracts came to an end, or if they were facing the threat of redundancy. One woman said *'I would like something more permanent and have job security. I am the primary earner in my household and I will probably go back to temporary work – if there is any available. My job skills are transferable so I have scope to work in the private or public sector if I could find work.'*<sup>47</sup>

---

<sup>40</sup> MILUN AND HOONER KELAH

<sup>41</sup> MILUN AND HOONER KELAH

<sup>42</sup> WHAT

<sup>43</sup> MILUN AND HOONER KELAH

<sup>44</sup> WHAT

<sup>45</sup> MILUN AND HOONER KELAH

<sup>46</sup> MILUN AND HOONER KELAH

<sup>47</sup> WHAT

## 7) Social enterprise

One of the themes that has emerged through talking to organisations in the WWINN network, is that increasingly women's organisations are considering moving towards a social enterprise model. Whilst there has been growing interest in social enterprise over several years, the prime motivator at this moment appears to be the cuts. Women's organisations that were in receipt of statutory funding now need to find ways to become self-financing – often through introducing charges for services that were previously free.

In addition, as many women struggle to find suitable employment to fit around their family responsibilities, forms of social enterprise offer the possibility of job creation – by working together on a social business women have the opportunity to create employment that suits their needs. However, these enterprises are being established at a time not only of cuts, but also of economic uncertainty – providing a challenge to any new business. Furthermore, making a social enterprise work in a poor community is an even greater challenge because there is so little money circulating in the local economy. The women we have spoken to are fed up of searching for non-existent jobs, and are determined to establish a business that works for them – but it is a slow process and only time will tell if social enterprise can provide some solutions to saving services and creating decent employment.

### **Focus on: saving a service and finding jobs for homeworkers (Tanzeem Co-operative)**

In Rochdale the local council provided a homeworkers' support service for over 20 years. This service provided vital support and advice to homeworkers in Rochdale. Rochdale homeworkers fought a long, hard campaign to preserve their service which was under threat for several years. The homeworking officer was made redundant and the service closed down by the council in August of 2011 – just one of the many local services lost due to public sector funding cuts.

The service enabled homeworkers to overcome isolation, access training, and find out more about their rights. It was also a vital source of information for campaigners and policy makers seeking to better understand the issues faced by homeworkers in the UK.

The Rochdale Homeworking Service also established a support group for homeworkers. This group continues to meet and is now working towards setting up a self-sustaining co-operative with the help of support worker, Tanzeem Mahmood. The hope is that the co-operative will provide support by accessing training and finding work for the women, and in return they will contribute a proportion of their earnings back into the co-operative to cover its costs.

The co-operative has been registered as 'Tanzeem Co-operative'. Tanzeem means a group of people coming together, which is very appropriate for the co-operative but it is also named in recognition of all the support they have received, and continue to receive, from Tanzeem Mahmood. The co-operative is formally registered and the women are optimistic about the role it will play in helping them find employment.

*'I get to meet other women and find out about courses via this group, and hopefully this will develop me further.'*

*'I can also cook and now that we are forming a co-operative I may be able to work as a caterer.'*

*'I am going to do food hygiene and first aid courses through the co-operative very soon... Hopefully I will be able to get decent paid job when I have completed my training.'*

*'I got in touch with Tanzeem... and she has put me in touch with a catering company who are looking for a general helper. I have been to see the employer and am hopeful that that I will secure some work there.'*

The women are intending to provide a range of services including interpreting, home care, childcare, sewing and catering. They are receiving advice and support from a business mentor funded by the Co-operative Enterprise Hub.

The homeworkers have agreed to pay a regular membership fee to the co-op as well as paying in a proportion of their earnings. However, it will be some time before income from earnings and membership fees are sufficient to cover costs – and in the meantime Tanzeem is working on a voluntary basis to develop the co-op and seek other sources of funding.

## 8) Training and Qualifications

Many women saw training as a vital step towards decently paid employment. Some felt they needed training as they genuinely lacked important skills (such as English and IT skills, *'I am trying to learn new skills to better our life'*<sup>48</sup>) but others saw training as a route to formal recognition and qualifications for skills they may already have (*'I have an educated background but the qualification is not recognised here – I feel I have to start all over again'*)<sup>49</sup>. Just as the women showed a very real desire for employment, the enthusiasm for training – and the hopes pinned on training opportunities – were very apparent. Those currently training appeared hopeful and positive about their futures. *'Hopefully I will be able to get a decently paid job when I complete my training'* and <sup>50</sup> *'I would struggle to find work to fit around my family, in particular my youngest daughter who is 2 and has health problems. However I am carrying on doing relevant courses to help me find work when my daughter is old enough and well enough.'*<sup>51</sup>

On the other hand, as a consequence of spending cuts, many courses are now either unavailable or require a fee when they were once free. *'I don't have any good skills. Now these days you cannot go to college to get any qualifications – because I have to pay for it which I cannot afford. I don't know what to do, where to go, I have no idea.'*<sup>52</sup> This has placed such training opportunities out of reach for many women, and those who wished to train but could not afford to do so were far more pessimistic about their prospects.

Stricter rules on qualifications and paper work were a big issue. Women spoke of a growing requirement for form filling, and for more qualifications that was creating an obstacle to some of the jobs they would have done in the past (such as working with children, caring for older people, catering). They said that the paperwork was a particular barrier if your written English was not strong. The women stressed it was difficult to get training or qualifications when your children are young. They said that *'You need qualifications for everything now'* and mentioned both increased requirements for working at nurseries, for example, but also increased competition from more highly qualified people who were also out of work.

We are also aware of longer-term shifts in funding priorities which have meant WWINN members who provide training have had to make big changes. For example Hooner Kelah has provided training to women for over 25 years, originally only to Asian women but later to the wider BME community. They are now facing two funding challenges – a shift away from funding provision for BME women (which has been going on for several years) and the recent spending cuts. Hooner Kelah explained that, whereas they had explicitly sought to provide women-only training when they were established in the

---

<sup>48</sup> Tanzeem Cooperative

<sup>49</sup> MILUN AND HOONER KELAH

<sup>50</sup> Tanzeem Cooperative

<sup>51</sup> Tanzeem Cooperative

<sup>52</sup> WAST

1980s, they were now looking to expand their remit, to include families and young people. This is partly because it is extremely difficult to access funding for BME women's training, and there is a much greater emphasis on the needs of young people. The organisational changes that are necessary will take time and are made more challenging by the current context of spending cuts.

In addition the full child-care package they were able to provide for women using their training was cut in 2006. To adapt to this they now provide training to fit around school hours, but whilst this works for women with children of school age, those with younger children will still have to find ways to manage childcare if they are to access training.

## 9) Irregular work

Irregular work is on the increase. Globalisation has increased the competition between high and low wage economies. In response to this competition, where it would not be politically palatable to institute major cuts in wages, cut backs are instead being made to workers' rights. This means creating growing numbers of workers without rights, without job security and without regular work – what is often described as 'labour market flexibility.' These workers without rights can be engaged through various methods, as agency workers, as freelancers, as homeworkers, as bogus self-employed, or on zero-hour contracts. These working arrangements enable employers to engage workers on an irregular basis, with reduced rights. This is happening internationally, and in the UK – and just as women are pushed into the lowest paid and most precarious forms of work around the globe, so too are women here in the UK.

Many of the women we spoke to were doing irregular work, either working for an employer on an irregular basis (as outlined above), or working on their own account in various forms of (often informal) self-employment. Self-employment has been growing here in the UK, and has now reached a record 4.14m. While this may sound like an economic success story, and grounds for celebration rather than concern, this figure is made up of growing numbers of people who are turning to self-employed – and therefore irregular - work, not because they are keen to run their own business, but simply to make ends meet. A report by CIPD explores the growth in self-employment since the recession in 2008 and describes '*many of those taking the self-employed route back to work looking more like an army of part-time 'odd jobbers' desperate to avoid unemployment.*'<sup>53</sup> They do not have the same characteristics as those previously in self-employment. The report points out that, whereas two thirds of self-employed people are men, women make up over half of the net rise in unemployment since 2008. The 'new' self-employed are also generally working part-time (88.8%) whereas, overall, two thirds of self-employed people work more than 30 hours a week.<sup>54</sup>

Irregular work is a major problem because it means an irregular income. Some of the women experiencing irregular work were homeworkers, others were working for one or more employment agencies. Other women were working on their own account – doing beauty treatments or sewing to order for example – and this work also varied week to week. One woman described how she sewed traditional saris for the local community, this work is irregular and one of the main problems she faces is that payment is irregular, and she is '*always having to chase.*'<sup>55</sup>

Some, though not all, of the irregular work was also informal, or 'cash in hand.' A few women disclosed that they were doing some irregular work whilst also claiming benefits – because the work was not regular enough to provide a reliable income. One woman described her work as an unqualified

---

<sup>53</sup> The Rise in Self-Employment, CIPD, January 2012

<sup>54</sup> The Rise in Self-Employment, CIPD, January 2012

<sup>55</sup> MILUN AND HOONER KELAH

beautician. She explained that it was difficult at the moment because *'Everyone does not have any money to be spending on treatments.'* She earns somewhere between £60 and £100 per month and explained, *'I am claiming benefits... I do this on the side but I can't call it a job because I don't do it that often.'*

This is one of the dilemmas faced by those on benefits. Coming off benefits means losing a small, but reliable income and – when so many of the jobs available are irregular or insecure – moving into work can mean uncertainty and financial insecurity.

One interviewee described work that was fairly regular, but where payment was unreliable. This uncertainty led to problems with her welfare benefits and she has had to give up work because of the many problems with payment.

*'I have only worked as a cleaner for a local family for about 5 months but they did not pay me on time and I had to ask for my wages all the time. I did 5 hours a week and they paid my £7.20 but never on time... I had to leave my job because of non-payment of my wages by my employer and this was affecting my benefits entitlement.'*

Women were often juggling a number of irregular jobs, or some regular work with other sources of irregular income. *'There are generally no jobs but I am doing cleaning and teaching Arabic whenever and wherever I can get it... I want to get a proper job which will pay me a proper wage.'*<sup>56</sup>

*'People call me to clean the house to support me. Money depends on them – how much they pay me. I'm not happy with this job because I don't like this job and it is an irregular job.'*<sup>57</sup>

---

<sup>56</sup> Tanzeem Cooperative

<sup>57</sup> WAST



## **Case Study - Homeworker**

R lives in Rochdale with her husband and four children ranging from 14 to 20 years old. R is a British Asian, born in Pakistan and speaks Punjabi, Urdu and English.<sup>58</sup>

R works at home sewing sportswear. She has worked as a machinist at home for nearly 20 years – since her children were born. The amount she earns goes up and down because the work is irregular. She earns around £3 per hour, is paid cash in hand and usually receives between £50 and £60 per week.

R says it is very difficult for her husband to find work, and the family find it very hard to make ends meet, especially now, *'My work is very irregular in particular now because of the recession.'*

She likes working at home because she can be with her children, but the irregularity of work is a big problem. Sometimes she is rushed to do the work, while sometimes there is no work for 2 to 3 weeks.

*'I have always liked working at home because of my children and family.'*

She believes the solution would be more *'Regular work for five days at least.'* She is now doing some training courses and is hoping to find other kinds of work, such as home help, cleaning or ironing, through the Tanzeem Cooperative.

At £3 an hour this homeworker is earning less than half of the national minimum wage – currently £6.08. This is despite the fact that homeworkers are specifically included in national minimum wage legislation. However, when work is very scarce homeworkers are in a weak bargaining position and are unlikely to want to challenge or report their employer for fear of losing work. They may also be afraid of getting into trouble if they are paid cash in hand. It is very common for homeworkers to prioritise *regular* work over better paid work, even if their pay is very low.

---

<sup>58</sup> Tanzeem Cooperative

### **Case Study – Agency worker**

G lives in Harehills, Leeds with her husband and three year old son. She is Yoruba from Nigeria and speaks the Yoruba and English languages. They cannot afford childcare, so if she can work then sometimes her husband takes care of their son.

G has not got a regular job, but is registered with several employment agencies. The hours she does varied every week – anything between 4 and 12 hours per day. Last week she worked 25 hours. She has been working for agencies since 2007, at first doing cleaning and catering jobs. Now she does care work and catering jobs and is paid the national minimum wage.

Because her work is not regular, she is in debt to the bank. She says she does not socialise very much '*because of insufficient funds.*'

To supplement her income she also does some work on her own account, cooking and making cakes for money. Her husband is out of work so she supports the family solely.

## 10) Migration and Asylum.

Women Asylum Seekers Together (WAST) is a support group for women asylum seekers and refugees. They have members from many different countries and welcome women from all ethnic backgrounds. The volunteer researchers who took part in this project discussed some of their own barriers to employment as a group and interviewed other WAST group members, and other local women, from a range of different communities including Somali, Ugandan, Eritrean, Nigerian and Pakistani. The majority of the women who were interviewed were single, although some were married. Most, though not all, of the women had children – but some of these women were separated from their children, who were still in their countries of origin.

WAST members are at different stages in the asylum system, with different restrictions on their ability to work and receive benefits. Those who are currently seeking asylum are restricted to asylum support benefits and are generally not allowed to work. Those who have been refused asylum are entitled to no government support, and are not allowed to work, meaning they are made destitute. Those who have been granted leave to live in the UK are entitled to standard benefits, and able to work if they can find it.

The legal barrier to working was a huge problem for the women still seeking asylum – who were clearly in great need of employment, both to create an income and to improve their mental wellbeing. Some women described working informally during the period when they were not allowed to work – one described how she began working informally as a beautician in order to pay her solicitor's fees.<sup>59</sup> Working informally has real risks, particularly for asylum seekers who could get into serious trouble if they were caught. This makes one vulnerable to poor treatment – even more so for those who are refused asylum and therefore in a position of destitution. One woman described living with a relative where she is expected to do all the household tasks '*with little rest*'. This relative found her work with a family friend where pay is low (well below national minimum wage) but '*there is no way to ask them to pay more money*' because of the family connection. Her relative expects her to pay all this money for food and accommodation and '*this leaves her with no money in her pocket*.'<sup>60</sup> Whilst the policy of destitution is applied to male and female asylum seekers alike, and the consequences are always appalling, it places women in a particularly dangerous position, leaving them vulnerable to all kinds of exploitation.

Even where women have been granted leave and have a legal right to work, there continue to be major obstacles to employment. One of the main problems raised by the WAST women related to the long delays in the asylum system. The women explained how having no right to work whilst going through the asylum process, combined with stress and uncertainty about their future, created further barriers to employment once asylum was granted. The women described waits of over 6 years, dealing with a system with '*no human*

---

<sup>59</sup> WAST

<sup>60</sup> WAST

face.' They described a loss of confidence as their cases dragged on, and your *'courage is taken off you over time'*. At the end of this long period of uncertainty and enforced unemployment the women said you *'lose your talent'*, and are even unable to benefit from training as *'your brain is halfway frozen.'* Another woman said, *'I have no qualifications, and studying is hard as I have mental health issues and stress. I would like to study but I can't afford school fees and have a frozen brain.'*<sup>61</sup> The enforced gap in employment, sometimes for many years, does not just create a psychological obstacle for the women themselves, but is a major barrier to employment. In a competitive jobs market, a 5, 6 or even 7 year gap in one's employment record can make one virtually unemployable.

The women described finding ways to support their families overseas by sending what little money they had home to support children or other family members. *'I can earn some money to help relatives back home buy food and fees for their little ones.'*<sup>62</sup> This is a common practice in migrant communities, not only amongst asylum seekers, and is one more demand on already stretched finances. It also reflects just how far these, mainly single, women are from their extended families and support networks – having fled their home countries they are isolated from their mothers, fathers, sisters, friends. Several of the women asylum seekers explained that they were separated from their children, who were living in their countries of origin or elsewhere – and were not permitted to join them in the UK. Some of these women have been granted 'indefinite leave to remain' giving them the legal right to bring their children – but only if they can prove they can afford to support them. *'My children are not with me.. I would love to [bring my children] but my money is not enough.'*<sup>63</sup> So for these women, low paid work or unemployment did not just mean a life of poverty, but a life of forced separation from their own children. *'My family is back home in Africa. I have six children...I am entitled to [bring my children] but my condition and income does not favour me.'*<sup>64</sup>

---

<sup>61</sup> WAST

<sup>62</sup> WAST

<sup>63</sup> WAST

<sup>64</sup> WAST

## 11) Falling living standards

One of the strongest messages from everyone involved in the research was that the difficulties of making ends meet were not just restricted to low pay and benefits, but also to increases in the cost of living. Women described how, *'Everything has gone up in money e.g. buying groceries has doubled. The money we get from benefits does not last and it is hard for all the family to make ends meet,*<sup>65</sup> and *'Food prices have gone up frighteningly, like utility bills and the price of heat. People are choosing to eat or be warm.'*<sup>66</sup>

Whilst the recent recession and cuts have obviously increased the pressure on family budgets, a report for the TUC, 'Britain's Livelihoods Crisis'<sup>67</sup> suggests there are also much longer term forces at work. The report describes how, in the last 30 years, whilst the British economy has nearly doubled in size, *'Living standards and life chances for many have stood still or in some cases gone into reverse'*. The report points out that wages have been falling as a share of national wealth since the mid 1970s, and *'The top 10 per cent of earners are the only group whose incomes have risen in line with GDP since 1978, seeing their pay increase almost twice as fast as median incomes, and nearly four times faster than the lowest 10 per cent of earners.'*<sup>68</sup>

The issue of falling living standards was one that was raised by many women, and was an issue both for those on benefits and those who are earning. One woman said, *'My income from work is still the same but everything else like food, gas, petrol and childcare has gone up so I am worse off,*<sup>69</sup> and *'Your benefits are the same but everything else has gone expensive so I cannot make ends meet.'*<sup>70</sup> This situation can only be exacerbated by those welfare and public sector job cuts that are yet to hit. If people are finding it difficult to make ends meet on a static income, a fall in income will make this all but impossible.

---

<sup>65</sup> Tanzeem Cooperative

<sup>66</sup> WHAT

<sup>67</sup> Stewart Lansley, [http://www.tuc.org.uk/tucfiles/28/Britains\\_Livelihood\\_Crisis.pdf](http://www.tuc.org.uk/tucfiles/28/Britains_Livelihood_Crisis.pdf)

<sup>68</sup> <http://www.tuc.org.uk/economy/tuc-19636-f0.cfm>

<sup>69</sup> WHAT

<sup>70</sup> MILUN & HOONER KELAH

## 12) Spending cuts – in services, in benefits, and in jobs

As well as identifying the longer term obstacles to earning a decent living that low income women face, we also wanted to use this research project to explore the way public spending cuts are impacting on individual women's lives. There is powerful evidence that cuts are impacting disproportionately on women. The Fawcett Society has described the impact as 'triple jeopardy' as women will be hit hardest by public sector job cuts, women will be hit hardest as the services and benefits they use are cut, and women will be left filling the gaps as state services are withdrawn.<sup>71</sup> WWINN is made up of largely voluntary sector organisations and one thing that has become increasingly clear is how seriously the women's voluntary sector is being hit by the cuts. Many of our members receive funding from statutory bodies such as local councils and as public spending is squeezed, the knock-on effect of cuts in voluntary sector spending is severe. We asked women whether they had felt any impact of the cuts over the past 12 months in three areas – income from employment, income from benefits and cutbacks on the services they use

The cuts were clearly impacting on the wages of the women we spoke to in the voluntary and public sectors. Eight women were working in the voluntary sector (only two of which worked for WWINN organisations) and two worked in the public sector. Some spoke of pressure on their pay, '*We have a pay freeze on. We had a 1% rise last year, nothing now for three years*'<sup>72</sup> and '*Home care workers have had their pay cut by as much as £2 an hour – they had crap wages to start with.*'<sup>73</sup> Others have had their hours reduced – a public sector worker said, '*My hours have been reduced by 20%*'<sup>74</sup> and a voluntary sector worker said, '*Because of cuts my hours keep going down – I got another job for 12 hours, but I'm left with too much time on my hands and not enough money.*' Others were facing losing their jobs all together, '*My work is closing because of cut-backs*'<sup>75</sup> and '*Because of cuts I will be out of work!*'<sup>76</sup>

Because women are more likely to be poor, live longer, be primary carers for children or be single parents, the cuts in benefits are also hitting women disproportionately. Women highlighted the cuts in benefits and tax credits relating to children, '*Child care has been reduced from 80% to 70%. The childcare and tax credits cut is the biggest impact on women,*'<sup>77</sup> '*I have noticed a change in my child tax credit*'<sup>78</sup> and '*In April I will no longer get the small amount of Working Families Tax Credit I get – and I don't know how my son and I will survive!*'<sup>79</sup> Women discussed how the abolition of EMA grants had a major financial impact. Others described how changes to the rules on

---

<sup>71</sup> <http://fawcettsociety.org.uk/index.asp?PageID=1235>

<sup>72</sup> WHAT

<sup>73</sup> WHAT

<sup>74</sup> WHAT

<sup>75</sup> MILUN AND HOONER KELAH

<sup>76</sup> WHAT

<sup>77</sup> WHAT

<sup>78</sup> MILUN AND HOONER KELAH

<sup>79</sup> WHAT

disability benefits were causing them problems. *'I have been moved from Employment and Support Allowance onto Job Seekers Allowance'*<sup>80</sup>

The impact of benefit cuts on single parents, 90% of whom are women<sup>81</sup>, will be particularly severe. One woman described the *'Absolute harassment of lone parents who cannot earn enough anyway.'*<sup>82</sup> The cut in the childcare element of the child tax credit for example is significant, as 60% of people receiving this childcare tax credit are single parents.<sup>83</sup> A study by the Institute for Fiscal Studies found that single parents will be among those hit hardest by changes to tax and benefits policy over the next four years. Single parents who are not in employment will lose £2,000 per year on average, 12% of their total income by 2014.<sup>84</sup>

Women also expressed concerns about their future – as changes to pensions and the erosion of the contributory principle strip away their economic security.

*'If you become ill or unable to work there is a big worry about how people will survive. All that I have paid in over the years feels like it would not account for anything in terms of protection if I could not work through old age or ill health.... I worry about retirement – I probably won't retire from work I will drop dead on the job! When you're working you look forward to retiring then it hits you – how will I manage, especially the way pensions are being managed.'*<sup>85</sup>

Furthermore, even greater impacts for women are on the horizon – with the coming introduction of Universal Credit. This benefit will be paid in one payment to one member of the household (except Child Benefit) which is likely to increase economic inequality within couples and undermine women's financial independence. Men are most likely to be the recipient of a single payment in a couple, whereas benefits relating to children such as Child Benefit and the Child Tax Credit are usually paid to the woman in a couple at present. The single earnings disregard (the amount that can be earned before benefits are reduced) for each household is also likely to act as a disincentive to second earners (usually women) in a couple. Combined with cuts to childcare support it will make it less financially viable for some women to seek employment if their partners are already in low paid work.

The impact of cuts in services is felt disproportionately by women because women are more likely to be users of public services - either for themselves (because of pregnancy and maternity needs) or because they are primary carers accessing services for others (such as children, elderly or disabled relatives). There are also specific services in the public and voluntary sector

---

<sup>80</sup> UNITE

<sup>81</sup> <http://www.gingerbread.org.uk/content.aspx?CategoryID=365>

<sup>82</sup> WHAT

<sup>83</sup> <http://www.gingerbread.org.uk/content/571/Current-issues>

<sup>84</sup> <http://www.familyandparenting.org/>

<sup>85</sup> WHAT

which women are more like to access such as domestic violence support services or organisations supporting single parents.

The women we spoke to described a huge range of cuts to the services they use, at the same time as the groups that make up WWINN are also reporting cuts to their own funding, staffing and services. Whilst domestic violence services were not mentioned by the women we spoke to (perhaps because of the sensitivity of discussing the issue) we are aware that cuts have been made locally, including the closure of the only Leeds refuge for BME women fleeing domestic violence. A recent Freedom of Information request has revealed that funding for domestic and sexual violence services was cut by 31% by local authorities between 2010 and 2011.<sup>86</sup>

Women described the individual impacts of the cuts on them and their families, *'My children used to go swimming with me, but now we stop – because it is not free anymore and it cost us so much money'*<sup>87</sup> and *'My family have been affected through cutbacks in services in the local area and at the Hamara Centre, especially training and elderly services.'*<sup>88</sup> They also discussed larger scale losses of entire centres or services, *'Cuts in funding for the local centre means the services such as training have to be closed,'*<sup>89</sup> and *'Gingerbread has lost 5 staff because of the cuts and is going to close – a throughput of 60-70 clients per year meaning over 100 children without advice on housing, benefits, support organisations. There will be children going into care because of this... people will lose homes and children will then be put into care.'*<sup>90</sup>

Members of the Rochdale homeworkers' Tanzeem Cooperative were extremely disappointed at the loss of their homeworking service, *'We relied on the Homeworking Service for support and advice and Rochdale council has got rid of this service which has helped us for many years.'*<sup>91</sup>

One woman, commenting on cuts in disabled services, made a wider point about the entire voluntary sector,

*'It's sad to see voluntary sector funding cuts impacting on people with disabilities, who are being hit hard. The 'Big Society' did exist but this government does not value the voluntary sector.'*<sup>92</sup>

### **Focus on: cuts in advice and support (WHAT research)**

The Workers Health Advice Team spoke to women working in the voluntary and public sector in Bradford. Their interviews highlighted

---

<sup>86</sup> <http://www.guardian.co.uk/society/2012/jan/31/domestic-violence-victims-risk-cuts>

<sup>87</sup> WAST

<sup>88</sup> MILUN AND HOONER KELAH

<sup>89</sup> MILUN AND HOONER KELAH

<sup>90</sup> WHAT

<sup>91</sup> Tanzeem Cooperative

<sup>92</sup> WHAT



the impact on the cuts on the women they spoke to – and many spoke of losing their jobs or reduced hours – but also the impact of these service cuts on the women they support.

At the same time as services, both public and voluntary sector, were being cut, demand for such support services was increasing. *‘The footfall in the advice centres has risen dramatically – debt, fuel poverty and cuts in benefits.’* Another women working in the advice sector said, *‘I have seen the affects of cuts on people coming into advice centres. I see how it is affecting people losing their jobs, getting their hours cut and the demand for our service going up. People you would not expect who were earning good money are coming in for debt advice – and more people are struggling yet the government (both local authority and central) are giving less money to advice centres.’*

## **Case Study - Redundancy**

E lives in Shipley, West Yorkshire with her partner and her school-age son. Her ethnicity is White British. E is a designated carer for her partner who, because of his medical condition, is only able to work part-time. She also has caring responsibilities for her elderly mother.<sup>93</sup>

E began working part-time when her partner became ill and although his health has improved and he now needs less care, she has not had the opportunity to increase her hours.

E says 'I would like to change the state the country is in' and 'I don't see the need for these cuts'. She believes the solution would be 'A different government.'

E works in local government and is facing the threat of redundancy due to a restructure. She is applying for another job within the council but this is only a 12 month post, so even if she gets this she is losing her permanent contract. To date she has found the council to be a good employer with good terms and conditions, pension and childcare.

She is, however, very worried about her family's future. She is concerned about the health care her partner will receive in the future, about her daughter who cannot afford university and about her own prospects for employment.

'I have a strong feeling of pessimism.'

Public sector job cuts are hitting women hard. Women make up 65% of the public sector workforce, and in local government it is as high as 75%. As a consequence more than twice as many women as men will lose their jobs in the public sector. Even if these women are able to find work in the private sector it is likely to be on poorer terms and conditions. Good quality flexible and part-time work opportunities are rarer in the private sector and the gender pay gap at 20.8% is almost twice as high as in the public sector (11.6%)<sup>94</sup>

---

<sup>93</sup> WHAT

<sup>94</sup> <http://fawcettsociety.org.uk/index.asp?PageID=1236>

## 13) Conclusion

As we have seen, the obstacles to women earning a decent living are many and varied. Many of these issues are not new – women do the majority of unpaid work in the home, finding employment that fits around these responsibilities is a major challenge. Women’s paid work (like their unpaid work) is often undervalued creating a gender pay gap of 14.9%<sup>95</sup>. BME women - who make up the majority of respondents in this survey - face a double disadvantage based on both gender and race. Single parents – so often the subject of criticism – continue to face the greatest pressures in terms of both time and money.

However, these long standing problems are clearly being aggravated by the current economic situation, and in particular the government’s programme of spending cuts and rising unemployment. There was a strong sense from many of the women we spoke to that, far from moving forwards, or even holding the line, their quality of life was actually slipping backwards in a whole range of ways – money was tighter, pressure on them was greater, they were anxious about the future.

In fact, the real impact of the cuts is yet to come. Only a tiny proportion of the planned public spending cuts have so far been implemented, with 94% to come, and 88% of the welfare spending cuts still to take effect<sup>96</sup>. The impact of the shift to a system of Universal Credit is also not yet clear – there are strong warnings that it will have very negative effects for women’s economic independence<sup>97</sup>, but the true impact will only be felt when it is implemented from 2013 onwards.

So it is important to continue the work of WWINN in monitoring the ongoing impact of spending cuts and welfare changes, in deepening our research to address more difficult issues such as the distribution of incomes within families and women’s financial independence, and in broadening our reach to incorporate organisations and women from a wider range of backgrounds.

As a network, WWINN will also need to find ways to respond to the problems and obstacles highlighted in this report by identifying possible solutions. We need to develop an alternative vision for reducing inequality through improving the working lives of low income women. In keeping with the participatory nature of this research, we will need to directly involve the women who took part in this project in our work to establish priorities and actions. This may involve practical action by organisations in the network - where a local need has been identified WWINN members could work together to find ways to answer this need. It will also involve policy and campaign work, as many of the issues raised relate to government policies we will have to develop some clear policy recommendations, and work with other campaigning partners who share our concerns.

---

<sup>95</sup> <http://www.fawcettsociety.org.uk/index.asp?PageID=1257>

<sup>96</sup> <http://www.guardian.co.uk/commentisfree/2012/feb/02/welfare-reform-bill-cameron-frightening>

<sup>97</sup> See work on this by the Women’s Budget Group [http://www.wbg.org.uk/RRB\\_Briefings.htm](http://www.wbg.org.uk/RRB_Briefings.htm)

## APPENDIX I

### Women and Work Research Project **Guidelines for interviewing**

**WHO TO INTERVIEW** – we would like you to interview women you know who are in low paid or precarious work, or are looking for work and are unable to find any. The means women who can answer yes to two out of these three questions:  
**Are you earning less than the living wage? (£7.20 per hour)**  
**Is your work irregular/ informal/ homework/ can't find work?**  
**Do you find it hard to make ends meet?**

#### **Interview skills:**

Explain why you are doing the interview, and stress that their identity will be kept confidential.

A list of questions is provided, but if the interviewee wants to talk about other things to do with her work that are not on the list then please record this too. It is more important that you record the things that are of most concern to her, rather than answering every single question.

Don't ask leading questions or put across your own point of view.

Do ask questions even if you know the answer – for example ask how many children she has even if you already know, so that you can write it up as part of the interview.

Encourage the interviewee to do most of the talking. You want to record what *they* think, not what *you* think! Record what they have to say, even if you don't agree with it.

You will need to take notes throughout the interview, then write it up fully as soon as you can after the interview, so you can remember clearly what was said. Note down any phrases or comments that you think would make a good quote from the interview, but don't worry about writing everything down word for word.

#### **Questions for discussion**

Use the interview sheet to make sure you cover the main areas for discussion (family and community, income, work etc). You don't have to ask, or get an answer for every single question! Ask the questions in bold and use the rest as suggestions.

#### **Interview checklist:**

- Have you explained that all personal details will be treated in confidence?
- Has the interviewee signed the consent form?
- Do they want to give their contact details to hear more about the project?
- What would they most like to change? What are their priorities?
- Have you kept receipts for any food and travel expenses - for yourself and for the interviewee?

#### **Contact details**

If you have any questions, or need any advice about carrying out this research, please contact Nesta on 0113 2174037 or 07732 335232

## APPENDIX II

### Action Research – ‘Women and Work’

The following sheet provides guidance for the WWINN action research interviews, but the most important thing is to encourage interviewees to talk about the themes that are of most concern to them. You don't have to ask, or get an answer for every single question! Ask the questions in bold and use the rest as suggestions.

**WHO TO INTERVIEW** – we would like you to interview women you know who are in low paid or precarious work, or are looking for work and are unable to find any.  
The means women who can answer yes to two out of these three questions:  
**Are you earning less than the living wage? (£7.20 per hour)**  
**Is your work irregular/ informal/ homework/ can't find work?**  
**Do you find it hard to make ends meet?**

#### FAMILY & COMMUNITY

##### **Tell me about your family and community...**

What family members (and others) live with you?

If there are children – how many children and what are their ages?

What is your ethnicity?

What languages do you speak?

What area do you live in? (Just postcode – address not needed)

Were you born in the UK?

Do you care for family members (children or adults?)

#### INCOME

##### **Do you receive any income from:**

- **Employment?** YES/NO Can you say how much?
- **Working for yourself?** YES/NO Can you say how much?
- **Benefits/ Tax credits?** YES/NO

Is this income you earn regular, or does it go up and down?

What kind of benefits/ tax credits do you receive?

Do you work the same number of hours every week, or does it go up and down.

How many hours do you usually work – or how many hours did you work last week?

Do you know how much you earn per hour?

Is your work cash in hand, or informal?

How long have you been working?

What kind of work do you do?

Do you have more than one job?

## CUTS

**Since the government started to make savings about a year ago have you noticed an effect on:**

**Your income from benefits?**

**Your income from work?**

**The services you and your family use?** (such as childcare, community centres, care for older people? Support and advice?)

## WORK

**What is good about your work?**

**What problems do you face?**

**What would you like to change?**

**What makes it difficult to earning a decent living?**

**What solutions are you looking for?**

## WOMEN WORKING IN THE NORTH NETWORK

**We are a network of women's groups, community groups, worker's organisations and individual women. We are working to make sure low paid women have a voice, on issues like benefits, work and the spending cuts. Would you like to get involved in our network?**

If so – please write down contact details on a separate sheet.