



POLICY SUBMISSION

Towards Equality for Women: Targeted Actions to Tackle Poverty

Submission on the National Plan for Women, 2001-2005

February 2002

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1. Introduction

Combat Poverty has a statutory remit to advise on social and economic policy, with the aim of preventing and eliminating poverty and social exclusion in Irish society. Combat Poverty welcomes the initiative of Minister Mary Wallace, at the Department of Justice, Equality and Law Reform, to prepare a national plan for women, following an extensive consultation process. In particular, Combat Poverty notes the inclusion of women and poverty as one of the twelve critical areas of concern in the plan. This emphasis is in line with the government's strategic approach to tackling poverty, the National Anti Poverty Strategy (NAPS), where addressing the gender dimensions of poverty is set out as a principle.¹ Gender has also been identified as a key element in the current EU initiative to promote policy co-operation between member states on tackling poverty and social exclusion. The national action plan for women presents an opportunity to further develop and integrate this policy concern about poor women.

In making the submission, Combat Poverty draws on its long concern with engagement on poverty among women. Previously, Combat Poverty piloted a number of action-research initiatives for women in poverty, which are now mainstreamed in government programmes.² More recently, Combat Poverty has supported projects working with poor women as part of its implementation of the Peace and Reconciliation Programme in the southern border counties. Combat Poverty has a long record of researching the nature and extent of poverty among women, including an analysis of female poverty based on the Living in Ireland Survey.³ It has also produced a comprehensive policy statement on combating poverty among women.⁴

The main focus of the submission is on women and poverty. It also examines poverty as a cross-cutting dimension in the other eleven critical areas of concern for the national action plan on women. The submission has two sections:

- women and poverty;
- poverty as it affects other aspects of women's lives.

¹ Government of Ireland (1997), *Sharing in progress. National Anti-Poverty Strategy*, Dublin: Stationery Office; Government of Ireland (2002), *Building an inclusive society, Review of the National Anti-Poverty Strategy*, Dublin: Department of Social, Community and Family Affairs.

² Fran McVeigh (1988), *Women learning*, Dublin: Combat Poverty Agency; Liz Hayes, (1990), *Working for change: a study of three women's community projects*, Dublin: Combat Poverty Agency;

³ Mary Daly (1989), *Women and poverty*, Dublin: Attic Press in association with Combat Poverty Agency; Cathleen O'Neill (1992), *Telling it like it is*, Dublin: Combat Poverty Agency; Brian Nolan and Dorothy Watson (1999), *Women and poverty in Ireland*, Dublin: Oak Tree Press in association with Combat Poverty Agency.

⁴ Combat Poverty Agency (1990), *Towards a policy for combating poverty among women*, Dublin: Combat Poverty Agency

SECTION I

PERSISTENT AND INCREASING BURDEN OF POVERTY ON WOMEN

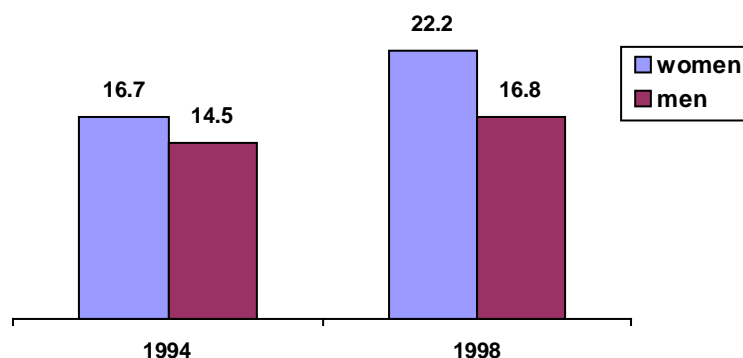
Combat Poverty is concerned about poverty among women for three main reasons. First, there is the higher risk of poverty for women as compared to men, a situation that significantly worsened during the affluent 1990s. Second, the burden of family poverty often falls on women and, in particular, on mothers. Third, the causes of female poverty are quite distinct, emanating principally from women's dependant economic status, whether in the home, the welfare system or the workforce. Hence, tackling poverty among women requires targeted interventions, along with measures to address inequalities in access to resources between men and women. This is reflected in the theme of this submission:

2. Women and poverty

2.1 *Extent of women's poverty*⁵

In 1998, 22 per cent of women were below the 50 percent poverty line (figure 1). This represents a higher poverty risk (1.32 times) for women than men (17 per cent of whom were poor). Age has a major impact on the poverty risk for women on two counts. First, a higher percentage of older women are poor (44 per cent) and, second, the differential with older men is greater (1.7 times). By contrast, the poverty risk is lower for younger women (17.6 per cent) and the difference with men is less pronounced (1.15 times). Since 1994, the position of women has deteriorated, especially when compared to that of men. In the intervening four years, female poverty has increased by a third (from 16.7 per cent), while male poverty has risen by 15 per cent. The deterioration for older women is more stark: their risk of poverty has increased fivefold, as compared to twice for older men. Gender and age have therefore combined to result in a significant worsening of poverty among older women.

Figure 1: Risk of poverty for men and women at 50% relative income poverty line, 1994 and 1998



2.2 Understanding poverty among women

⁵ This section draws on the various Agency research mentioned in footnote 2, along with Richard Layte et al (2000), *Monitoring poverty trends and exploring poverty dynamics in Ireland*, Dublin: ESRI

What underlies these trends in female poverty? Three issues have dominated the analysis: the factors causing an increased poverty risk for female-headed households (and whether it represents 'the feminisation of poverty'); the role of low pay as a cause of poverty for women; and the extent of hidden poverty among women in households.

Looking at households first, during the period from 1987 to 1994, the relative position of households headed by women worsened considerably. The risk of poverty (at the 50 per cent relative poverty line) for women living alone rose from 4 per cent in 1987 to 24 per cent in 1994. Over the same period, the risk of poverty for lone mother households almost doubled, rising from 17 per cent to 32 per cent. As a consequence, the risk of poverty for women living alone and for lone mother households was substantially higher than for all other household types. Data for 1998 suggest that these trends have continued.

Two sets of factors underlie these trends. First, there have been important changes in the composition of female-headed households. Such households have become smaller, with fewer employed members, and more are headed by younger women with children. Second, there has been a decline in the value of welfare payments - on which many female-headed households such as lone parents and older women rely - as compared to income growth. It should be noted that recent policy has reversed this pattern, especially for older people, whose payments have risen ahead of wage growth. This should reduce poverty among these women-headed households.

The concentration of women in low-paid employment, rather than a generalised male-female gap, is of special concern from a poverty perspective. This dimension of poverty among women is of increasing importance, given the recent rapid increase in female participation in the labour force. Previous research has shown that women are far more likely than men to be in low-paid employment. While the overlap between poverty and low pay is limited, low-paid female employment still represents a substantial element of the working poor. There are a number of factors which inhibit the participation of women in paid employment: wages, childcare, access to education and training, and disincentives arising from the welfare and tax systems. Again, there have been a number of important policy developments in these areas.

Finally, we turn to the question of hidden levels of poverty among women. A frequent criticism of conventional poverty data, as presented so far, is that it assumes an equal sharing of resources and living standards between men and women in households. If this is not in fact the case, poverty among women could then be undercounted. Previous Combat Poverty research on resource distribution within households highlighted the impact of household management strategies on the well-being of individual members.⁶ Other Agency research examined differences in non-monetary deprivation indicators within households.⁷ While no evidence was found to suggest a significant undercounting of female poverty, a further study is currently underway to examine this issue in greater detail, using more sensitive indicators of deprivation.⁸

2.3 Women's experience of poverty

⁶ David Rottman (1993), *Income distribution with Irish households: allocating resources within Irish families*, Dublin: Combat Poverty Agency

⁷ B Nolan and D Watson, *op cit.*

⁸ Sara Cantillon et al (forthcoming), *The allocation of resources within households: learning from non-monetary indicators*.

As well as the extent of women's poverty, the nature of poverty among women should also be considered. There is considerable evidence to suggest that women's experience poverty is different to men in a number of regards:

- Women bear the physical and social brunt of poverty as household managers, e.g. additional time spend shopping to get lower costs, having to borrow or go into debt in order to make ends meet, dealing with the needs of children;
- There are specific consequences of poverty for women, e.g. poor nutrition, loss of self-esteem, social isolation, health and psychological problems; and
- Poor women are more vulnerable to other disadvantages and social problems, e.g. lone parenthood, disability, racism, crime and physical abuse.

In addition, women in specific circumstances are more vulnerable to poverty:

- those caring for children or other dependants on their own;
- women in low-paid employment;
- ethnic women, especially Travellers; and
- older women.

2.4 Addressing poverty among women

What actions are required to address poverty among women? It is clear that actions to tackle female poverty must form part of an overall anti-poverty strategy. Poverty is a structural phenomenon which is rooted in the socio-economic divisions of Irish society. Gender inequalities are a further dimension to these divisions, which must be adequately addressed. Hence the importance of including in the government's revised National Anti-Poverty Strategy measures which are specifically targeted at poverty among women. Equally, cognisance should be given to female poverty as part of an overall strategy to promote gender equality, as with this action plan for women.

Key issue 1: social welfare payments

We have noted above the increased dependence of women on social welfare. This includes lone parents, unemployed women, widows and older women. For these women, a fundamental priority must be to provide a minimally adequate level of income. Previously, Combat Poverty has outlined its approach to ensuring an adequate income in a submission to the social partnership working group on the adequacy and benchmarking of social welfare payments.

Combat Poverty recommends

- ensuring that welfare payments are linked to an objective minimum income standard; and
- developing an uprating mechanism which pegs such payments in line with wage growth.

Other factors also influence the living standards of women on welfare. These include:

- the level of welfare payments for children; and
- the payment rates for couples.

Many women in receipt of welfare also have children. We have seen above that women will often do without in order that the needs of their children are met. Up to a quarter of Irish children live in poor households. Combat Poverty has previously recommended that child income support should at the very least meet the basic costs

of children, where are estimated to be €38, though this can vary depending on the age of the child. Child income support - child welfare payments and child benefit - still fall short of what is required here, despite the significant increase in child benefit.

A related issue concerns the additional welfare payment provided for couples: the qualified adult allowance. The adequacy of this payment is not calculated separately, but is based on a proportionate amount of the personal rates. In recent years, this has been in the region of 60 per cent. A recent review of these equivalence scales has shown that the additional payment for couples is too low to ensure comparable living standards.⁹ The last two Budgets have introduced additional increases in this payment

Combat Poverty welcomes this but believes that these increases should be continued.

Combat Poverty recommends

- continue increasing until the qualified adult payment reaches 70 per cent of an adequate personal rate.

Key issue 2: individualisation of tax and welfare systems

A key strategy to enhance the position of poor women is to break the cycle of economic dependency. While this will primarily involve greater access to employment, it is also underpinned by the tax and social welfare systems. Our welfare and tax systems are largely based on a male bread-winner model.¹⁰ This approach is increasingly out-of-tune with changes in the labour market, family formation and social mores. The government has begun a process of reform through individualisation of the tax bands. This process should be accelerated and extended to the welfare system. The concept of female dependency remains intrinsic to the welfare system, despite reforms such as separate payments. The negative outcomes of this arrangement for women include having no income in their own right, facing financial disincentives in taking up work and being reluctant to enter into formal relationships with men.

The long-term objective should be to ensure that all women on welfare receive an income in their own right. This should move beyond a simple administrative change - whereby the existing payment is divided in two - to one where women can apply for and be entitled to a full welfare payment. This can best be achieved through expanding social insurance coverage for women, rather than introducing means-testing on an individual basis. This should also involve a redefinition of how social insurance credits can be accumulated, including credits for full-time care.¹¹

Combat Poverty recommends

- The expansion of social insurance coverage for women, including a redefinition of how insurance credits can be accumulated.

Key issue 3: access to employment

⁹ *Report of the working group examining the treatment of married, cohabiting and one-parent families under the tax and social welfare codes* (1999), Dublin: Stationery Office

¹⁰ *Op cit.*

¹¹ See papers by Anthony McCashin and Eithne McLaughlin presented to Combat Poverty Agency/Dept of Social, Community and Family Affairs policy seminar on tax/welfare treatment of households on December 10th, 1997; *Op cit*, appendix A.

Paid employment is a crucial measure in tackling poverty among women. Currently, there are a number of restrictions facing women in taking up work. These include:

- low level of wages offered;
- disincentives in the tax/welfare systems;
- availability and cost childcare;
- barriers to education and training programmes.

The introduction of the minimum wage will have significantly improved the returns from low-paid employment. Further consideration of the minimum wage - and of the tax liability on this wage - may identify other possible improvements. There may also be scope for changes in welfare schemes to minimise poverty traps. Individualisation of welfare payments, as outlined previously, would be a major plus in this regard. The regulations governing secondary welfare benefits, such as rent and mortgage subsidies, differential rents and the medical card should also be reviewed.

The government is pursuing a twin track approach to childcare. On one hand, it is stimulating the supply of childcare, especially in disadvantaged areas. On the other, it has greatly increased government support with child rearing costs through child benefit. Given that only a minority of poor people live in disadvantaged areas, a more universal approach to childcare provision is required. This would ensure that childcare is available throughout the country, with a subsidy for those on low-income. The child benefit route is clearly the most equitable approach to child income support, taking into account the diversity of care situations and the extent of child poverty. There may be scope to introduce further targeted measures to support childcare costs for low-income working families, perhaps through the family income supplement. Such an approach currently exists for lone parents under the One Parent Family Payment.

Measures to improve access to education and training for women are detailed later.

Combat Poverty recommends:

- applying a universal approach to childcare provision;
- complementing increases in child benefit through family income supplement in order to support the childcare costs of low income working families.

2.5 *Targets and indicators of poverty among women*

Specific targets for reducing poverty among women are required, as part of a coherent strategy to tackle poverty among women. The targets in the revised National Anti-Poverty Strategy are to reduce consistent poverty to below 2 per cent by 2007 and to increase employment participation to an average of more than 60 per cent by 2010. Combat Poverty supports these and adds the following targets (all by 2007):

Combat Poverty recommends

- halving the level of relative income poverty among women;
- reducing the rate of unemployment among women to the national norm;
- reducing by half the percentage of women on low pay;
- ensuring a childcare place is available for all poor women returning to work;
- increasing female participation on education and training programmes; and
- increasing by half, the percentage of women on social insurance schemes.

Complementing these targets, we require indicators to measure progress in the welfare of women over time. Combat Poverty is currently completing a report on indicators for poverty reduction, which takes account of international best practice.¹² This suggests a dual approach. First, data on key indicators should be disaggregated by gender, i.e.:

- distribution of income;
- relative income poverty;
- persistent poverty;
- jobless households;
- unemployment rate;
- early school leaving; and
- long-term unemployment.

In addition, there should be women-specific indicators of poverty. These would include gender-sensitive indicators of deprivation, poverty among female headed households, low-paid women in poor households, women in receipt of a personal welfare payment and women in receipt of a qualified adult allowance.

¹² Guy Palmer and Mohibur Rahman (forthcoming), *Monitoring progress on poverty reduction in Ireland: the role of social indicators*, Dublin: Combat Poverty Agency

SECTION II

OTHER CRITICAL AREAS FOR ACTION

Combat Poverty has a statutory remit to advise on social and economic policy, with the aim of preventing and eliminating poverty and social exclusion in Irish society. It is significant that the first specifically named critical area in the Beijing Platform for Action is the persistent and increasing burden of poverty on women. However in order to tackle the poverty in a holistic way, all other critical areas of action must address the specific needs, and concerns of women experiencing poverty or at risk of poverty. In this section Combat Poverty outlines its recommends on each of these critical areas.

3. Poverty as it affects other aspects of women's lives

3.1 Access to education and training for women

Education is universally recognised as a fundamental right and a means of developing a person's options to realise her/his full potential and to avoid poverty. However the outcomes are not the same for everybody. A significantly higher proportion of women in low income households are less likely to participate in, and achieve from, education and training than women in higher income households. Women in poverty are also much more likely to leave school early.

The economic status of women with few or no educational qualifications tends to be worse than that of men. Although girls are less likely than boys to leave school early, the economic consequences are more severe for those who do.¹³ For example, when women are employed, they usually earn less money than men and are also much more likely to work in lower level or part-time jobs. There is also a high risk of educational disadvantage among lone parent households, the majority of which are headed by women.¹⁴ Research has shown that young single mothers who do not access appropriate education or training interventions relatively soon after leaving school early face serious disadvantage.¹⁵ The experience of educational disadvantage is often more severe for women who experience multiple disadvantage, for example, women from the Traveller community, women with disabilities and women living in poor households. Many of these women face significant additional barriers to accessing education and training, including lack of available and affordable childcare, lack of transport, lack of flexibility in education and training provision and ineligibility for certain government schemes.

Patterns of educational disadvantage tend to be repeated from one generation of a family to the next, perpetuating an education gap over time. The quality of a mother's education therefore influences the educational environment in the home.¹⁶ Breaking the cycle of intergenerational disadvantage is usually at the core of integrated strategies to overcome poverty. Tackling educational disadvantage effectively requires that appropriate interventions and supports be put in place at the beginning of the formal education cycle. It has been shown that the provision of high quality

¹³ National Women's Council of Ireland (Year), *Out of Sight, the Hidden Poverty of Women*. Dublin: National Women's Council of Ireland

¹⁴ Archer, Peter. (2001), *Public Spending on Education, Inequality and Poverty in Rich and Poor, Perspectives on Tackling Poverty in Ireland*. Dublin: Oak Tree Press in association with the Combat Poverty Agency.

¹⁵ NESF (2001), *Lone Parents*, Forum Report No. 20. Dublin: National Economic and Social Forum.

¹⁶ Combat Poverty Agency (1995), *Report on Educational Disadvantage in Ireland*. Dublin: Combat Poverty Agency

early education services and supports has a positive impact on the future educational and social successes of all children, including those at risk of educational disadvantage and social exclusion.

It is important that educational initiatives fit with the values and needs of women in poverty. Over the past twenty years women's groups, mostly in working class urban areas affected by high rates of unemployment, have been central in developing community education for women.¹⁷ The White Paper on Adult Education recognises the central role of women's community education initiatives in defining community education and advocates the application of the approach in the wider adult education context.

Countering educational disadvantage has been to the forefront of Irish policy-making in the 1990s.¹⁸ The initiatives undertaken are often of a pilot nature, not widespread and not co-ordinated. Models of good practice and experience resulting from initiatives to tackle educational disadvantage¹⁹ should inform mainstream policy and result in a more long-term and coherent strategy to tackle women's educational disadvantage. The NAPS has educational disadvantage as one of its priority themes. Reducing inequalities and addressing the gender dimensions of poverty underpin this commitment.

Educational disadvantage amongst women cannot be addressed solely in the context of employability. The cycle of poverty and disadvantage will be broken only if women's educational disadvantage is addressed in a holistic way across the lifecycle. In determining how to address educational disadvantage it is important to acknowledge that traditional educational responses may be inappropriate for women in marginalised communities. It is essential that flexible and relevant forms of education be developed, building on the experience gained from targeted initiatives in the formal education system and women centred educational initiatives in the community and voluntary sector. The community-based sector is amongst the most dynamic, creative and relevant components of adult education provision in Ireland and should be an integral component of the National Action Plan for Women.

¹⁷ Community based women's education can be defined as an 'approach to learning based on active involvement, inclusive contribution, and developmental participation for adult women... (as) one which potentially redefines education and unfolds what has traditionally been a well wrapped, highly reverential male domain - as quoted in Department of Education and Science (July 2000), *White Paper on Adult Education, Learning for Life*, Dublin: Department of Education and Science. p. 112

¹⁸ Government of Ireland (1995), *White Paper on Education*. Dublin: Stationary Office

¹⁹ These include Breaking the Cycle, New Opportunities for Women (NOW), the Women's Education Initiative (WEI), the POWER Partnership and the National Women's Council of Ireland Millennium Project on Women's Community Education.

Combat Poverty recommends :*(i) Access to and participation in education and training*

- providing universal early education which takes account of state, community and private sector provision and which prioritises disadvantaged children;
- developing flexible provision for women, including part-time and distance learning opportunities;
- providing accessible, adequate and affordable child and elder care supports for women;
- developing clear progression routes in co-operation with all relevant actors (including women themselves) to facilitate the return of women to education;
- increasing eligibility for women on low incomes and women returning to education to training schemes;
- developing a holistic approach to meeting the education and training needs of women who are educationally disadvantaged, including the structured participation of the women's community education sector and other community and voluntary organisations; and
- developing and implementing a Travellers Education Strategy which would contribute to the accomplishment of equality of outcomes for Travellers from education.

(ii) Access to the labour market

- advancing the following commitments in the draft National Action Plan:
 - implementing the recommendations of the report of the working group on women's access to labour market opportunities and the review of the FAS return to work scheme
 - implementing measures to facilitate greater access to vocational training opportunities for people who are disadvantaged
 - targeting educationally disadvantaged women through the Education Equality Initiative

(iii) Early school leaving

- developing the national tracking system to monitor and track young people who at risk of early school leaving
- implementing in full the PPF commitment to 'enable young parents, including teenage mothers, to remain in education, particularly at school level and to return to education and training through the provision of specific supports'
- addressing the recommendations from the evaluation of the Breaking the Cycle Scheme from a gender perspective.

(iv) Literacy

- developing and implementing a pro-active national strategy on literacy with a focus on adults and children. Women, children and women's education providers should be among the groups involved in the developed of such a strategy;
- expanding pre-development and outreach services;

- supporting community education approaches as models of provision that enable marginalised women to devise and participate in education and training relevant to their own needs; and
- developing guidance and counselling services, taking into account the experience of the women's community education providers.

(v) *Life-long learning*

- expanding gender-specific initiatives targeted at enabling women who are marginalised in multiple ways to pursue lifelong learning. Specific groups of women to be targeted include: Traveller women, minority ethnic women, women with disabilities, women asylum seekers and refugees, rural women, lone parents and women who are homeless.

(vi) *Women-centred education*²⁰

- building on models of good practice and recommendations resulting from various programmes that tackle education disadvantage such as Breaking the Cycle, NOW (New Opportunities for Women), the WEI (Women's Education Initiative) and the POWER partnership;
- providing core and multi-annual funding to all women's community education groups who meet an established set of criteria. This funding should not be based on each groups ability to demonstrate good practice. Formal evaluations should be built into the granting of all funding. The Department of Education and Science should take the overall responsibility for co-ordinating the funding of this sector;
- recognising Women's Community Education by developing and implementing appropriate modes of accreditation that assist women's progression. This work should be done in partnership between the National Qualifications Authority of Ireland (NQAI) and other accrediting bodies, third level colleges and representatives of women's community education;²¹
- developing a national accredited training programme for tutors and facilitators in women's community education;

²⁰ Adapted from the recommendations outlined in the National Women's Council of Ireland, (2001) *Report of the Millennium Project, Women: Knowledge is Power - Women and Education*. Dublin: National Women's Council of Ireland.

²¹ Kelly M., (1994) *Can You Credit It*, Dublin: Combat Poverty Agency

3.2 Access to healthcare and related services

Health inequality is the difference in the prevalence or incidence of health problems between individuals of higher and lower socio-economic status.²² The link between poverty and health status has been well established.²³ Poverty has been shown to have a number of adverse health effects for women in particular. Although the life span of women exceeds that of men by five and a half years, women living on low incomes are more likely to die at a younger age than women in other income brackets. Poor mothers are also more likely to have insufficient diet - studies have shown that many mothers reduce their own food to ensure that their children have adequate diets.²⁴

Women in less well off socio-economic groups have consistently been shown to be more disadvantaged with regard to health than other women.²⁵ Women experiencing particular or multiple forms of disadvantage and social exclusion, including Traveller women, and disabled women, are among those facing very specific health problems.²⁶

Because health inequalities are linked to wider inequalities and material deprivation in society, tackling health inequalities requires action to reduce poverty. The challenge for Ireland is to develop an integrated planning framework²⁷ that links policies and strategies addressing women, health and poverty. There is benefit to be gained from more close co-ordination and integration between the NAPS, the Health Strategy, the Health Promotion Strategy, the Travellers Health Strategy and the existing and future Plans for Women's Health in better addressing the health status of women experiencing poverty.

The revised NAPS is well positioned as a policy tool for tackling health inequalities, particularly as the impact of poverty on women represents a cross-cutting theme. Given that health has been included as a priority theme under the revised NAPS, the Strategy can contribute to advancing women's health status and health service improvements in the wider context of efforts to reduce poverty and deprivation.

²² World Health Organisation (1998), as quoted in the National Women's Council of Ireland (2000), *Out of Sight, The Hidden Poverty of Women in Ireland*. Dublin: National Women's Council of Ireland.

²³ Nolan, Brian (May 2000), *Socio-Economic Health Inequalities in Ireland, paper for Southern Health Board on health Inequalities*; Townsend, Peter, and Davidison, Nick. (eds.) (1988), *Inequalities in Health, the Black Report* and Whitehead Margaret., *The Health Divide* (published as one volume), London: Pelican.

²⁴ Research has shown that even if women have the health information they put their own health needs after those of their families. See Cherry Orchard Concerned and Active Citizens Group (1999), *Survey Findings*, quoted in the National Women's Council of Ireland (2000) *Out of Sight, The Hidden Poverty of Women in Ireland*. Dublin: the National Women's Council of Ireland

²⁵ Women' Health Council (2001), *Submission to the review of the National Anti-Poverty Strategy*. Dublin: Women's Health Council.

²⁶ The health status for Travellers is startlingly different from the settled population. Infant mortality is three times higher for Traveller children and life expectancy among Traveller women is significantly lower (65 years) than that of settled women (75years). See 1987 Health Research Board Study quoted in Traveller Facts: Health www.paveepoint.ie/FHEALTH.HTM

²⁷ At international level, the framework of the Beijing + 5 process of the World Health Organisation is developing an integrated planning framework linking gender, health and poverty issues. Their intention is to demonstrate how gender perspectives contributes to more effective strategies for protecting and promoting the health of people experiencing poverty.

Combat Poverty recommends:

- ensuring complementarity between all policies and programmes concerned with improving the health status of poor women, including the NAPS, the Plan for Women's Health, the National Health Strategy, the National Health Promotion Strategy and the Travellers Health Strategy;
- poverty proofing all policies and programmes related to women's health at design and review stages. In particular, there is a need to poverty proof the Plan for Women's Health in the context of the review of the Plan which is now being undertaken. This will help identify how the plan has contributed to tackling health related problems among disadvantaged women and what future work is required;
- providing adequate resources to implement, monitor and review all health strategies, in co-operation with women;
- developing information and research systems to provide a better understanding of the complex relationship between women, poverty and ill health;
- guaranteeing the participation of women in poverty or at risk of poverty, including groups of women experiencing multiple disadvantage, in the development of health policies and services in their community, building on good practice;
- increasing resources for community development/partnership initiatives to include a specific focus on health in their work and in particular the health needs of women in poverty; and
- investing in community based action for better health for women and include those who are disadvantaged in the design and delivery of community based services – both in primary care and in health promotion and preventative programmes.

3.3 Violence against women

The term 'violence against women' includes all forms of physical and sexual assault, psychological, emotional and verbal abuse, sexual harassment, trafficking in women, pornography, prostitution and attempts to control women's financial resources. This submission is concerned with violence against women as defined in the Task Force Report on Violence Against Women which refers to 'the use of physical or emotional force or threat of physical force, including sexual violence, in close adult relationships'. In the vast majority of cases 'close adult relationships' involve a women's male partner or spouse, although not exclusively.²⁸

Surveys show that violence against women is equally prevalent across social classes and in rural and urban areas.²⁹ Poverty does not therefore represent a main determinant of violence against women in the home. However, studies have shown that women's poverty or fear of poverty can compound the effects of violence against

²⁸ Violence against women can also be perpetrated by family members or female partners within same sex relationships.

²⁹ Government of Ireland (1997), *Report of Task Force on Violence against Women*. Dublin: Stationary Office

women in the home and vice- versa.³⁰ Thus, whilst all women experiencing violence in the home are not in poverty, there is an increased risk of poverty for women escaping such violence.³¹ Moreover, the Task Force report acknowledges that the effects of violence can be particularly traumatic for women living in poverty.

Research has highlighted the links between poverty and ill health for women experiencing violence. In particular, it has shown that the ill health effects of violence against women may be more severe and persistent for women living in poverty and on low incomes than for women in higher income groups.³² Poverty and fear of poverty also represent major barriers for women seeking to escape violence. Many women have either nowhere to go or experience limited access to alternative accommodation. It is widely acknowledged that social and economic supports for women leaving violent relationships are often inadequate (particularly where a woman has little or no independent income). In 2000, over a thousand women in the Eastern Health Board region were reported as being unable to secure a refuge space on leaving a violent partner.³³

Further research is required into the links between violence against women and poverty. However, existing knowledge and experience warrant serious consideration by statutory, voluntary and community practitioners and policy makers. The Task Force on Violence Against Women has recommended that the needs of women from marginalised groups be taken into account in the development and implementation of all relevant policies and practice.

Combat Poverty recommends:

- developing policy and practice responses on a national, regional and local level that take into account the impact of poverty or fear of poverty on women who are experiencing or have survived violence;
- poverty and equality proofing all national and regional strategies (such as those produced by regional planning committee's) to ensure that the particular needs/ situations of poor women and other marginalised women are addressed. This process can be aided by ensuring that voluntary or community organisations who can represent the experience of these women genuinely input into the planning process;
- developing effective *operational partnerships* between the Community and Voluntary sector and the State and develop referral systems that recognise the range of support i.e. housing, medical, financial, educational and legal that both women experiencing violence and survivors may need;
- adequately resourcing community based responses, which have been most effective in reaching poor women/women in disadvantaged communities, to

³⁰ United Nations (1996) Beijing Declaration and Platform for Action. Geneva: United Nations

³¹ The concept of social exclusion broadens our understanding of poverty, including its causes and consequences. Social Exclusion is a process which distances people further from the chance of a job or an adequate income, from social and educational opportunities, from social and community networks, and from power and decision making from, Combat Poverty Agency, (1999) *Facts and Figures on Poverty*, Dublin: Combat Poverty Agency.

³² Kelleher, Patricia, Kelleher, Carmel, and O'Conner, Monica (1995), *Making the Links*. Dublin: Women's Aid.

³³ Ibid.

provide both services and engage in policy development at local, regional and national levels; and

- promoting awareness campaigns on the unacceptability of violence against women.

3.4 Women and Armed Conflict

Twenty five and more years of armed conflict in Northern Ireland has had a profound effect on the lives of women both in Northern Ireland and in the adjacent counties of Donegal, Leitrim, Cavan, Monaghan, Louth and Sligo in particular. The 1994 cease-fires have generated a cautious optimism (despite a number of setbacks) that conflict *could* become a thing of the past. It is in this context that support is required for those women who were affected by the conflict and who are now adjusting to life in a post conflict situation.

Both men and women lost their lives in the conflict in Northern Ireland. Families were bereaved on both sides of the border and in many cases it was the women who were left to bring up families in difficult circumstances. Entire families were displaced because of the threat of violence moving from their homes in Northern Ireland and re-settling for the most part in what were generally fairly poor quality public housing estates in the border region of Ireland. This in turn led to feelings of isolation and separation and a period of profound adjustment for many. In the same way politically motivated prisoners and their partners were affected by the formers' imprisonment, the subsequent separation of prisoners from their families meant that many families found themselves in similar locations with limited facilities and often poor housing.

While welcome, the early release of politically motivated prisoners under the Good Friday/Belfast Agreement in turn led to a further period of difficult re-adjustment both for the ex-prisoners and for their partners and families. Ex-prisoners found themselves displaced within their own families, while the families also found it difficult to adjust to their return and parental roles had to be re-negotiated. There is evidence to suggest that there was a surge in domestic violence within the ex-prisoner community as individuals and families adjusted to their new lives in a largely post conflict situation,³⁴ with evidence suggesting that it was the women who bore the brunt of this violence.

As part of the National Action Plan for Women it is essential to recognise the role of poor women in the conflict in Northern Ireland. A minority of women were active participants, while the majority who did not participate in the conflict played a vital role in holding both their families and indeed the wider community together. This is a role which needs to be recognised and indeed celebrated.

Many of these women have been traumatised as a result of their direct/indirect involvement in the conflict. Many are only now beginning to articulate what happened to them. As such it is important that the necessary counselling and support services be made available to these women. Services need to be provided on an outreach basis to enable as many women as possible, particularly those from the poorest areas, to access them.

Combat Poverty recommends:

³⁴ Shirlowe Dr., Peter (2000) *The State They Are In: Republican Ex-Prisoners and their Families*, University of Ulster.

- recognising the vital role of poor women, during the conflict in Northern Ireland, in holding both their families and indeed the wider community together; and
- providing necessary counselling and support services to poor women traumatised by the conflict in the Border countries especially. Services should be provided on an outreach basis to enable as many women as possible particularly those from the poorest areas to access them.

3.5 Sharing of power and decision-making at all levels

Many of the decision-making structures currently in existence were devised at a time when women's input into public life was limited. Women have traditionally been under-represented in economic and political settings. This is particularly the case for women in poverty, many of whom have only limited access to service provision. While there has been a significant increase in the participation of women in society in recent years, women continue to be underrepresented at senior decision-making level. Research has shown low levels of participation of women in the following areas:

- the Oireachtas - only 12 per cent are women;
- the judiciary - under 20 per cent of judges are women;
- local government - only 15 per cent elected representatives are women;
- state boards – despite a 40 per cent quota being introduced for women, only 29 per cent of state boards were represented by women³⁵
- land/farm ownership – land largely continues to be passed on to male successors

Locally based women's groups and community and voluntary group projects in urban and rural areas are the fastest growing components of the women's movement today. A large proportion of organisations in the women's community and voluntary sector are in communities experiencing poverty and cumulative disadvantage. However, many women's groups, particularly at local level, continue to experience difficulties in getting their voices heard. Many of the structures/institutions that women are trying to influence are dominated by men and their style of negotiating is often intimidating to women with limited experience in consulting with them.

Combat Poverty recommends:

- within the National Development Plan, applying poverty proofing in conjunction with gender and equality proofing to ensure that women from diverse and poor backgrounds can participate in decision-making structures. This process should also be applied to the preparation and implementation of National Agreements;
- building models of good practice based on women's involvement in the community and voluntary sector and incorporate these into social, political, cultural and economic decision-making structures;
- developing appropriate mechanisms for ensuring that quotas pertaining to women's participation are met. Additional supports should be put in place to ensure that women experiencing poverty can participate in a meaningful way; and

³⁵ Kelleher, Patricia and Associates (2001), *Framing the Future, An integrated Strategy to Support Women's Community and Voluntary Organisations*. Dublin: the National Women's Council of Ireland

- providing practical supports (childcare/social care provision, transport facilities, caring allowances) to enable women to participate in social, political and cultural activities/institutions.

3.6 *Mechanisms to promote the advancement of poor women*

In the past decade, the Government has set up an increasing number of mechanisms to promote co-operation between the community and voluntary sector and the State. The aim of this approach is to contribute to greater involvement of the community and voluntary sector in policy formulation, particularly in tackling poverty and social exclusion. These mechanisms are important to the women's community and voluntary sector since many women's groups, projects and networks are increasingly involved in these partnership structures.³⁶

However, according to the National Women's Council of Ireland (which represents 62%³⁷ of women's community and voluntary organisations), there are insufficient resources and technical supports available to the sector for capacity building and for empowering women to actively and effectively participate within the forums that have been developed at local, regional and national levels. Without sufficient support, participation can be considered as token.

Combat Poverty recommends :

- increasing funding for community and voluntary organisations that develop and proactively facilitate the participation of poor women and women experiencing multiple disadvantage in institutional mechanisms that promote the advancement of women; and
- implementing the commitments in the White Paper for Supporting Voluntary Activity, with a particular focus on the inclusion of women experiencing poverty and multiple forms of disadvantage.

3.7 *Promotion and protection of the human rights of women*

Promoting and protecting women's civil, political, social, economic and cultural rights is central to tackling structural inequality and resultant levels of poverty experienced by women.

For women in poverty the realisation of economic and social rights (including the right to health and medical care, housing and social services, equal pay for equal work) is directly relevant to preventing and alleviating poverty. A lack of these basic social and economic rights has a limiting effect on women's citizenship and participation, rendering their civil and political rights inaccessible.

Ireland is a signatory to a number of major international covenants, treaties and charters that espouse social, economic and cultural rights. These include, the UN Universal Declarations on Human Rights, the UN Convention on the Elimination of Discrimination Against Women, the UN Conventions on Political and Civil, and Social, Economic Rights, the UN Convention on the Rights of the Child, the European Convention on Human Rights and the European Social Charter.

³⁶ Ibid.

³⁷ Ibid.

Ireland is now seen to have a three fold obligation in regard to social and economic rights:

- to respect the right of the individuals by refraining from injuring that right;
- to protect the right of individuals against violation by a third party;
- to progressively implement and fulfil the rights by putting in place legislation, by allocating resources, implementing relevant policies, developing appropriate institutions, and in general giving programmatic expression to rights.³⁸

In advising the government on anti poverty measures, Combat Poverty has consistently highlighted this obligation and has advocated a rights based approach in the revised NAPS.³⁹

The development of a National Plan for Women offers an opportunity for Ireland to fulfil its commitments to rights. The Plan will also be important in terms of informing the development of legislative, policy and programme initiatives across a range of areas relevant to the prevention, reduction and eradication of poverty. By promoting the realisation of economic and social rights in conjunction with other rights as central to achieving women's equality, the Plan could play a key role in ensuring that human rights initiatives are both relevant to, and tangibly benefit, women in poverty.

Combat Poverty recommends:

- ensuring that the National Plan for Women is committed to all women's human rights, including economic, social, political and cultural rights.

3.8 *Women's access to and participation in all communications systems*

The media plays a central role in building much of our social knowledge. As a Combat Poverty publication puts it "what we know of society depends on how things are represented to us and that knowledge in turn, informs what we do and what policies we are prepared to accept."⁴⁰

Poverty is the antithesis of living with dignity and full participation in society. Women in Ireland are at greater risk of poverty than men.⁴¹ Women are poor for different reasons. They have gender-specific experiences of poverty that include being unpaid caregivers, unpaid workers in the home, managers of inadequate household budgets or as workers on unequal and/or low pay in the jobs market. The media can foster a greater understanding of the gendered character of poverty by incorporating a gender perspective into coverage of the issue or by giving greater exposure to women's experience of poverty.

Negative stereotyping of women and their representation as being less equal or capable than men reinforces gender inequalities. The media representation of

³⁸ Combat Poverty Agency (2001) *Applying Economic and Social Rights*. Submission to the review of the National Anti-Poverty Strategy. Unpublished.

³⁹ Ibid.

⁴⁰ 2000. Combat Poverty Agency. *Getting to the Source A Media Handbook on Poverty*. Dublin: Combat Poverty Agency.

⁴¹ See opening section of this submission for more details.

women is important because different groups have more power to produce representations that may serve their interests. Women have had less power over their cultural representation and poorer women may have less power again. Research points to the media representation of some poor people as deserving while other poor people are portrayed as undeserving.⁴² The storytellers of the poverty experience are identified as the 'agents' and 'carers' of the poor. Further work highlights the annoyance of socially excluded groups that they do not have the opportunity to tell the 'full story' and that the reality of their stories is often reduced to "SoundBits".⁴³ The absence of formal guidelines for media coverage of social exclusion issues was also noted. Women experiencing poverty, such as homeless women, drug using women or women in prostitution are often portrayed in sensationalist or exploitative ways.

A public space that more fairly reflects diversity and promotes the social equality of women can be remoulded in a number of ways. These include the greater involvement of women in the ownership and production of media, support for women to create their own media and a wider representation in the media of women of varying classes, ages, races and abilities.

Public service media

Public service media has a particular role in promoting the inclusion of women who experience poverty and social exclusion. The 1948 UN Universal Declaration of Human Rights includes the right to express oneself and the right to information. The UN Covenant on Economic, Social and Cultural Rights protects the right to cultural identity. The NAPS is designed to place the poor and the socially excluded among the issues that are central to public policy priorities. Key principles of the Strategy that are especially relevant are:

- ensuring equal access and participation for all;
- guaranteeing the rights of minorities;
- actively involving the community and voluntary sector;
- reducing inequality and especially addressing the gender; and
- dimensions of poverty.

***New information communication technologies (IT)*⁴⁴**

People in poverty are excluded from a wide range of social, economic and cultural opportunities. Limited access to information and communication technologies can form part of a wider pattern of social exclusion from everyday activities that are the norm in wider society. Strategies to support the inclusion of excluded groups to enjoy full participation in new information communications technologies can play an important role in equipping and resourcing women to give 'voice' to their own experiences. Anti-poverty and women's perspectives in national strategies that oversee the development of 'IT for all' can be facilitated and supported through ensuring women's representation in relevant policy-making structures. The principles of the NAPS (quoted above) are also relevant here.

⁴² 1998. Devereux E. *Devils and Angels: Television, Ideology and the Coverage of Poverty*. Luton: University of Luton Press.

⁴³ 2000: Integra/WeCan. *Perception is Power, Social Exclusion and the Media*. Dublin: WRC Social and Economic Consultants.

⁴⁴ The Agency has previously made a detailed submission to the Information Society Commission, January 2000 which is available for consultation on our website www.cpa.ie [access via Publications page.]

Combat Poverty stresses that strategies to promote 'IT for all' need to go further than the physical provision or access to IT equipment. To address issues of exclusion, training centres or staffed electronic halls in community centres may be appropriate. Such efforts will need to take account of related issues for women, in particular women who experience poverty. These include child care provision, public transport, appropriate scheduling that suit women's requirements, educational credits and low or no cost to users.

Combat Poverty recommends:

- supporting the gender equality indicators⁴⁵ outlined in the Draft National Plan for Women as a serious effort to put in place baseline information and a formalised data collection system on portrayal and participation of women in the media. It is further recommended that these indicators inform the development of ambitious targets and adequately resourced action programmes that support women's increased participation and advancement in media. A regular report that assesses performance in reaching these targets should be published regularly and form part of an ongoing monitoring process for the Action Plan;
- publishing the outcomes of poverty proofing and gender proofing legislation and policy formulation relating to public service broadcasting and specify how the proposed legal protection, regulation or policies provide for the reduction and prevention of poverty;
- promoting the social equality of women, in particular women experiencing or at risk of poverty;
- ensuring that decision-making structures relating to public service media reflect, by right, women of varying classes, ages, races and abilities in their membership;
- establishing and adequately resourcing an ongoing process of consultation between public service broadcasting bodies and the community and voluntary sector, including groups concerned with issues of poverty and the promotion of the social equality of women;
- ensuring that public service media policies and practices incorporate and reflect the following:
 - *the equal right of entitlement of socially excluded groups and individuals to a public service broadcasting service;*
 - *the equal right of socially excluded groups and individuals to avail of the service, to full information about the service and to have an input into decision making regarding the service;*
- *financing and supporting the voluntary and community sector and the adult and community education sector to provide media training for women, in particular women experiencing poverty and disadvantage;*
- *including representation from community and voluntary agencies, and in particular groups and networks that work with and support women experiencing poverty, in national and local strategies to promote 'IT for all'; and*

⁴⁵ These are abstracted from a report by Dr. Yvonne Gilligan entitled 'The Development of Mechanisms to Monitor Progress in Achieving Gender Equality in Ireland.'

- *targeting groups experiencing poverty and social exclusion, including women and minority groups of women for training and resources to promote 'IT for all'.*

3.9 *Management of natural resources and safeguarding of the environment*

Ireland, along with many countries, signed the UN Charter (UNCED) in Rio in 1992. It became known as Agenda 21 as it identifies four strategic principles of governance in the 21st century. The principles are: integration of policy; citizen participation; institutional capacity building; and global partnership.

The commitments contained in Local Agenda 21 represent an unprecedented opportunity to combat poverty, to strengthen the role of women including 'global action for women towards sustainable and equitable development', and to bring about a fairer distribution of wealth between different social groups with particular emphasis on the rights of the poor and disadvantaged people.

Local authorities in each signatory country are obliged to implement and monitor programmes to ensure that women and youth are represented in decision making and in the delivery of programmes on Local Agenda 21. Chapter 28 sets out four major objectives for local authorities including that each local authority should engage in consultation with local communities to achieve consensus on a local agenda plan.

In Ireland each local authority was required by the National Sustainable Development Strategy to prepare a Local Agenda 21 plan and these were completed in 2000. However, there has been little or no involvement of women in the planning process or the subsequent implementation of these plans. The emphasis on sustainable development with the involvement of communities and particularly the involvement of women contained within Agenda 21 would appear to have been very much diluted when adapted in Ireland.

Combat Poverty recommends:

- implementing in full the commitments made in Agenda 21 to ensure participation of women;
- carrying out a review of Local Agenda 21 plans. Local authorities should resource poorer women and build their capacity to be actively involved in the review, implementation and monitoring of Local Agenda 21 plans;
- developing a more holistic approach to building sustainable communities, based upon an active participatory process as the current system of sustainable development with an emphasis on pollution is inadequate. Women should be central to developing this process; and
- supporting and providing resources to women in rural communities who have a particular contribution to make given their particular position and experience. Women should be adequately resourced to participate actively in Local Agenda 21.

3.10 *Persistent discrimination against and violation of the rights of the girl child*

Human rights are universal and belong to all human beings including children and young people. Children and youth also enjoy certain human rights specifically linked to their status as minors and to their need for special care and protection. The human rights of children and the girl-child are explicitly laid out in the Convention on the Rights of the Child⁴⁶ which is the most widely ratified human rights treaty in history. It states as one of the rights, among other indivisible, interdependent and interrelated rights, that children and the girl-child have “the right to a standard of living adequate for intellectual, physical, moral, and spiritual development.”

However, one in eight children in Ireland are in poverty⁴⁷ and are denied the basic right to an adequate standard of living. The consequences of poverty for children and the girl child are particularly severe because poverty in childhood has a long-term impact on health and life expectancy, development and overall life chances. Women are more at risk of poverty than men. Unless existing structural and attitudinal inequalities are addressed, girls who are in poverty will not be able to break-out of the cycle of poverty.

In tackling poverty among girl-children and young women there must be recognition of their changing needs as they move through the life cycle. Appropriate policies and measures are required to reflect these life cycle changes.

Combat Poverty recommends:

- giving more explicit recognition of the rights of the girl-child and young women in laws, policies and practices, particularly as outlined in the UN Convention on the Rights of the Child;
- establishing a national standard for an adequate income for children;
- ensuring that the incomes of poor children grow ahead of inflation, and ideally in line with wages;
- abolishing consistent child poverty by 2007;
- reducing the number of children in income poverty by half in ten years and fully in twenty years;
- creating mechanisms and supports that facilitate the participation of girl-children and young women experiencing or at risk of poverty in the formulation of policies and the development of programmes that impact on their lives;
- developing educational and health provision that meets the changing needs of girl children and young women until they become young adults. The participation of girl children and young women in the development of such provision, particularly those experiencing or at risk of poverty should be supported; and

⁴⁶ Government obligations to ensure the human rights of the girl-child are also laid down in the Convention on the Elimination of All Forms of Discrimination Against Women, the Universal Declaration of Human Rights and the International Covenant on Social, Economic and Cultural Rights, amongst others.

⁴⁷ Poverty for children means that they are excluded from the activities that are considered normal in Irish society because of lack of resources.

- promoting and adequately supporting community and voluntary organisations working with children and young women to build their capacity and confidence to shape their lives.

4. Conclusion

Combat Poverty welcomes the commitment to draw-up a national action plan for women. This plan should put poor women at the core of its strategy. Poverty among women is a strong indicator of the lack of gender equality in Irish society. The national action plan for women, by prioritising women and poverty, can complement and enhance the gender dimensions of the National Anti-Poverty Strategy.