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**Dormant Accounts Northern Ireland Consultation Response**

**Women’s Resource and Development Agency**

Introduction:

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As the Women’s Resource and Development Agency (WRDA) has a membership of 300+ regionally representing a diverse range of women across all of Northern Ireland, we believe it was fitting that we submit a response to this consultation. WRDA is a membership organisation and represents women at a local and international level and has a diverse membership including grassroots campaigns, community based women’s groups, individuals, women’s organisations, women’s centres, national organisations and trade unions.

We also work with six other leading women’s organisations in the Women’s Regional Consortium to give a voice to women in disadvantaged and rural areas. Our partners include Women’s Support Network (WSN), Northern Ireland Rural Women’s Network (NIRWN), Foyle Women’s Information Network (FWIN), Training for Women Network (TWN) and Women’s Centre Derry (WCD). WRDA staff are represented on a range of boards and organisations promoting a gender perspective including, but not limited to, areas of **Policy and Advocacy** through Women’s Policy Group; Women’s Budget Group; Rural Women’s Policy Forum; Equality Coalition and various All Party Working Groups. We tackle **Health Inequalities**, through representing women on a wide range of Trust Boards and Forums and we represent women through **Leadership and Infrastructure Support** on the NICVA Executive, Government, Community and Voluntary Sector Joint Forum; Boards of NIRWN and NIWEP and more.

WRDA welcomes the decision of the Department of Finance to direct The National Lottery Community Fund to deliver Dormant Accounts funding in Northern Ireland. Given the prominence of WRDA in both the women’s sector and the VSCE sector, this consultation response will outline views on how to deliver Dormant Accounts Funding in Northern Ireland with the aim of growing resilience, capacity and sustainability. This response will highlight the barriers facing the Women’s Sector in particular and outline the ways this funding could support and strengthen the sector. Further, it will outline WRDA’s view on the best way to spend the initial pot and how future funding should be distributed. WRDA is a flexible, adaptable and strategic organisation with links to all other organisations in the women’s sector and VCSE sector more generally. We will outline our views on the best approach to distributing this funding to the VCSE sector, through a gender budgeting lens, that will greatly benefit the women’s sector and advancement of gender equality in society at large.

**Around £16m of Dormant Accounts funding for Northern Ireland has accrued over the last 10 years. It is anticipated that money will continue to be available on an annual basis.**

*Q1: How do we explore ways of spending down all or some of the initial £16m pot quickly over the coming years?*

WRDA believes that the vast majority of the pot should be used for grants to support the VCSE sector in Northern Ireland. In line with the United Nations Security Council Resolution 1325 on Women, Peace and Security principles, a percentage of the funding should automatically be set aside for the women’s sector at the outset before the rest of the funding is allocated to the wider VSCE sector. Money towards the women’s sector should then be topped up each year as more funding from dormant bank accounts becomes available. The funding that is set aside for the women’s sector should then be distributed by a women’s organisation that is well connected and representative of the sector. We believe WRDA should be the lead partner is distributing the funding across the women’s sector.

WRDA believes this due to the following:

* Within Northern Ireland, gender neutrality in budgeting, funding and policy-making has detrimentally impacted the lives of women and the capabilities of women’s organisations[[1]](#footnote-1).
* Funding programmes are the most direct way for resources to reach those who need them and to impact women’s lives and the women’s sector in Northern Ireland is the most equipped to do this.
* With direct action to tackling gender inequality and the gender gap across society in Northern Ireland, research shows that this can benefit all of society and the VCSE at large[[2]](#footnote-2). To target the crisis of unsustainability and a lack of resilience in the VCSE sector, we should take the pursuit of gender equality as a part of the solution and not an afterthought once funding distribution models have been decided.

Further, the barriers the women’s sector face are historic and systemic. By setting an allocation aside for supporting the women’s sector, the Community Fund would be actively supporting the values of gender budgeting and the UNSCR 1325 Women, Peace and Security principles. This would act as a recognition of the systemic barriers the women’s sector faces, as a sector that represents over half of the NI population, and would make a contribution towards providing the sector with the autonomy to build capacity and assist in breaking down some of the barriers that have been embedded against women. The women’s sector is best placed to reach women on the ground and knows what is needed to dismantle systemic gender discrimination. If funding is allocated directly to the women’s sector, it will embody the above values and principles whilst enabling the sector to create partnership, efficiency, innovation, collaboration, sustainability and further resilience.

Lessons should be learned from the distribution on funds in England and Scotland. In England, it appears that following evaluation models being implemented, smaller organisations did not score well on increasing sustainability and the fund seems to benefit large organisations the most. We need to recognise the distinct difference in Northern Ireland and avoid implementing a similar model here and instead focus on a model similar to Scotland[[3]](#footnote-3).

We should absolutely avoid the approach taken in England, where big organisations act as mentors to deliver the services. In Northern Ireland, we do not have the same level of large organisations operating here and we are strongly against organisations such as NICVA, PWC, CFNI, or other third parties with commercial aims, working with the community fund to assist in the distribution of the funds through “mentoring” of smaller VCSE organisations. This is particularly problematic as all organisations in the women’s sector would be considered small, and women who have been working in the sector for decades would be “mentored” by male-dominated and male-run larger organisations and businesses on how to further gender equality.

In addition to this, Northern Ireland is a post-conflict country with fragile peace in a time of deep political uncertainty. Up to now, women have been excluded from all major peace-building, decision-making, budget allocation and representation. It is crucial that women are supported and empowered into being involved with all aspects of peacebuilding, decision-making and budgeting across all of Northern Ireland’s society to uphold a sustainable peace process with gender equality embedded at the core; in line with the values of gender budgeting and the UNSCR 1325 Women, Peace and Security principles.

Women working in the women’s sector are the ones with the knowledge and expertise on the issues facing women in Northern Ireland; the women’s sector in itself is best placed to reach women on the ground and most effectively use this funding to remove barriers to increasing resilience, sustainability and capacity building. WRDA is a long establish, wide-reaching and resilient organisation within the women’s sector and we are much better equipped to distribute funding to the women’s sector than a generic VCSE group such as NICVA, CFNI or another third party organisation.

**This funding should benefit the VCSE sector by growing its resilience, increasing capacity and encouraging sustainability.**

Tell us your views on:

*Q2: What are the existing barriers to resilience in the VCSE sector?*

As the women’s sector represents roughly 50% of the total population across Northern Ireland, our work is far-reaching and supports the work of the majority of other VCSE organisations. For the purpose of completing this consultation response, this document will focus primarily on the women’s sector itself, with some reflections on the VCSE more generally.

Within the women’s sector there are many great barriers to resilience; both internally and externally. External factors that lead to barriers in the women’s sector includes:

* Short-term funding/under-investment in the women’s sector:
* Pilot projects are often funded on a short-term basis. Once funding runs out, many successful projects and well-trained and invested staff are left without any resources. As a result, talented staff members leave the organisation, successful projects fail to be mainstreamed and organisational memory is lost.
* With short-term funding, many projects suffer as funders have “ticked the necessary box” on that project area. Without long-term, sustainable funding for project, these projects and staff members associate struggle to get new funding as the project is considered completed and lacking in innovation; despite the positive impact it may have on many women’s lives.
* Staff have to dedicate significant amounts of their time on searching for funding streams, writing funding applications, monitoring projects and completing evaluation reports. Often, this has to be done for several different funders within one year, and small organisations have staff members spending huge amounts of their work hours focusing on obtaining and maintaining small amounts of funding over and over again rather than using their skills working on the project itself.
* Following 2015, many women’s organisations had significant amounts of government funding cut (40% of total funding for some organisations), and as a result, many functions of the women’s sector, such as providing a wide range of accredited educational programmes for women, have been lost as the focus has changed to survival rather than resilience and sustainability.
* Competing for limited funding:
* As funding for the women’s sector is extremely limited, especially long-term recurring funding, many organisations have to compete with one another to gain tenders. Rather than encouraging collaboration, organisations with similar aims are left in competition for rare, short-term funds that leave little space for collaboration.
* Often, larger organisations in the VCSE sector can win tenders over smaller organisations. In certain cases, smaller organisations are better suited to deliver certain projects, but they do not have the resources to compete with larger organisation or even the capacity to submit several lengthy funding bids.
* This leads to a disconnect within the VCSE sector, as smaller organisations working with various communities on the ground do not have the capacity to compete for, or deliver, projects that would benefit the communities they represent.
* For many funders, partnership working is a requirement and there is considerable good practice of this within the sector. However, the willingness and capacity of organisations to develop partnership are limited in some cases due to the restrictive nature of what funding can be spent on and the strict requirements of funders and as a result, capacity is limited overall.
* Gaps in between funding renewals:
* As one set of funding runs out, evaluations are submitted and new funding applications are submitted. Often, this leaves a gap in funding for a number of months within an organisation.
* The women’s sector in Northern Ireland is made up of several small, high-performing organisations. When a gap in funding arises, many staff members are lost as small organisations are unable to cover salary and resource costs until new funding is secured. High levels of knowledge are lost when an employee leaves due to this.
* As a result, high quality staff members are lost as they move into more secure employment, and the women’s organisation has to recruit for an employee and train them all over again. This is extremely inefficient and administratively burdensome.
* Funding from the public sector in particular is short-term in nature and includes increasingly restricted definitions of what the funding can be used for; limiting capacity building within the sector further.
* Gender Neutral Budgeting and Policy Making:
* Gender budgeting is a tool to bring about change by persuading policy-makers to think about what impact spending and decisions will have on gender equalities[[4]](#footnote-4). Despite significant amounts of research on the positive impact of gender budgeting on advancing gender equality, policy makers and funders in NI still apply gender neutral budgeting.
* By ignoring the distinct impacts certain policies, funding allocations and budgets have on women, many women bear the brunt of revenue saving policies[[5]](#footnote-5), as spending and taxation has very different impacts on women and men because of their different situations, needs and priorities.
* Government, parliament and civil servants need to engage in a wide program of capacity building to ensure policy-makers are equipped to meet legal requirements of gender budgeting at a local and national level in order to promote gender equality through gender sensitive budgets and policies.
* Given the current climate of political uncertainty and decade-long austerity, organisations in the women’s sector have been disproportionately impacted and many are facing great challenges in the ability to invest in organisational development. Funders should consider the distinct impact of governmental policies on women and support organisations in overcoming these hurdles.
* As the gender-neutral approach to policy-making and budgeting continues in Northern Ireland, women in Northern Ireland suffer increasingly. As more women are living in poverty, women’s organisations are increasingly focused on support women through universal credit applications, benefits tribunals, creating foodbanks and more. With this, there is less ability to focus on capacity-building, training, educating and campaigning on issues impacting women. As women slip into further poverty at the hands of gender-neutral policy making, they have less access to not only their economic and social human rights, but their civil and political rights too.

The women’s sector in Northern Ireland is dealing with all of the above challenges due to systemic gender inequality. In addition to this, the internal barriers to resilience include:

* Low engagement from young women:
* Many women’s organisations struggle to engage with a diverse range of women. One of the hardest demographics to reach are young women. With this, it is increasingly difficult to build capacity with the next generation of women who will be leading the sector, furthering the issues of young women today and increasing civic engagement with these groups.
* Engagement with young women is necessary to build an inter-generational, diverse and resilient women’s sector that advances the needs of all women in Northern Ireland.
* Unfortunately, many women’s centres and organisations are unable to provide accredited educational programmes after the mass cuts of 2015. These educational programmes were key to engaging young women and supporting them in capacity building.
* The women’s sector was hit dramatically by these cuts and many have been unable to recover, as educational programmes to build the capacity and resilience of women have been lost.
* Childcare:
* Childcare is both an internal and external barrier to resilience for the women’s sector, and the VCSE sector more generally. The majority of women’s organisations struggle to engage younger members who would benefit substantially from membership of civic society organisations.
* 91% of lone parents in Northern Ireland are women. With inadequate childcare provisions in Northern Ireland, it is extremely difficult for lone parents to become engage in the VCSE sector at all.
* Without adequate support for providing childcare, women’s organisations are unable to adequately engage with the women they represent.
* Northern Ireland is the only part of the UK without a government-funded childcare provision beyond early year’s education. The last active childcare strategy in Northern Ireland ran out in 1992.
* The inaccessibility of childcare is one of the biggest barriers to women’s employment, training, education and development. Women are unable to access the services of women’s organisations, employment, education, training and more, due to the large barrier of unaffordable and inaccessible childcare.

*Q3: In what ways does the sector need to build its capacity?*

For the women’s sector, sustainable and long term funding is essential. Many organisations in the women’s sector, such as WRDA, have been functioning for 35+ years and have strong levels of resilience, but they face so many systemic barriers, as referenced above, that some have to function in survival mode rather than being able to significantly invest in capacity-building and sustainability. In addition, there are large recruitment and retention issues due to historic underinvestment in the capacity building of staff[[6]](#footnote-6); which acts as a deterrent to young women joining the sector and prevents intergenerational capacity building. There are many great examples of projects focused on building capacity of women in various communities, alongside staff within organisations, however, once the funding runs out there is a huge gap as capacity-building projects are no-longer feasible. As a result of this, any capacity that was built is then lost as projects are untenable, staff move on and take knowledge with them and women’s organisations have to start all over again looking for additional funding streams.

The barriers relating to funding and the lack of incentive from existing funders to mainstream capacity building projects or provide seed funding lead to huge gaps in knowledge, efficiency and capacity building of women across Northern Ireland. For the most part, funders focus on new and innovative pilot projects where the funding itself has no longevity or focus on mainstreaming or providing subsequent seed funding. The women’s sector needs flexible unrestricted financial resources in order to mitigate against the gaps between funding streams to enable consistent and adaptive capacity building projects. WRDA would welcome the development of mechanisms to augment organisations’ existing funding or budget with resources specifically for capacity building. Investing in the mainstreaming of projects focused supporting individual women, and the development of women’s organisations, long-term is crucial to capacity building. The sector needs funding that is flexible to allow for covering core costs that other funders do not consider or cover in between projects. Consideration should also be given to funding core organisation development. For the women’s sector to effectively reach women on the ground, all of the barriers outlined above need to be addressed and flexible funding needs to go directly to women’s organisations, not to large organisation to “trickle” the funding to those who win tenders. WRDA are in the perfect position to distribute this funding directly to women’s organisations working with women and communities directly on the ground.

Wide spread gender budgeting is required to ensure funders and policy-makers effectively consider the ramifications of decisions on women and the women’s sector. It is essential that focus is put on how funding can further advance gender equality. In order to advance gender equality in the VCSE sector more generally, it is essential that gender budgeting is applied to all new funding streams, including the dormant bank account funding. Without this, the VCSE sector will uphold the systemic barriers to capacity building in the women’s sector through insufficient funding allocations and an unwillingness to recognise the broad investment needed to advance gender equality.

*Q4: What does a sustainable third sector look like?*

A sustainable third sector is one that is financially sustainable, resilient and one that can focus on the empowerment of members and contributions to the social, environmental and economic well-being of the communities they represent. Through this, the sector and the communities they represent have access to high quality services and economic opportunities and are able to withstand or recover from difficult social, environmental or economic conditions.

With the women’s sector specifically, sustainability would mean that the sector has flexible funding sources that account for the needs of the sector. This would mean innovative projects, and previous successful projects, are mainstreamed, staff have job security and investment in further development and short-term funding constraints no longer dictate what levels of women’s capacity building are possible. The women’s sector has consistently worked alongside various government strategies or plans to advance equality among society, and more often than not, has filled in the gaps left by out of date strategies such as the Gender Equality Strategy or the Childcare Strategy. The women’s sector contributes massively towards advancing equality in society and is usually going above and beyond governmental targets. This work will always be needed in Northern Ireland, providing flexible funding to assist with this can only make the sector more sustainable.

*Q5: How will this funding support sustainability in the sector?*

This stream of funding has the unique opportunity to be flexible in the areas that other funders currently are not. By taking a flexible approach to what this funding can be used for, and how long grants are available for, the existing challenges with rigid funders such as stifling innovation or funding gaps causing staff retention issues can be mitigated against. It is important to note the diversity in the sector with organisations of different size, governing structures and capacity. Generic definitions of a sustainable or resilient organisation should not be used as the sole criterion for awarding funding; as this may exclude smaller organisations that could benefit most from the funds. If the funding distributed directly to WRDA, it will ensure greater efficiency and sustainability in the women’s sector as we can support women’s organisations collectively through a consortium approach of both working collaboratively on projects and addressing the needs of individual organisations.

This would enable the women’s sector to continue encouraging and developing partnership working whilst allocating funding to the various areas of need to strengthen the resilience and sustainability of the sector. The women’s sector in Northern Ireland is broad, diverse and wide-reaching. There is significant resilience in the women’s sector as it has overcome many hurdles over the last number of decades. More recently, the women’s sector has completed essential work to benefit society without an up-to-date Gender Equality Strategy, functioning Executive or adequate mention of gender within the draft Programme for Government. This funding can be distributed efficiently to create further advancements in gender equality in Northern Ireland. If distributed to an organisation that has a track record of advancing women’s rights, is at the heart of the women’s sector and knows where needs of the sector lie; then sustainability of the sector will be greatly improved. The organisation best placed to carry out the above task is WRDA.

**In order to achieve the aim of this funding, we want to explore the ways and how it could be distributed.**

**Tell us your views on grants:**

*Q6: What size grants should be?*

WRDA believes that small-medium grants should be available to individual organisations. Grants should be flexible and the size of grants should meet the needs of individual organisations; whether this ranges from £10,000 to £50,000 per year. WRDA should be the organisation that manages the funding of the women’s sector and allocates grants accordingly.

*Q7: How long should grants be used for?*

Once services to be funded have been identified, the grant should be a minimum of three-five years long, but should have the option of renewal. This funding needs to make a considerable impact on sustainability and supporting resilience within the sector. Therefore, there grants should not be on a one-off basis; however they may be used to support capital costs.

*Q8: What should grant be used for?*

The grants should be fully flexible to meet the needs of the organisations applying to the scheme. This could include core costs, mainstreaming existing projects, supporting innovation, assisting with collaborative projects, building capacity amongst staff through training and development, covering gaps between other funding projects that significantly damage smaller organisations, supporting overcoming urban-rural divides by tackling the historic underinvestment in rural services and so on. The majority of grants should be used to improve the women’s sector as a whole whilst recognising the specific needs in different organisations within the sector. By allocating funding directly to WRDA to distribute to the women’s sector, we can confirm partnering organisations and projects eligible for funding can ensure existing experience and expertise is utilised most effectively, while finds can be effectively targeted through an understanding of needs and priorities within the sector.

*Q9: What share of the pot should grants be?*

We believe that the vast majority of the pot should be grants. This pot of money should be focused on supporting the sector in building capacity, therefore, as much of the money as possible should go directly to the sector rather than third parties. The women’s sector should be allowed a block amount of the grant to enable WRDA to distribute this accordingly amongst the sector; as we are experts in the needs of the sector in a way that a third party organisation could never be. To best serve the women’s sector, those impacted by gender inequality directly should decide how to allocate funding to areas of need.

**Tell us your views on loans:**

WRDA believes that organisations that are able to afford loans should not be accessing funding from the Community Fund. Smaller organisations cannot afford to access loan schemes and often put these organisations into precarious situation with instability and greater vulnerability.

Therefore, we do not think that any share of the money should be available through any type of loans, towards any projects or in any shape our size.

**Also tell us your views on:**

*Q15: What other ways could we distribute this funding?*

As stated in response to Q1 and Q9, the funding should be distributed through grants and a separate amount should automatically be allocated to the women’s sector for the advancement of gender equality and the rights of women and girls. WRDA believes all funding should be allocated through grants and avoid distribution through third parties or bigger organisations such as NICVA or PWC, as they are not fully aware of the needs of various community groups that smaller organisations work with on the ground every day. Working within and around funding structures to support building capacity within the women’s sector is crucial and WRDA are best placed to understand navigating

*Q16: What should the assessment process look like?*

The assessment process should follow standard procedures where applications are made outlining the area of need or proposed project. This would be an open grant application based call.

*Q17: What questions should the assessment process ask?*

The assessment process should outline and ask the following:

* What is the need you are trying to address
* Provide evidence of this need
* How will your proposal meet this need
* What are the outcomes/impact/targets
* How will you monitor and evaluate success
* Governance arrangements
* Budget details

In addition, this fund should be more established organisations, as opposed to new or small community organisations, therefore the eligibility criteria should include the age of the organisation, how long it has been operating and the annual turnover. For example, we would suggest that it must be established 10+ years and should have an annual turnover of £80k+ as a minimum. The assessment should also look at the services the organisation provides, the benefits provided and where (location) they are provided to build safe, healthy, resilient communities.

*Q18: Who should make the decisions?*

WRDA can manage the application process and set up selection panels set up that include independent panel members who have experience of the sector and delivery of essential services for women in disadvantaged areas.

For funding being allocated towards programmes focusing on capacity-building of women and tackling gender equality, it should be the women’s sector itself that decides where funding is allocated. By setting funding aside specifically for the women’s sector, there is room for collaboration, strategic thinking to identify gaps in the sector and efficiency in the allocation of resources. As WRDA are a regional organisation with 300+ members regionally and links to all other women’s organisations and women’s centres, it would be feasible for WRDA to act as the lead partner is dispensing this funding to the women’s sector.

***The National Lottery Community Fund*** *defines a resilient VCSE Sector as one with organisations that have confidence, capacity and resources to achieve their aims. Organisations can be flexible, adaptable and strategic with a clear understanding of their environment. Organisations are sustainable if they have financial flexibility and longevity.*

* *What do you think of this definition?*
* *Do you agree with it?*
* *Does it make sense to use this as a basis for funding?*

On reading this definition, it comes across as positive and logical. However, this definition does not actually provide define what is meant by sustainable or longevity. Is the aim for voluntary and community organisations to reach long-term sustainability through social enterprise projects? Is longevity measured through this aim?

The women’s sector has had organisations operating for decades across Northern Ireland and longevity and resilience of these organisations is evident. What is also evident is that that turning voluntary and community organisations into social enterprises does not work well in socially deprived areas or when working with vulnerable groups.

WRDA supports the view that the VCSE should be flexible, adaptable and strategic and this funding could certainly assist the women’s sector in overcoming some rigid practices of other funders. WRDA would also support the view that organisations should be able to have the capacity and resources to achieve their aims. However, it is crucial that the unique relationships between voluntary and community organisations and the people they represent is understood and that this is not forgone with the goal to become a social enterprise as this is not how the most vulnerable groups in Northern Ireland will benefit.

1. For example the impact of Welfare Reform on women: <http://www.social-policy.org.uk/wordpress/wp-content/uploads/2015/04/16_bennett.pdf> [↑](#footnote-ref-1)
2. For evidence see: ‘EIGE’s research shows that narrowing the gender gap in the EU could result in an extra 10 million jobs and increase in GDP on up to €3.15 trillion by 2050’ <https://eige.europa.eu/news/gender-equality-deserves-more-1> [↑](#footnote-ref-2)
3. Scottish Dormant Bank Accounts Model: <https://www.tnlcommunityfund.org.uk/media/documents/DA-Scotland-2010-No-278.pdf?mtime=20190110123322> [↑](#footnote-ref-3)
4. For more information on Gender Budgeting, see the UK Women’s Budget Group definitions and resources here: <https://wbg.org.uk/resources/what-is-gender-budgeting/> [↑](#footnote-ref-4)
5. For example, women across the UK have been disproportionately impacted by Welfare Reform and Austerity. Research suggests that 86% of tax revenue savings across the last decade have come from women: (2019) Women’s Regional Consortium, ‘Impact of Ongoing Austerity on Women’, p.18: <http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf?fbclid=IwAR1SHinw584_bpXmrm9VATCVAhbXL1FEfdH0kPD1NB9d4FD1h6gh8iWuFM8> [↑](#footnote-ref-5)
6. Many young women seek careers in alternative sectors with investment in training and career progression. The women’s sector in Northern Ireland has low levels of engagement with young women in both its membership and staffing levels. Further, within the women’s sector, staff paid through government funding have not had a pay increase since 2008/9. [↑](#footnote-ref-6)