# BARRIERS OF POVERTY AND INEQUALITY



A preliminary study to understand barriers to success for Pakistanis, Bangladeshis, and Africans in Edinburgh and Scotland







# **FORWARD**

A day does not go by that I do not feel privileged to be the Chair of a renowned organisation like Edinburgh and Lothians Regional Equality Council (ELREC). The daily work of the wonderful staff, us board members, and volunteers that make up this organisation hopefully helps create a better Edinburgh for us all.

The following report, 'Barriers of Poverty and Inequality', was written in fall 2015 by the project coordinator, Hannah Lawrence. This project was conducted over a period of four months that involved intensive outreach into the African, Bangladeshi, and Pakistani communities. A multitude of volunteers, staff, and fellow organisations lent their time, talents, and pooled their resources in order to help facilitate access to some of the most vulnerable parts of these communities in Edinburgh. Additionally, a variety of influential reports published on minority groups and inequality in Edinburgh have been used to guide and bolster this further research. Prof. Sir Geoff Palmer and I have particularly invested in this project as it deals directly with aspects of our communities that we work tirelessly to help on a daily basis. The result of these collective efforts is in the following report.

Hannah Lawrence, and all of us at ELREC, hopes that it offers something of practical, usable value to the city of Edinburgh--- or at the very least, we hope it raises awareness of issues that often exist in every city but simmers below the surface unseen and unaddressed.

Foysol Choudhury MBE

Chair



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# **ABSTRACT**

This report is a preliminary study on the barriers that may perpetuate poverty and inequality among three BME communities in Edinburgh – Bangladeshi, Pakistani and African. Building on previous work undertaken by the Joseph Rowntree Foundation on poverty and ethnic minorities, this report is based on a variety of qualitative research methods: online survey, semi-structured interviews, unstructured discussions and participation in community meetings, events, government consultations and conferences. The findings of this research have identified a number of elements in UK and Scottish policy that may adversely affect BME people's integration and their potential. These elements include lack of proper support for those wishing to understand and access benefits and pension schemes, lack of proper advertisement of childcare subsidies, lack of interpreting services, minimal cultural awareness and sensitivity in employment and health centres, and unnecessarily complex paths to escape abusive or detrimental situations. In addition, this report gives voice to issues and needs of community organisations that struggle to provide efficient support to BME people. Finally, the report acknowledges the limitations of this research, but also provides recommendations of possible steps that could be taken to improve BME's livelihood, as well as the services offered by the governments and community organisations, and opens up new lines of enquiry for further work and research in this area.



# **ACKNOWLEDGMENTS**

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Numerous people deserve recognition for their selfless help and credit for this resulting work. But above all, the participants in this project deserve great thanks for giving their time and for being candid and honest about very personal and difficult topics.

Hannah Lawrence



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- **Table 2.** English language confidence compared to perceptions of fair access to employment.
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# 1

# INTRODUCTION

#### **Understanding Poverty**

1.1 Poverty is defined as an income, before housing costs, of less than 60% of the national median income. <sup>1</sup> But poverty in terms of this report and many like it, is defined in looser, relative terms. The Joseph Rowntree Foundation (JRF) defined it as 'when a person's resources (mainly their material resources) are not sufficient to meet their minimum needs (including social participation). <sup>2</sup> But as JRF go on to say, 'there is no universally agreed set or definition of human needs. <sup>3</sup> So this intrinsically relaxes any basic concepts of poverty we might hold outside of the stricter parameters of *income* poverty.

**1.2** For the purposes of this report, we have relied on the income poverty data gathered by JRF in their report entitled 'Poverty Among Ethnic Groups: How and Why Does It Differ?' This report concludes that Pakistani, Bangladeshis, and Africans are the most likely ethnic groups in the UK to be in income poverty. See Table 1.

Ethnic Group	% in the poorest quintile	% in the 2nd quintile	% in the middle quintile	% in the 4th quintile	% in the richest quintile	Total
White British	18%	20%	21%	21%	20%	100%
White Other	25%	16%	16%	15%	28%	100%
Indian	27%	18%	19%	17%	19%	100%
Black Caribbean	30%	22%	19%	17%	12%	100%
Black African	45%	20%	14%	13%	9%	100%
Pakistani	52%	30%	9%	4%	5%	100%
Bangladeshi	66%	21%	7%	3%	2%	100%
All groups combined	20%	20%	20%	20%	20%	100%

Table 1. Income distribution among different ethnicities in the UK. Source: *Poverty Among Ethnic Groups: How and Why Does It Differ*?; the data is the average for 2002/03 to 2004/05 and is after deducting housing costs.

**1.3** Our report has taken this information into consideration and based our research on one of the paths of enquiry posed by the concluding paragraphs:



<sup>&</sup>lt;sup>1</sup> Scottish Government. (2009). Retrieved November 14, 2015, from http://www.gov.scot/Publications/2009/03/02144159/5

<sup>&</sup>lt;sup>2</sup> Goulden, C and D'Arcy, C, (2014). *A Definition of Poverty*. Retrieved November 12, 2015, from https://www.jrf.org.uk/report/definition-poverty <sup>3</sup> *Ibid.*, 3.

The overall conclusion of the analysis [...] is that while around half of the 'excess' income poverty rates suffered by minority ethnic groups compared with white British people is accounted for by differences in age structure, family type and family work status, the other half is not. The material below discusses some of the other factors that might be relevant to the half that is not accounted for, namely:

- extended families
- family size
- pay rates
- the overall income distribution.

Note that this is by no means a comprehensive list of the possible factors. Other possibilities include levels of unearned income, housing costs, the take-up of benefits and discrimination.<sup>4</sup>

#### Our approach

**1.4** Our research has been designed, then, to follow up on some of the elements of this enquiry. In this, we sought out members of Pakistani, Bangladeshi, and African communities and the organizations that work closely with the most disadvantaged of these communities and we asked them what they feel are the largest barriers to fulfilling their potential (income potential or otherwise). We felt a *qualitative* preliminary study was necessary to help illuminate some of the more elusive features of this poverty, the 'other half' of the problem as JRF words it. Simply put, if the complete picture was just a matter of analyzing the government data, benefits, family structures, et cetera, then we might already have a clearer picture of the problem.

**1.5** Given the time and intended scope of this research, we did not often ask project participants to break down their monthly income and expenses. This would not have given us proportional or reliable results. Therefore, we adopted a more abstract, social perspective. And as we did not have time or resources to properly vet the participants and ensure that we are speaking with the *impoverished* members of each community, we asked them to comment on their point of view regarding impoverishment more collectively within their ethnic group. Whether they were personally a part of this collective impoverishment, it was left to them to reveal.



<sup>&</sup>lt;sup>4</sup> Kenway, P., & Palmer, G. (2007). *Poverty among ethnic groups: how and why does it differ?* The Joseph Rowntree Foundation, 36.

**1.6** We adopted the same approach when meeting with community organisations. We asked them questions about their experience dealing with issues that might hinder communities reaching their potential, rather than statistical information concerning their work with individuals and their communities.

#### Limitations

- **1.7** Conducting a report such as this is very complex. One of the predominant concerns was that it was both qualitative and a very sensitive topic. This caused us to restructure our approach a few times in order to find the most effective and helpful way of addressing the issues of poverty and inequality in marginalised communities. This included initially planning both surveys and focus groups, but we realised that our lack of feedback was a clue to one of the major barriers of these communities, inaccessibility. In this way, we have often used the *absence* of information as indicators of barriers as well.
- **1.8** Additionally, there is a very small portion of these populations in Scotland (~4% BME population in all of Scotland). Moreover, the distribution of the three ethnic groups is also varying (1.5% Pakistani, 1% African, 0.5% Bangladeshi). So, this variance in population size caused considerable difficulties when seeking out data and perspectives equally across the three groups. Taking that into consideration, it might not be surprising that a majority of our data is from Pakistani communities and the minority from Bangladeshi communities.
- 1.9 This was often rectified by speaking with organisations that have worked tirelessly to create trusting connections with many marginalised and insulated members of each community. Speaking with these organisations also helped us to hear the perspectives of people that do not speak English as these organisations often employ or are managed by people of Pakistani, Bangladeshi, or African backgrounds. Additionally, these organisations helped to elaborate on sensitive issues that individuals themselves might feel uncomfortable discussing.
- **1.10** Concerning community organisations, we enquired extensively about the work and experience of nine community organisations. Because of the sensitive nature of the project and information provided, these organisations have been kept anonymous. But broadly, these organisations dealt with different aspects of life and support for either BME, African, or South Asian communities. At times the organisation would elaborate on more general aspects

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<sup>&</sup>lt;sup>5</sup> Kenway and Palmer, *Poverty among ethnic groups*, 4.

of African, South Asian, or Black and ethnic minority (BME) groups. So, when discussing the issues of the specific communities this report is focusing on (Pakistani, Bangladeshi, and African) their analysis and information might have sometimes included Afro-Caribbean communities with African communities, all South Asians with Pakistanis and Bangladeshis, and East Europeans with BME groups. Although, more often than not, African community organisations were largely made up of communities coming from mainland Africa, and South Asian community organisations could always easily delineate the issues of Pakistanis and Bangladeshis from other South Asians. As for community organisations focused on serving a more general 'BME' population, those interviewed had little difficulties discussing or recalling the issues that plague these three specific ethnicities.

- **1.11** Something that has been problematic in our research is the collective referral to all people from African countries as similar and suffering from common issues. It is important to notice that this report compares two countries (Pakistan and Bangladesh) and one continent (Africa). This has put the research at a disadvantage.
- **1.12** Identities of nationality or religion might often transcend an identity of being African. Just within this report, there was a wide variety of issues suffered by North Africans that were not suffered by Sub-Saharan Africans, and vice versa. This report should illustrate at least some of the complications that could arise from referring to African identity as comparable to national identity.

#### Data gathering methods:

**1.13** We planned to utilise surveys, focus groups, and individual interviews. However, as briefly aforementioned, various reasons pevented us from fully exploiting these methods. Most prominent among these reasons were inaccessibility, language barrier, time limitation, and lack of childcare facilities. These restraints required us to revaluate our methods.

#### **1.14** The final approach for gathering data was thus:

- Conducting as many one on one discussions or semi-structured interviews with English speakers from each ethnicity as possible
  - o Online surveys: 6 participants (See Notes section1.15)
    - Female
      - 5 African (4 North Africa, 1 South Africa)



- Male
  - Pakistani
- o Semi-structured interviews: 12 participants
  - Female
    - 2 Pakistani, 3 African
  - Male
    - 1 Pakistani, 3 Bangladeshi, 3 African
- Unstructured discussions: 50-60 participants
- Attending existing community meetings and, if necessary/possible, having someone to translate a short question and answer session
  - o 2 community meetings: ~10-20 participants from each meeting
- Attending conferences where BME groups were invited to discuss their issues and concerns with poverty and inequality in Scotland
  - o 4 conferences
- Attending government consultations concerning BME unemployment
  - o 2 government consultations
- Attending events organised by various community groups
- Interviewing the managers and workers of community organisations
  - o 9 local community organisations

#### Notes

- 1.15 As just noted in the methodological breakdown, we had an early attempt at online surveys. And there are a few places throughout the report where 'survey results' are employed. However due to time constraints, efforts towards the full conclusion of this survey were halted. We received six responses in total, mainly from North Africans (three from Sudan, one from Morocco, one from South African, and one from Pakistan). While not providing enough data for a reliable statistical analysis, given the qualitative nature of this report these responses have been (cautiously) employed as contributions to the broader evaluative picture. In this light, they are treated similar to an interview.
- **1.16** One might also note there is a dearth of individual Bangladeshi engagement, especially with Bangladeshi women. This is a shortcoming of this research in that, in our experience, they are very difficult to access. This inaccessibility was reinforced by South Asian community organisations and their difficulties accessing Bangladeshi women. They have



attempted to employ methods to attract this demographic but it seems the most common solution is to employ someone to physically go to the homes of Bangladeshi women to enquire about their needs and issues. Given the timescale and resources of this project, this would have not been possible. So, this should serve as the prime example of gaining understanding of barriers by an absence of information.

- 1.17 Above all this is a preliminary, qualitative report. Therefore, discussions (semi-structured and informal) were the primary method used when attempting to understand the issues afflicting these three communities. The information gathered here is to serve as a starting point for understanding their barriers to financial and social success in Scotland. As noted by the JRF report, previous reports have been quantitative and unable to explain the causes of poverty and inequality in these three communities, so this research was meant to seek answers from the communities themselves.
- **1.18** With that said, this report is not exhaustive as is the case with many quantitative reports. Instead our research has been conducted with the primary intention of locating areas in which subsequent research with additional resources might be best focused.
- **1.19** Our research is also significant in helping stabilise the quantitative reports in real world experiences. It is crucial to make sure that the statistics are not at odds with personal experience and testimony. Thus, points of discrepancy between the two (our qualitative and the existing quanitative) will be noted throughout the report, where appropriate. Additionally, discrepancy between *community organisation* testimony and *individual* testimony will be noted where appropriate. The presence of these discrepancies, like the absence of information, might help to illuminate barriers and issues within these communities as well.
- **1.20** As a last admittance, research of this nature should always refrain from making sweeping generalisations from limited information so this preliminary report is, first and foremost, a guide.

The remaining chapters will be structured as follows:

Chapter 2 will explore the nine foremost areas of concern in the three BME communities, whether they be direct or indirect causes of their struggles. These concerns are language, prejudice/discrimination, benefits and pensions, organisational outreach and collaboration, childcare, employment, cultural awareness and sensitivity, lack of engagement, and gender



roles. They were narrowed down based on how pervasive we and the community perceived them to be in Edinburgh and Scotland. Chapter 3 intends to help introduce concrete ideas and suggestions for reform based on our research and proposals from the communities directly. Chapter 4 contains concluding remarks, addresses noteworthy shortcomings within the study, and suggests areas for future research.



# 2

## **BARRIERS**

#### Language

**2.1** Proficiency in English seemed to be a concern, at least mildly, for all three groups. Even if a participant had very good English language skills, their self-confidence was lacking regarding their own speaking abilities.

This perspective was reinforced by multiple interviewees, particularly within the Pakistani community and South Asian community organisations.

- 2.2 Within the African communities, Sub-Saharan Africans displayed the most confidence in their community's English proficiency. It was noted by an African male that when Africans migrate to Scotland they change their language, their dress, and lifestyle but South Asians that migrate, commonly/often continue to work and socialise collectively and have unified interests that are 'not changed fundamentally.' He noted this lack of 'African cohesion' as the reason for Africans developing more advanced English language proficiency than other communities.
- **2.3** Alternatively, African community representatives noted that few Africans come to Scotland without English writing or literacy skills *already developed*. Many African individuals aligned with this notion.
- **2.4** Significantly, in all three ethnic groups, including individuals very confident in their English proficiency, they expressed fear of a negative reaction or discrimination from potential employers concerning their foreign accents.
- **2.5** In the online surveys conducted there was almost always a higher level of English language confidence than confidence in fair access to employment in Scotland. See Table 2.

Country of origin	English language confidence	Confidence in having fair	
		access to employment in	
		Scotland	
Sudan	8	0	
Sudan	6	4	
Sudan	10	2	
Morocco	7	2	
South Africa	6	8	



Pakistan	7	5
1 anstan	,	

Table 2. English language confidence compared to perceptions of fair access to employment. Survey takers were asked to rate each category on a scale of 1 to 10.

**2.6** Of the North Africans surveyed, none listed 'Language barrier' as one of the top three issues that they personally faced most in Edinburgh/ Scotland. But half of the North Africans surveyed listed 'Language barrier' as the top issue faced *by people with their ethnicity* in Edinburgh/ Scotland. So it seems that although many may not experience language difficulties themselves, they perceive people in their ethnic communities as having language difficulties.

**2.7** Concerning the Bangladeshi and Pakistani communities, they believed the English language difficulties were experienced mostly by older Bangladeshi and Pakistani

<sup>6</sup> Survey takers were given the following list of issues to choose from:

Ethnic discrimination

Religious discrimination

Age discrimination

Gender discrimination

Discrimination other

Language barrier

Harassment

Difficulty accessing local authority (for advice, support, reporting crimes, etc.)

Problems with public transport

Trouble fulfilling religious/family/ community obligations

Fear of judgement

Substance abuse (excessive, non-medical use of alcohol or drugs)

Issues with your criminal record

Mental health issues (depression, anxiety, panics attacks, etc.)

Physical health issue

Lack of time due to paid work obligations

Lack of time due to unpaid work obligations

Lack of time due to caring for children

Lack of time due to caring for others (family and non-family)

Lack of friends

Problems with identity (national, cultural, sexual identity, etc.)

Difficulties related to raising children in a different culture

People not accepting or understanding your cultural/religious practices

Unemployment

Domestic abuse

Feeling unwelcome in public spaces

Feeling unsafe in public spaces

Feeling unwelcome at home/ in my community

Feeling unsafe at home/ in my community

Dealing with hate crime (a crime – typically violent- that is motivated by race, gender, religion, or other prejudice

Lack of freedom (free speech, free movement free choice)

Being bullied

Lack of education Feeling

I face no issues

Other



generations, not the younger ones. This perception was often reinforced by South Asian community representatives.

- **2.8** Proficiency in English seemed to also be divided within the South Asian older generations by gender. Older Pakistani and Bangladeshi men were always able voice their opinions through informal discussion or semi-structured interviews. Whereas older women would often need a translator or were unable to take part in discussions and interviews due to a lack of English speaking ability. It should be noted that when older South Asian women were unable to take part in a semi-structured interview, this was many times communicated by her husband and she was not present. This fact should be taken into consideration.
- **2.9** Within the older male Pakistani community, when perceiving their own community's English language proficiency, the issue of utility may be a factor. For instance, many older Pakistani men viewed their wives' inability to speak English as neither representative of the Pakistani community's English proficiency nor noteworthy when asked to assess their communities collective language proficiency.
- **2.10** South Asian community organisation representatives expressed that this perspective may be a result of older Pakistani women never having held employment in Scotland and therefore their English language deficiencies have less affect and, hence, less 'noteworthy'.
- **2.11** Therefore, when the older Pakistani men expressed that there are no language barriers in the Pakistani communities in Scotland; this often seemed to refer only to *younger male and female* Pakistanis and *older male* Pakistanis.
- **2.12** Representatives from South Asian organisations reinforced that both South Asian women and especially South Asian women over 55 have the most English language difficulties. This was highlighted particularly by organizations whose primary focus was upon older populations.
- **2.13** There were no stark differences in English language ability or perceptions of their community's English language ability between the Bangladeshi and Pakistani groups. This similarity in English proficiency was reinforced by South Asian community representatives.
- **2.14** After speaking with many South Asian organisations about their services offered (such financial advices, immigration, racial issues, debts, housing, et cetera), they said that their

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<sup>&</sup>lt;sup>7</sup> In this report, 'older' will typically indicate over the age of 55.

primary service utilised by the South Asian community is language assistance. They stressed that this is by far the most in demand of their services as the government cannot provide an interpreter or translator unless given days or a week's worth of notice.

- **2.15** Furthermore, a person having cultural commonality with the organisation providing the interpreter was said to be of immense importance as well. Equally significant were the roles of trust and consistency when seeking assistance.
- **2.16** Also, it was noted that often the communities simply need translators for smaller, quick issues like deciding which piece of mail requires immediate response.
- **2.17** It was said that many people seeking these language services are often older women whom have lost their husband and have neither spoken English widely nor dealt extensively with household finances.
- **2.18** English language proficiency seems to be a contentious issue in that individuals (as opposed to community organisations) are less likely to admit to community difficulties with English proficiency.

#### **Observations**

- **2.19** Observation 1: I did not personally encounter any English language difficulties during my interactions with Sub-Saharan Africans.
- **2.20** Observation 2: South Asian men were much less likely to admit a community issue with English proficiency. When this perception is juxtaposed with my meetings with South Asian women<sup>8</sup> (in which I often needed a translator), it seems that there is an inconsistency within the community. So in addition to the theory that language utility plays a role in judging collective language proficiency—it could also be a general lack of intercommunity awareness or an unwillingness to admit to language issues for fear of judgement or stigma.

and labour market outcomes and impacts, <a href="http://www.irr.org.uk/pdf/migration\_management.pdf">http://www.irr.org.uk/pdf/migration\_management.pdf</a>, p. 19.





<sup>&</sup>lt;sup>8</sup> This perception is also juxtaposed with research stating that Pakistani and Bangladeshis have the lowest proficiency of English language in the UK. Source: The Research, Development and Statistics Directorate (2002) *Migrants in the UK: their characteristics* 

#### Prejudice and discrimination

- **2.21** Many people from each ethnic group did not see discrimination or prejudice in Scotland as a major issue that they had personally faced.
- **2.22** But many were suspicious of discrimination when they could not explain their long term unemployment despite constant seeking and appropriate qualifications.
- **2.23** The issue of discrimination was brought to the forefront in government consultations, online surveys and during meetings with community organisation representatives.
- **2.24** Community organisation representatives noted discrimination being institutionalised within the government through platforms like unemployment services. They noted that these shortcomings are in part due to a lack of staff training in cultural diversity. (More on this in the Employment section.)
- **2.25** Additionally, they noted that females wearing hijabs might attract more prejudiced attention due to hijabs being widely recognisable indications of her religious or cultural alignment.
- **2.26** Within the online survey, all those that answered the question concerning the top three issues they experienced in Edinburgh/ Scotland cited ethnic, religious, or general discrimination as one of the top three issues they or their community faces in Edinburgh/Scotland. See Table 3.

Country	One of the top issues they personally face	One of the top issues their community faces
Sudan	Ethnic discrimination	Ethnic discrimination
Sudan	Ethnic discrimination	Ethnic discrimination
Sudan	Ethnic and religious	Ethnic and religious
	discrimination	discrimination
Morocco	General discrimination	Ethnic and religious
		discrimination
Pakistan	Ethnic and religious discrimination	Ethnic discrimination

Table 3. Comparing the top issues faced by survey takers and their communities.

**2.27** It seems that when asked individually about the issue of discrimination, many participants were quick to dismiss any presence of active discrimination against their ethnic



group, but when asked while in groups and in anonymised surveys, participants were much less likely to dismiss these questions as non-problematic.

#### CASE STUDY 1:

- **2.28** A North African woman expressed that her and her school-aged daughter had experienced much discrimination within the school system because they were a 'dark-skinned minority'. She cited the extensive bullying experienced by her daughter in school as well as the bullying of other 'darker skinned' girls by white, Scottish students.
- **2.29** When she sought solutions to the bullying problem, people in the African community advised her to threaten the school with the police because it was well known that this was the only way the school system would prioritize minority children's problems above white, Scottish ones.



#### Benefits and Pensions

Britain has been hailed as the self-employment capitol of the world <sup>9</sup>, this may not be surprising news to many but what might be is the proportion of those who are impoverished minorities. Table 4 shows how Pakistanis and Bangladeshis are generally compared to others in the UK concerning the ratio of self-employment to benefits and earnings.

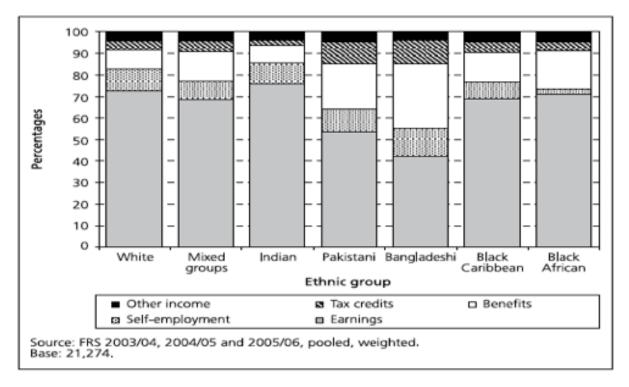


Table 4. Composition weekly income (non-equivalised) averaged across households with children, by ethnic group in Great Britain. Source: Platt, L (2009) *Ethnicity and Child Poverty*, http://webarchive.nationalarchives.gov.uk/20130128102031/http://research.dwp.gov.uk/asd/asd5/report\_abstracts/rr\_abstracts/rra\_576.asp

#### General

**2.30** It was collectively acknowledged that navigating the benefits system is much too complex, especially for BME communities that may have to deal with the extra obstacles of a language barrier and inexperience dealing with the UK system.

**2.31** Additionally, it was brought up that there are few governmental services tailored to BME communities that can offer specialised advice and support on benefits. Therefore, there is a reliance on friends and family members (who might also be uninformed) to translate and assist in applying for/ maintaining benefits. So, this need to rely on people unfamiliar with

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<sup>&</sup>lt;sup>9</sup> Inman, Philip. 2014. *Britain Means Business: Britain Is 'Self-Employment Capital Of The World*, Fresh Business Thinking. http://www.freshbusinessthinking.com/britain-means-business-britain-is-self-employment-capital-of-the-world/

the system seemed to perpetuate dependence and fear of a higher likelihood of mistakes and inaccuracies.

- **2.32** And because benefits are so confusing and difficult to initially obtain, it was said that few pursue revising their benefits even when their circumstances change or worsen because they 'are scared of being reviewed' and deprived of vital income.
- **2.33** A South Asian community representative at a Scottish government consultation reinforced that there is a serious general fear of dealing with the benefits system amongst the BME communities. She implored them to reduce this fear so they can 'get people to invest in the country.'
- **2.34** Additionally, a South Asian organisation cited that a stigma surrounding claiming benefits definitely kept the South Asian community from accessing public funds even if they qualified for them
- **2.35** This was particularly relevant for widows of self-employed men. These women, whom have never dealt with the finances of the household, are forced to try and navigate their family's finances for the first time. And often, because their husbands were self-employed, they have no occupational pension. So they have to seek out widow's benefit. This process was said to be complex and taxing on someone unfamiliar with their rights and the UK benefits system.

#### Older generations

- **2.36** A South Asian community organisation noted that because many South Asian communities are self-employed, especially in the restaurant industry, they do not have access to occupational pension plans. They stress that this is causing many older Pakistani and Bangladeshi communities to suffer financially.
- **2.37** There was an issue raised for all three BME groups concerning the inaccessibility of the benefits scheme if it is all based online. They said they then have to rely on family and friends to help navigate the internet and access the correct information and applications.

#### Women

**2.38** It was also noted that a major benefits concern was for women from BME communities that are in the UK on a spousal dependency visas. It was said by many community



organisations that the complexity and limitations of a dependent's ability to access public benefits effectively traps BME women in unhealthy or abusive relationships. <sup>10</sup>

- **2.39** They contested that the Destitute Domestic Violence Concession (DDVC) is difficult to obtain and often requires the hiring of a lawyer to navigate successfully. Therefore, a combination of language barriers, inexperience with a foreign government, and limited finances, means the likelihood of women in the BME community leaving an abusive relationship is severely lessened.
- **2.40** BME community organisation representatives expanded on the flaws inherent in the dependency visa by stating that they were 'structured to put one person in control.'
- **2.41** They argued that these shortcomings kept women from escaping dangerous or unhappy situations and kept dependents dependent and from fulfilling their potential.

#### CASE STUDY 2:

- **2.42** A woman living in Edinburgh had gotten married around ten years ago to a North African man with UK citizenship. She moved to Edinburgh with him and had a child. They started having marital difficulties and she decided to leave him. In response, he warned her that he knows the UK system and would never pay her child support. At the time of this report, he had never paid child support.
- **2.43** Although she is living in poverty, she admits that he has a large home, very expensive cars, and multiple other wives that he has married, brought to the Scotland, gotten pregnant and left without child support. She claims the other wives are living in poverty throughout the city.
- **2.44** In this circumstance she said her rights as a dependent spouse never superseded her husband's rights as a citizen even when he was in the wrong. As a result, she has had

<sup>10</sup> There seems to be limited research in how the UK benefits system has failed to protect immigrating spouses. There have been a few pushes to amend the relevant sections and bills of the Immigration and Asylum Act of 1999, but these have thus far been unsuccessful. One of these attempts was a briefing by the Southall Black Sisters in 2004. A significant reference to this issue within their briefing states: 'The Government accepts that women who come within the ambit of the domestic violence rule and who have no recourse to public funds require specialist emergency accommodation. However the Home Office appears to ignore its findings on the provision of services for ethnic minority women by stating that after consideration it has decided that women with immigration problems and no recourse to public funds will still not be entitled to benefits in order to

protect the "integrity" of the immigration and benefit rules.' See, Southall Black Sisters (2004) *Domestic Violence, Immigration And No Recourse To Public Funds A Briefing To Amend The Domestic Violence, Crime And Victims Bill.* 

immense financial difficulties over the years trying to find jobs to support their child. She partially blames the complexity of the UK system, saying it causes indirect discrimination to BME communities, especially ones in vulnerable situations, where their only recourse to urgent support is to pay expensive lawyers or learn how to manipulate the system.

#### CASE STUDY 3:

**2.45** To assess a South Asian women's disability allowance, the benefits application asked if she ate with her hands. Because as a South Asian she has traditionally always eaten with her hands, she was confused and offended that the application treated her eating customs as indicative of a disability.



#### Organisation outreach and collaboration

- **2.46** Most of the organisations spoken with that were funded at least in part by the Edinburgh Council attested to being underfunded. When they do receive supplementary money from other sources, the amount is often small but most importantly, inconsistent. Understandably, without consistency it is difficult to make a commitment to solving critical issues.
- **2.47** In almost all individuals spoken to from each ethnic group, they expressed their frustration with being unable to find answers and solutions to their problems in a centralised support and information service.
- **2.48** Most organisations spoken to expressed similar upset that they do not have a concrete guide to follow when faced with particular problems and that the current method often involves confusing guesswork. This issue is dangerously exacerbated when someone without the ability to fluently speak English needs help.
- **2.49** It was also brought up by some organisations and individuals that information about the services they offer is both difficult to adequately advertise to the right people and to locate by individuals.
- **2.50** As a result, one of the most prevalent issues for community organisations and individuals was being unsure where to locate the appropriate information and services. For example, many organisations spend much of their time trying to refer a person to an organisation or service better suited to handling a certain problem. And because many cases are complex, a person's welfare might depend on navigating multiple different organisations.
- **2.51** Therefore, a BME person receiving help is based upon the elaborate collaboration of many organisations. This lack of effective protocol causes the margin of error to widen severely and efficiency to dwindle in each case.
- **2.52** It seemed that because there are so many organisations to reference concerning different problems, organisations would often just handle all the advice and support problems of a particular person even if they were unsure of how to carry out the request or solve the problem.
- **2.53** This results in the overlap of organisations all needing to know how to solve problems that are often not related to the core purpose of the organisation. Organisations expressed that



this reduced efficiency, caused excess work hours, stress, and money, and greatly increased the likelihood of a person in need not getting the proper care in a timely manner.

#### CASE STUDY 4:

2.54 An African female has recently arrived in Edinburgh with two children. She does not speak English but she speaks French and Italian. Somehow she located a South Asian community organisation to appeal to for help. Yet, because they could not understand her, they phoned the Citizen's Advice Bureau for help who then instructed the organisation to hire an interpreter to accompany her to Citizen's Advice Bureau appointment. Without the proper funds for hiring an interpreter, their only option was to speak with the African woman's friend to see what necessities her and her children needed so that they could secure them while they figured out a solution. It was only by chance that ELREC stumbled upon this dilemma following an enquiry about the South Asian organisation's work with the BME community. As ELREC were connected with people that spoke French and Italian, arrangements were made for an interpreter (working for free) to accompany the African woman to the Citizen's Advice Bureau meeting. It is by chance that ELREC came across this organisation's issue at the exact time it needed connections that it had. Without this encounter, this African woman and her children might have suffered far longer than necessary. This successful collaboration was dependent on chance and the sacrifice of work time by valuable organisation workers.

**2.55** Additionally, it was indicated by individuals that there are not enough resources for the BME population to help access basic services. This concern was also heavily emphasised by community organisations, especially concerning questions and problems related to housing and finding jobs. This was reflected in the survey. See Table 5.

Resource	Number that thought there
	were enough resources of
	this kind offered in
	Edinburgh/Scotland.
77. 1 1	
Finding jobs	5
Understand how to apply	3
for/access benefits	
Find language learning classes/	1



help with translation	
Find housing	5
Navigate public spaces (libraries, computer facilities, etc.)	1
Understand opportunities (how to	3
open a business, set up a bank account, etc.)	
. ,	1
Understand what to do in an emergency (medical, criminal)	1
Understand how to enrol yourself/ your family in school	1
Seek social/emotional support	3
Find legal advice	3

Table 5.How survey takers viewed the availability of resources to BME communities in Edinburgh/Scotland.

- **2.56** Unfunded organisations also struggle to offer events and services to communities without a reliable source of income. This was shown to be an issue especially within the elderly community because there is no funding for assisting them with transport. After speaking with a group of Pakistani women, it was clear that almost all of their money for their weekly meetings went to hiring a mini bus that can pick up all members.
- **2.57** Concerning African communities, it was said the burden of planning and advertising events can often be on one or a few select community members. This person would often have many community connections to encourage participation, but for all intents and purposes, they are off the radar.
- **2.58** But it was argued that although these events are relatively invisible to the public eye and conscience, they might attract far more of the African community than more publicised events.



#### Childcare

- **2.59** The issue of childcare was strongly brought forward by women from each ethnic group and many community organisations. From women that were very impoverished to those that were completely secure, both felt that the burden of childcare fell on women and disadvantaged female potential, especially in these three communities.
- **2.60** They argued also that because these women do not have connections in Scotland like they would in their home countries; there are no informal networks of people that can help these women with childcare. So if they cannot afford childcare, then their options are severely limited. This in turn creates a cycle of impoverishment.
- **2.61** For Pakistani and Bangladeshi communities, it was said that being sole carer for the children often confined women to the home. They said that Pakistani and Bangladeshi women are more strictly expected to remain the sole carer of the children even when they are not single mothers, as this was said to be viewed as the proper role for a woman in these societies.
- **2.62** In African communities, women are more likely to experience single motherhood. So without access to subsidised childcare, these women have to search for work and opportunities available strictly during school hours.
- **2.63** And if they do find a job, it also has to align with school hours and this still proves problematic during the summer months.
- **2.64** It was argued that the information on rights to childcare help was not adequately advertised to BME communities. Some women said they have witnessed BME women finding out about being eligible for government childcare assistance years or decades too late and this devastating them, causing their morale and self-esteem to plummet.
- **2.65** They argued that this not only limited her ability to integrate herself into communities, it kept her from learning English. This was said to also disadvantage her career prospects after the children left the home because she would have no work experience and still very little English language ability. Both community organisations and individuals said this can further isolate women physically and emotionally.



**2.66** This issue intensified for carers of children with disabilities. Importantly, additional funds for disabled children cannot be claimed unless they have been in the UK for two years. This was said to be discriminatory toward BME families with disabled children.

#### CASE STUDY 5:

**2.67** One of the community organisation workers interviewed admitted that although she was a certified medical doctor in her home country she works for a community organisation in the UK. She said that because she was a woman, the responsibility of childcare was hers when her family arrived in the UK. Her husband was expected (traditionally) to continue pursuing his career. Because of this, she was never again certified in the UK and did not practice medicine again. She said this dealt a great blow to her self esteem and household income. She said she has known many women who suffer this plight.

#### CASE STUDY 6:

**2.68** An African woman said that because she is a single mother, she has to choose between putting food on the table (working low wage jobs and caring for her child) or starving and trying to transcend poverty (going to school and caring for her child). She argued that if she is not allowed the time to make money *and* attempt to ascend out of the cycle of low wage work then her and her child are simply stuck in poverty with no hope of getting out.



#### **Employment**

**2.69** The concern for unemployment in all three ethnic groups was ever-present.

#### General

- **2.70** It was said by many that services to help find employment was severely lacking. There was substantial frustration expressed with Job Centre Plus. It was argued that they are not culturally aware of diverse needs, they can discriminate, and because they are the sole deciders of which CV is qualified for which job, they can withhold significant opportunities whether the reasons are legitimate or not. Many cited that the current system can be easily corrupted against BME groups based on the mood or racial bias of an unemployment service worker.
- **2.71** There was also a significant outcry that government goals did not match government practice. They explained that although the government stressed the importance of getting the long term unemployed, over 50, disabled, and newly graduated BME communities into the workforce, there are not jobs available and no solutions put forth to solve this problem.
- **2.72** These issues were said to be squandering the talents and abilities of BME communities, causing them to lose confidence which then lessens the possibility of them trying to again enter the workforce.
- **2.73** Repeatedly, these ethnic groups cited how much use they could be to the language sector because of their bi and often trilingual capabilities.
- **2.74** It was also addressed that unemployment centres did not have BME-run offshoots or even people employed that spoke the most common languages of BME groups in Scotland. This was cited as a deterrent for BME communities visiting unemployment centres.
- **2.75** It was noted by a South Asian participant at a government consultation on BME unemployment that there are inconsistencies within local authorities and the level of service they provided specifically for BME communities.
- **2.76** A further issue was noted in particular reference to those from BME backgrounds with asylum seeking status/seeking asylum in the UK. Asylum seekers, often members of BME communities, are allowed to live in the UK but are not allowed to work.

#### Men



- **2.77** Newly arrived men<sup>11</sup> of Pakistani descent had the most trouble understanding why they were still unemployed. They said they possessed the skills and experience but were consistently unsuccessful past the interview stages.
- **2.78** Pakistani men that had been established in Scotland for decades did not cite unemployment as an issue for them or any Pakistani men that they knew of.
- **2.79** For Bangladeshi and Pakistani men, unlike African men, employment seemed to be less of a concern as many that I spoke to were self-employed with restaurants and shops.
- **2.80** Although Bangladeshi men did not have issues with employment, they did argue that their businesses were suffering because there is not enough Bangladeshi staff available. They contest that they need people that know how to cook Bangladeshi food and speak Bengali but because immigration is so tight, they cannot employ the proper staff.

#### Women

- **2.81** Significantly, it was brought up by community organisations that women in these ethnic groups are very disadvantaged in the employment market. Although employment opportunities were said to be improving for the women in the younger generations, there was still an expectation for women to leave their career if it conflicts with the ability to adequately provide childcare. So, in this light, unemployment rates for women in these communities were said to be much more prevalent.
- **2.82** Often, Bangladeshi women are not culturally expected to hold employment at all. This was said to stem from issues like discomfort with mixed gendered work environments.

<sup>&</sup>lt;sup>11</sup> For the purposes of this report, 'newly arrived' indicates those that have arrived in Scotland within the last year.



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#### Cultural Awareness and sensitivity

- **2.83** There is a recurring concern from all three communities that both government services and the public generally are not sufficiently educated about or interested in these communities' customs enough to be sensitive to them.
- **2.84** That being said, although some individuals argued that at times they do not feel comfortable in public spaces, there were some that felt that there were no issues at all with people being culturally aware.
- **2.85** The vast majority of people that cited discomfort or insensitivity were Pakistani and Bangladeshi women.
- **2.86** Community organisations, especially those working with women, argued that this could be because they tend to feel less integrated into society (see Language section), but also because they are more likely to feel community or family pressure to abide by culturally sensitive traditions. For example, not socialising in mixed gendered environments or receiving medical care from males.
- **2.87** This lack of cultural sensitivity was said to manifest itself in many different forms within government services and public life, such as those previously discussed like Job Centre Plus, but also in jobs and public spaces that do not provide facilities such as prayer rooms.

#### CASE STUDY 7:

**2.88** One of the community organization workers explained that one of their clients, a Pakistani man, needed medical care, but because they were unable or unwilling to provide a male nurse at his request (because of the cultural taboo of getting medical care from the opposite sex), he returned to Pakistan for medical treatment. This was said to create a great financial burden on him and his family.



#### Lack of engagement

- **2.89** It was consistently brought up that even when community organisations offer services and events related to BME issues; it was not well attended by these communities. It was said that this could be a result of poor advertisement but also a feeling that these events could not truly help them because they were organised by (or were perceived to be organised by) white, Scottish communities.<sup>12</sup>
- **2.90** But also, it was observed that this same lack of attendance existed with events organised by BME communities and organisations.
- **2.91** Another concern was if an event or class caused the organisers to charge a fee, no matter how small, to the attendees, this dramatically dropped interest in attending from BME communities.
- **2.92** A point of significance for the Pakistani and Bangladeshi communities, it was argued, was being unsure if the events were mixed gendered. If this was not explicitly noted in the advertisements, these communities might avoid attending.
- **2.93** Also concerning all three communities, to hearken back to the Childcare section, it was said that if there are events for BME women during hours and days when they may be solely caring for children, then a lack of available childcare facilities at the event may significantly deter female attendance.
- **2.94** This lack of consideration for childcare needs and the restrictions this put on women were said to be a recurring concern for women desiring to get more involved in community.



<sup>&</sup>lt;sup>12</sup> Scottish Government Equality outcome previously identified that Pakistani, Bangladeshi, and African people were most likely to say that concerns about 'feeling uncomfortable or out of place' prevented them from attending' events. Source: *Scottish Government Equality Outcomes: Ethnicity Evidence Review* (2013) Scottish Government Social Research. http://www.gov.scot/Resource/0042/00423305.pdf.

#### Gender roles

- **2.95** As repeated throughout many interviews and meetings with organisations, the most conservative traditions common within these communities may hinder them from collectively thriving, at least initially, in a country such as Scotland. This seems to afflict the Muslim majority Pakistani, Bangladeshi, and North African groups more so than Sub-Saharan African communities.
- **2.96** Community organisations catering to female South Asians made it very clear that the strong patriarchal communities in their home countries are easily and often transferred to Scotland. And importantly, they are often more constricting in Scotland because of mistrust or unfamiliarity with western influences and customs.
- **2.97** Female dependence resulting from traditional gender roles (and reinforced by government policies)<sup>13</sup> was argued by many organisations to be the largest barrier to financial and personal success for South Asian women in Scotland.
- **2.98** Importantly, it was seen that this could be radically changing for the younger generations, with women working alongside men and receiving more education than their parents. <sup>14</sup> But, it was said; there are many women that still are unable or unwilling to step outside of the traditional roles of women, in accordance with societal expectations.
- **2.99** But especially for incoming first generation migrant females, this trend was seen as an ongoing problem.

<sup>&</sup>lt;sup>13</sup> I.e. Spousal dependency visa constrictions

<sup>&</sup>lt;sup>14</sup> Although things are changing, they are less sure about what will happen when the younger female generations have children. Will they still be expected to adopt the traditional gender roles then? And how do Scottish/ UK immigration policies exacerbate this issue? See Case Study 5 as an example.

# 3 RECOMMENDATIONS Language

- **3.1** Ensure that employers have cultural diversity and sensitivity training as there is suspicion that employers will discriminate potential employees from BME communities based on an accent and not necessarily an ability to speak English correctly. In this, there should be more transparency and feedback available in the application process.
- **3.2** The Scottish government should be aware of the language issues concerning older females in South Asian communities and attempt to cater conversational language courses to older women.
- **3.3** Language courses could benefit from coordination and alignment with existing community organization and meetings. This could allow for greater and more effective outreach within insular communities.
- **3.4** There should be language centres specifically for translating and interpreting to specific communities. These centres should include crisis support services and non-urgent advice such as helping translate bills that come in the mail. The lack of these centres causes congestion and overlap in existing organisations as well as stress and confusion for people unable to find vital language resources.
- **3.5** Language services should be more effectively advertised across a variety of formats to enhance their utility for individuals who are not familiar with Scotland and not well connected to larger communities.

#### Benefits and Pensions

- **3.6** Give those applying for benefits the option of filling out a benefits application in the language they are most comfortable speaking/reading.
- **3.7** Provide local non-profit organisations with training on how to deal with benefits and pensions enquiries. (This would ideally be a short term solution to having a separate, central entity dedicated to all immigrant needs and support.)



- **3.8** There should be specialised classes developed to teach older BME women about the UK financial and benefits system. This would be most optimally executed by communicating this information through existing community organisations and members.
- **3.9** Benefit applications should be freely available in paper copies.
- **3.10** In their current state, spousal dependency visa allows the main UK resident to wield legal and financial control over their dependent. As such we suggest that the regulations surrounding spousal dependency visas should be reviewed and restructured.
- **3.11** This especially applies to allowing dependents that are victims of domestic violence to have quick and easy recourse to public funds. This would involve making amendments to the Destitute Domestic Violence Concession (DDVC).

#### **Organisation Outreach**

- **3.12** We suggest a central service that provides information and support tailored to each BME communities.
- **3.13** Most significantly, any centralised service of this nature would need to advertise itself adequately and reach out to newly arriving migrants and isolated populations within these communities.
- **3.14** This centre should also be a resource for non-profit organisations seeking information as well. Because non-profit organisations also need a central figure to appeal to for information on how to most efficiently collaborate with other non-profit organisations and government bodies.
- **3.15** Council money should be funnelled to organisations created and led by members of the BME community. In many instances these are the organisations that have built trust and connections with their communities and therefore reach the most marginalised.

#### Childcare

- **3.16** The Scottish government should ensure that childcare subsidies are properly advertised to BME communities.
- **3.17** The burden of childcare on mothers, especially in BME communities, needs to be brought to the forefront of the discussion regarding poverty in Scotland. These traditional



gender roles coupled with the government's unwillingness to provide fully subsidised childcare so that a woman can easily hold a job (or socially integrate) seems to be partially keeping BME communities in poverty.

**3.18** In African communities, with such a high rate of single motherhood, subsidised childcare is often a lifeline necessity. Otherwise they are forced to choose between transcending poverty and working.

#### **Employment**

- **3.19** Unemployment services need to give their employees rigorous diversity training.
- **3.20** There need to be interpreting services readily available at unemployment centres, either by phone or in person. They should at least offer the most common languages spoken by BME groups in Scotland.
- **3.21** We would also recommend there be an effort to seek and hire people of BME backgrounds at unemployment centres in order to serve BME communities and their needs.
- **3.22** We suggest that there be more than one person that decides if a person's CV is appropriate for particular jobs. This selection process should involve various personnel that were not in direct contact with the job seeker. Such a procedure would hopefully aid in limiting the affects of personal bias and job seekers being at the mercy of one person's judgment.
- **3.23** The shortage of language services in Scotland and the prevalence of BME unemployment could be self fulfilling. There is a high demand for both language services and jobs in BME communities. And these BME groups with bi sometimes tri lingual abilities are qualified to fulfil these positions.
- **3.24** It is necessary that there is consistency in the level of service provided to BME populations by unemployment services in both urban and rural settings.

#### Cultural sensitivity

**3.25** Because medical care is often a very personal and invasive act, we would recommend a policy whereby allowances are more readily made for a patient to choose their practitioner's/nurse's gender.



- **3.26** In non-emergency situations where someone might require ongoing care, small concessions such as making sure a female patient has a female nurse, if she requests one, would go a long way in making people's customs feel valued. So when appropriate, this alone would help quell fears of receiving medical treatment among BME communities, and so ensuring they remain healthy.
- **3.27** Strive to ensure adequate (and appropriate) advertising for events that would benefit BME communities and benefit from BME attendance. This is essential as advertising through social media and online platforms, for example, might not reach older BME communities just as only paper advertisements might not reach younger communities.
- **3.28** Also, provide childcare subsidies or childcare facilities for these events.
- **3.29** Seek out suitable avenues of funding to ensure that BME community events are free of charge. It is counterproductive to charge an entrance fee when trying to attract marginalised and impoverished populations of certain communities.





## **CONCLUSION**

4.1 There are many elements of the UK system and Scottish policy that may adversely be affecting BME potential. Some of these elements may also be applicable to many groups, not just BME. But understanding which of these touch BME communities most, even if not uniquely, will help secure a more financially and socially successful future.

#### **4.2** A few points of note for further research are:

An angle that this report did not have time to delve into was the issue of poverty isolated in the household. This primarily refers to child and female poverty. Through previous research but also through interactions with certain communities on this report, it seems that having single income households (with two potential earners) could severely limit the amount of control others in the household have over personal finances and decision-making. Therefore there is suspicion of a dark figure of poverty within homes that may not appear in government data or public records. <sup>15</sup> This deserves qualitative research urgently.

4.3 Lastly, it was repeatedly brought forth throughout this research that the key to fulfilling the potential of BME communities were to utilise the resources of BME women in the proper ways. Regardless of whether the woman was from an African, Pakistani, or Bangladeshi background, there was a consistent acknowledgment that there are limited platforms and vehicles to use their talents, as well as outright obstacles in transcending their current roles. This complaint came in many forms, some of which include being unable to get a job, unable to find childcare in order to free time to integrate into society, unable to leave situations of domestic violence, and unable to find the resources to get advice on things such as needs or extracurricular activities. This limitation (financial or otherwise) of women in BME communities, whether self-induced or not, needs extensive research in order to fully understand the causes of poverty in BME communities.

<sup>15</sup> For preliminary reading on child poverty research, see: Platt, L (2009) *Ethnicity and Child Poverty*, http://webarchive.nationalarchives.gov.uk/20130128102031/http://research.dwp.gov.uk/asd/asd5/report\_abstracts/rr\_abstracts/rra\_576.asp



- **4.4** Additionally, there needs to be more research carried out on Bangladeshi women. This report and many organisations suffer from being unable to reach these women. Without information about their wellbeing, there is little that can be done to solve their issues.
- **4.5** Lastly, there needs to be research done on African populations that are delineated by either nationality or region. This should be helpful in further revealing the variety of issues that African people suffer from Edinburgh and Scotland.
- **4.6** Through this report we hope to have shown how certain elements of quantitative work have been reflected by qualitative data but also how new issues are afflicting BME communities and their paths to financial and social security. Although many of the problems raised may be suffered by a variety of BME communities, we hope the particular focus given to Pakistani, Bangladeshi, and African communities will help to raise awareness and understanding about their struggles. As a preliminary study, we hope that this report has uncovered some major obstacles for BME communities in Scotland that need urgent attention, research, and reform.



# 5

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