'First Hand Experience, Second Hand Life':

Women and Poverty

National Women's Council of Ireland

Comhairle Náisiúnta na mBan in Éirinn

REPORT FROM THE NWCI MILLENNIUM PROJECT
ACKNOWLEDGEMENTS

The views expressed in this report do not necessarily reflect the views of the National Women's Council of Ireland.

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1.EXECUTIVE SUMMARY

1.1   OVERVIEW

In January 1999, the National Women's Council of Ireland initiated *Women Mapping the New Millennium*, a national research, analysis and action study. The research focused on six key areas of enquiry: women and poverty, health, work, education, violence against women and local development. The aim of the study was three-fold. First, to provide women across the country with the necessary skills and opportunity to have their voices heard. Second, to obtain women's views on each area in order to inform the NWCI's lobbying and policy strategies in the future. Finally, to explore and evaluate a model of participatory research and analysis which might form a basis for future ongoing research of this nature. This research could prove capable of assisting policy-makers and advisors, agencies, advocates, women and their communities with timely and appropriate information for policy formulation at local, regional and national levels.

This report presents the outcomes of the second of the above aims, that is, the views of the participants about women and poverty in Ireland.

1.2   RESEARCH METHODOLOGY
The study was conducted using a Participatory Learning and Action (PLA) approach, which seeks to build bridges between locals at 'grassroots' level and policy makers at local, regional and national levels. Researchers who use PLA emphasise the fact that engaging in participatory research is a two-way learning process for all involved; that movement toward action is a central aim of the process; that a participatory approach can work equally well in urban and rural contexts and that the techniques can be adapted and applied to a wide range of issues.

Women from NWCI affiliates were trained to facilitate a PLA research process with members of their affiliate organisations. In the poverty component of the study, 20 facilitators engaged in research with 93 women across 5 counties, urban and rural.

1.3   POVERTY BRIEF
Our brief was to explore and document the reality of the diverse experiences of women who are living, or who have lived, in poverty in Ireland. The 93 women who took part in the study were encouraged to describe the experience of poverty in their own terms, using their own language and categories of meaning and understanding. The resulting description provides us with a useful lens through which we may better understand the multi-dimensional nature of women's experiences of poverty. We recognise that further research is required before a more comprehensive picture of women's poverty in Ireland emerges. This study elucidates a model of participatory research that may be useful in developing that picture.

1.4   CONCLUSIONS
Overall, the findings from this study present a picture of women's poverty as an experience in which they are totally immersed and which affects every aspect of their lives. This experience of poverty is diverse, multi-faceted, encompassing financial distress, emotional distress, powerlessness and educational disadvantage, and (to a lesser extent) other forms of material deprivation, such as lack of housing and lack of transport.

• The aspect of poverty identified as most devastating to women's lives was **economic** or **financial poverty.**

• Economic poverty was closely followed by **emotional poverty**, the effects of which were described in terms of 'lack of power'.

• While lack of money and power combined was acknowledged as the basic problem, it was the impact of **powerlessness** – the emotional fallout – that was described as the hardest aspect of poverty with which to cope.

• Participants identified a **range of solutions** necessary to alleviate the problems caused by economic poverty. Education and training emerged as the highest priority, followed by increased financial support and better health care. Other solutions included: improvement of State services (especially social welfare); improved support for women (especially elderly women); expanded availability of counselling and mental health care services; help to alleviate the cost of living; provision of State-funded childcare; changes in society's attitudes to women and the introduction of flexible working conditions.

- This range of solutions emphasises the interwoven or **web-like nature of the experience of poverty**: For example, poverty means lack of access to education, yet education is seen as the way out of the poverty trap.

- The web-like nature of poverty also alerts us to the fact that **feedback loops[1]** do not exist in isolation. Rather, they are examples of particularly strong relationships within the overall network, or flexible web, of the poverty experience.

- Central government, state agencies and local government ranked as the top three sources of help required to activate the solutions suggested by participants, followed by local development groups and the women themselves. Other sources of help identified included: State agencies that specialise in education and training, NGOs that specialise in education and national NGOs. The local community was accorded lowest priority as a resource for combating poverty.

- The low priority given to the **local community** bears investigation, as does the fact that several research groups believed that too few women were activists in their communities. Each of these factors could have serious implications for the implementation of policy at ground level.

- The notion of **women as a homogenous group**, all sharing **a common experience of poverty** is belied by the range, complexity and fluidity of experiences described by the women participating in this study. These experiences of poverty are determined by many different socio-cultural factors, by circumstances and events occurring in women's lives and by decisions they make concerning the distribution of resources in the household or living space.

- **Distribution and prioritisation of resources:** Women use a range of strategies to manage their financial resources. They are creative and resourceful but often driven to put themselves last, creating resentment and additional stress, which has implications for their physical and mental health and well-being.

- Government anti-poverty strategies and policies, particularly as outlined in the National Anti-Poverty Strategy, are blocked from full and effective implementation because of **limitations inherent in the monetary and non-monetary deprivation indicators** used to identify many categories of women (and men and children) living in poverty. This has resulted in a lack of information about gender-specific and socio-cultural-specific experiences of poverty. Such information is essential if future policy formulation, direction and implementation of anti-poverty initiatives are to target those most in need, when most in need, and in the areas of most importance to them.

1.5   RECOMMENDATIONS

The following recommendations have direct implications for social policy research and arise from a combination of data generated by participants and an overview analysis completed by the Millennium Project Team and the NWCI Policy Team:

The Eastern Regional Health Authority and the Health Boards should:
- Standardise the assessment criteria for the Supplementary Welfare Allowance and the Exceptional Needs Payment and abolish means testing of these payments. It should be kept in mind that women are the majority of those who negotiate for such payments (O'Neill, 1992). Research that elicits women's expertise and knowledge regarding the critical events that throw their budgets into chaos could be used to support the development of the assessment criteria.

- Ensure that the officers dealing with applications for supplementary welfare payments receive sensitivity and awareness-training regarding issues to do with gender, class, ability, ethnicity and sexuality. They could also be trained in how to make referrals to other services (for example, the Money Advice and Budgeting Service [MABS] and free counselling services, if they are available) that would support women who are managing the burden of poverty in their households.

- Establish a close link between the Health Authorities and MABS and/or other money advice agencies.

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[1] A 'feedback loop' describes the reinforcing effect of a factor which operates as both cause and consequence of poverty

- Rigorously assess and evaluate any enhancements to services with stakeholders, with a weighting towards actual service-users. A multi-method approach should be used in this assessment, acknowledging the efficacy of participatory and qualitative approaches in accessing women's views from the ground.

- Create services to address the facets of emotional poverty brought out in the Millennium Project data. Such interventions might involve utilising inter-disciplinary approaches involving mental health care providers and GPs. For instance, free counselling services could be provided for women in disadvantaged urban and rural areas. Counsellors could be trained to provide not only care but also referrals to other forms of support such as MABS, educational opportunities in the community, support groups or free crèche facilities.

The Department of Health should:
- Extend the eligibility for the medical card to all dependent children under 18 years of age and provide free health care to all low-income families.

The Department of Social, Community and Family Affairs should:
- Distribute information about social welfare payments and money advice services in a wide variety of contexts and locations: community centres, health clinics, supermarkets and so on. Information should be provided in a variety of different media and should take into account differentiated access on the basis of gender, literacy, ability and geography.

- Mainstream the *Family Services Pilot Project* and acknowledge that women are the majority of individuals who are receiving such a service. Expand the range of services available to include referrals to free counselling services. Evaluate the service regularly through in-depth consultation with the relevant stakeholders with a weighting towards service-users. Adjust services locally according to these evaluations.

- Give particular attention to developing indicators in relation to women's experiences of violence, for instance, to address the lack of refuge spaces for women in need of safety from an abusive partner. These indicators should be developed in consultation with community and voluntary organisations working in direct service-provision to women experiencing violence. This recommendation would be fulfilled as part of the commitment to a clear focus on women within the National Anti-Poverty Strategy, and would demonstrate a recognition of the fact that lack of economic resources often locks women into abusive relationships.

- Seek fulfilment of the promise made by the Minister for Health and Children to collaborate with NAPS on establishing health targets, measures and indicators. Ensure that those targets are gender-proofed and that the Working Group established has 50/50 representation from women and men.

- Oversee the gender-proofing of the National Anti-Poverty Strategy target on educational disadvantage in conjunction with the Department of Education and Science. In line with this, we would agree with the Combat Poverty Agency (2000) that tackling adult literacy should be an important target, in light of the large number of women with low level educational attainment who are living in poverty. The Department could also ensure that NAPS fulfils its promise to support lifelong learning by endorsing the new structures to be put in place for community education by the Department of Education and Science.

- Encourage the use of small-scale participatory studies to research women's poverty. The exclusive use of pre-set deprivation indicators limits our understanding of the complex nature of poverty. To offset this, data from small-scale qualitative participatory studies carried out at regular intervals with a variety of groups experiencing poverty could usefully inform the development of more flexible or expanded indicators for use in large-scale quantitative studies.

- Disaggregate all data on poverty in Ireland by gender and a range of other socio-cultural differences. Related to the flexibility of 'indicators' is the issue of their gender and equality-sensitivity. The participatory research approach and methods used in this study may provide a model for developing a valuable corrective to an unbalanced and unfolding picture of poverty in Ireland. It might also prove useful to agencies and organisations concerned with men's and children's poverty. Further research of this nature is required to ensure that the picture of poverty in Ireland does not remain static, ignoring

gender-relations and relations of power, but unfolds over time, enabling policy-makers to target services to appropriate areas of need.

• Use emic[2] data to inform aspects of the National Anti-Poverty Strategy. The model of research provided by the Millennium Project might be used to further explore the "dynamics of reproduction of poverty" for women (NAPS 1998).

The Government should:
• Provide free or nominal cost childcare places to low income families in disadvantaged areas (Childcare 2000, NWCI) so that women can access educational opportunities or have the time to negotiate services without worrying about their childcare responsibilities.

• Establish a benchmark (an income standard) for all adult social welfare payments to reflect increases in average incomes.

• Ensure that each spouse would receive an equal adult social welfare payment automatically in the short-term. In the long-term, the Government should implement full individualisation of the social welfare system.

• Publicly recognise the importance of women's community education in breaking the cycle of poverty for women. Provide support to women who wish to access these types of educational opportunities through the provision of childcare.

• Establish a Task Force including representatives from central and local government, local development groups, local agencies and the community to investigate the link between women's involvement in community groups and involvement in formal politics. It would employ a bottom-up approach. Participants placed importance on being able to help themselves to get out of poverty. Participation in community groups, especially education initiatives, seems to foster subsequent involvement in local and national politics.

• Fund and resource groups who represent marginalised groups of women in Irish society (for example, Travellers, older women, lesbian women, refugees and asylum seekers, women with disabilities, women in institutions) and women experiencing domestic violence to conduct participatory research exploring their differentiated experiences of poverty. The resulting data (perhaps combined with that derived from participatory research with similar categories of men and children living in poverty who are likewise excluded under traditional measurement approaches) could be used to establish indicators, measures and interventions that are sensitive to diverse communities. The research should seek to use emic and participatory approaches and methods.

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[2] To distinguish between the terms 'emic' and 'etic': etic research is conducted from the outsider's perspective, while emic research takes the insider's perspective on board as the framework from which to explore and understand the issue in question. The terms are drawn from anthropology (Goodenough, 1956) and were borrowed from linguistics. Emic research is also known as ethnoscience, the New Ethnography, ethnomethodology and componential analysis.

2. INTRODUCTION

The National Women's Council of Ireland is a non-governmental organisation (NGO) currently operating as an agent of change[3] with and on behalf of women in Ireland facing a complex and rapidly changing society and culture. Over the past years, the work of the Council, coupled with that of other agencies and organisations, has achieved significant and life-enhancing change in ordinary women's lives. In 1998, approaching the third Millennium, and cognisant of significant shifts in the political, economic and social landscape in Ireland, the Council recognised that new models of partnership were rapidly emerging. This indicated the need, in turn, for new models of communication and information flow between people at local 'grassroots' level, policy makers and the NWCI as a social partner. In seeking to develop and explore such a model, the Council proposed its Millennium Project: *Women Mapping the New Millennium.*

2.1 WOMEN MAPPING THE NEW MILLENNIUM
Women Mapping the New Millennium is a national research, analysis, and action project that seeks to foster a process of empowerment that "has the potential to radically redesign the current paradigm that continues to produce social exclusion." (Zappone, in Kirby and Jacobsen, 1998). It is a capacity-building programme that goes beyond the traditional notion of 'consultation' toward an active participatory experience of research, analysis and action.

The key objectives of the project are to:
• Design and explore an innovative model for forming national and local policy through direct participation by local actors;
• Provide women across the country with the training and capacity to conduct sustained social research and analysis;
• Encourage women to analyse the social and economic implications of their activities;
• Produce ongoing, up-to-date research on key experiences of women's lives – poverty, healthcare, work, etc.;
• Build towards sustainable development of initiatives at local level.

At time of publication, we have a partial picture as to the extent to which the last of these objectives was reached. It is the NWCI's task to take the results of the research into the national policy arenas to which it has access. This work is ongoing. An evaluation is planned for the future in which policy-makers will be asked as to the Millennium Project's effect on Irish social policy.

We have evidence that some, but not all, of the women involved in the project have fed the results of their research into their local policy-making arenas and/or have initiated an action at local level as an outcome of their research and the skills gained through participating in the project. While this 'action' phase was built into the project it was optional for facilitators and for a number of reasons, for instance, lack of time or lack of resources, not every group could progress action at local level. Also, groups may have started these initiatives long after the end of the project. A mail-out at close of the project asked facilitators to outline what ways they had used the skills gained through involvement with the project. These descriptions are available in the full reference report of the project available in the NWCI.

In many ways, the Millennium Project was a first step toward sustainable local action by the women involved. It represents the beginning of a developmental process. It illustrates the need for women to receive information, financial and training supports to pursue further projects which would enable them to investigate and challenge their environments.[4]

2.2 RESEARCH AREAS

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[3] Agents of change or 'change-agents' is a term commonly used in majority-world development planning to denote organisations (governmental and non-governmental), institutions (public and private), community activists and communities themselves, policy-makers and advisors, individuals and professionals (e.g., researchers, technical experts, etc.) who seek to foster positive change in people's lives at community, national and/or international level.

[4] This issue is explored in more depth in, O'Reilly-de Brún et al. (2001). The Mullennium Project: Women Mapping the New Millennium Executive Summary. Dublin: National Women's Council of Ireland.

Six broad areas of research enquiry were identified via consultation with Council affiliates and advisory personnel:
• Women and Poverty
• Women and Health
• Women and Work
• Violence Against Women
• Women and Education
• Women and Local Development (rural and urban)

2.3   WOMEN AND POVERTY

Following the UN World Summit in Copenhagen, March 1995, the Irish Government approved the development of a National Anti-Poverty Strategy (NAPS). This was to include an overview of the nature and extent of poverty, social exclusion and inequality in Ireland. People directly affected by poverty were included in a wide range of consultations, seminars and working groups, with the aim of bringing that experience to the processes of policy formulation. The Government further strengthened the potential influence of NAPS by making its adoption and implementation a central feature of Partnership 2000 (Dept. of Social, Community and Family Affairs, 1998, Appendix 1) and, more recently, in the Programme for Prosperity and Fairness.

Poverty is conceptualised in the following way in the National Anti-Poverty Strategy *Sharing in Progress* document: "People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources, people may be excluded and marginalised from participating in activities which are considered the norm for other people in society." (Dept. of Social, Community and Family Affairs, 1998, Appendix 1.) The NAPS also emphasises that isolation, powerlessness and social exclusion are concomitant with the experience of living in poverty and that "relative poverty is multi-dimensional, dynamic and impacts on individuals, households and communities" (Ibid.). These generic definitions and descriptions, allied with extensive research already conducted on poverty in Ireland, present some interesting challenges to the research community and provide a solid ground from which to launch further research into the experience of poverty.

What 'gaps' exist which the poverty component of the Millennium Project might address? The working definition of poverty outlined in NAPS, and therefore government policies underpinning the Strategy, does not include a gender dimension. Much current data available in Ireland on poverty is not gender-disaggregated; mainstream approaches to researching poverty have often neglected to take into account the diversity of women's experiences of poverty and its multi-dimensional nature – all of these factors point to the fact that research exploring the complex experiences of poverty from women's perspectives could provide valuable insights for policy-makers and others concerned with the elimination of poverty.

2.4   PARTICIPATORY RESEARCH APPROACH

In seeking to address some of these 'gaps' in current research, we need to use approaches and methods that have the capacity to illuminate poverty in its many dimensions. How research is designed, and from whose perspective, radically informs the content and results of any research project which, in turn, informs the policies developed in response to those results. The Millennium Project utilised an emic (see footnote #2) approach and participatory methodology, which is described in detail in the methodology section of this report.

2.5   THE POLICY-INFLUENCING POTENTIAL OF THE MILLENNIUM PROJECT

The poverty component of the Millennium Project has the potential to address several 'audiences' and therefore to influence policy at various levels. Intended audiences for the results and recommendations of this study include: the National Women's Council of Ireland and its affiliate membership, policy-makers and advisors in key Government departments, NGOs, agencies, community groups and activists concerned with women's poverty.

Policy makers and advisors cannot develop viable policy in a vacuum. They require constant assistance from those who are intended beneficiaries of poverty-alleviation strategies. At the same time, many women living in poverty cannot hope to exit the poverty trap if their voices and expertise remains unsolicited and unheard; they need constant assistance from those who have the power and vision to seek that expertise and

build it into poverty alleviation strategies. A feature of the Millennium Project is the model it employs in order to bring women's experiences of poverty, their needs, suggestions for change and potential solutions, into the heart of action and planning at local, regional and national level.

A review of the literature outlining the current situation vis-à-vis women and poverty in both national and international contexts allows us to identify key challenges facing researchers who seek to understand the nature and extent of women's poverty. It also allows us to focus on strategies for doing this and, given that anti-poverty policy in Ireland faces the challenge of moving from aspiration to implementation, we note how the poverty component of the Millennium Project might contribute to this aim.

3. LITERATURE REVIEW

.1 A BACKDROP TO WOMEN AND POVERTY:
       THE SITUATION INTERNATIONALLY AND NATIONALLY

The international situation:

European Union data on relative deprivation and poverty status throughout the member states is scarce, especially when searching for gender-disaggregated data. However, researchers studying poverty in an international context have stated that:

• 2 out of 3 women in the world are living in poverty (Jacobson, 1993).

• Women who are experiencing economic and social deprivation also experience negative health outcomes in all aspects of health and well-being (Jacobson, 1993; Payne, 1991).

• Women who were children living in poverty are more likely than men to grow up to continue living in a state of poverty. This "long shadow" is cast over many generations to come (Jacobson, 1993).

• Poor housing has been suggested as a powerful correlate to indicate women's poverty (Payne, 1991).

The national situation:

Results from research carried out by Brian Nolan and Dorothy Watson (1999) show that:

• Overall, female-headed households face a 24% risk of poverty compared to 17% for male-headed households.

• Households headed by women are at a higher risk of poverty than those headed by men or couples. Of the households headed by women, lone parents and older women are most at risk and show the steepest rise between 1987 and 1994.

• 70% of lone parents fall below the 60% poverty line, the majority of whom are women.

• There has been a rise in poverty for one-person female-headed households from 4%-24% (for example, widows and/or women living alone). Between 1987 and 1994, there has been a rise from 17% to 32% for female-headed lone parent households.

• The risk of poverty for male-headed lone parent households has declined.

• The risk of poverty increases where children are part of the household and increases as the number of children increase.

Jacobson (1993) draws attention to the fact that, in Ireland, the overall score of women on the Human Development Index (HDI) is only 72.8% to that of men. Ireland is 13th in the world after North America and many European countries[5] (Jacobson, 1993).

Nolan and Watson (1999) have identified a number of factors that contribute to an increased poverty risk for the female-headed household:

• The most important factor contributing to the increased poverty risk for female-headed households is the level of welfare payments on which many lone parent and households headed by single women rely.

• The growing number of women living alone and female lone parent households is driving the increase in the risk of poverty experienced by women.

• Women are more likely to be part-time workers; part-time work is more often low-paid, therefore women are more likely to be low-paid. Even in full-time employment, women are more likely to earn less money than their male counterparts.

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[5] The HDI is a measure used to assess whether or not people in a nation have the opportunities needed to live a healthy life and maintain a decent standard of living. This index is only available for 30 countries in the world (Jacobson, 1993).

In addition, the Combat Poverty Agency has suggested that each year more women and children swell the ranks of the homeless (currently estimated at 5,234). As the 'hidden homeless', they tend not to appear on registers or in official statistics (Combat Poverty Agency 1999). But women are not only 'invisible' in relation to homelessness. The experiences of women living in poverty are obscured due to a number of factors. Research and analysis that takes the household as the basic sample unit may 'miss' the poverty of women, who are hidden individuals within households. Other women who might remain 'invisible' in official statistics are women in institutions, women in refuges and women refugees and asylum seekers.

Some factors that exacerbate the 'invisibility' of women are:
• In the case of married couples, it is often the male who is registered and eligible for social welfare, and therefore information about the male alone is accessible via state data and records.

• In some countries (including Ireland up to 1973), married women did not have their own social welfare identity, being subsumed within their spouse's pre-existing identity.

• State statistics often use the male-headed household as the basic unit of measurement.

• Academic and policy researchers have followed this tendency.

Poverty as a concept has, therefore, been subjected to a biased approach in terms of research methodology. This has contributed to further bias in the construction, description and definition of poverty and the discourse surrounding policy and academic work in the area. Researchers, internationally and nationally, have attempted to take this on board. They have identified a range of challenges related to understanding, describing and 'measuring' the nature and extent of women's poverty and noted some strategies which might prove responsive to these challenges.

3.2 RESEARCHING WOMEN'S POVERTY: CHALLENGES AND STRATEGIES
Researching women's experiences of poverty demands clarity regarding the theoretical and practical implications of the use of key terms. In this instance, we need to examine the terms *'woman', 'poverty'* and *'feminisation of poverty'*.

3.2.1 The concept of 'woman'
'Woman' is not a unitary category, that is, women share diverse life experiences and the circumstances of their lives differ along many trajectories. The word 'woman' does not describe all women everywhere, at all times, in all circumstances. Therefore, we need to guard against the tendency to present 'women' as an homogenous group. The experience of poverty is mediated through marital status, class, ethnicity, ability, sexual orientation and a host of other conditioning factors. In addition, the category 'woman' is differentiated not only on the basis of one, but possibly several of these cross-cutting factors. Often, this is not adequately taken into account when research on poverty is conducted.

3.2.2 The concept of 'poverty'
Likewise, 'poverty' is a differentiated experience. There is now general acceptance within the research community (and small-scale studies clearly suggest) that women experience poverty in a different way than men by virtue of their subordinate economic and social status (Daly, 1989; Millar, 1992; O'Neill, 1992; Ruspini, 1999).

However, indicators traditionally used to measure poverty have not proved adequately gender-sensitive, or gender-specific, and have failed to untangle the gender knot. In an attempt to begin this process, Cantillon and Nolan (1998) retrospectively applied non-monetary 'style of living' indicators to a large sample of data gathered via the nation-wide ESRI 1987 household survey. They measured differences between spouses' responses to the indicators, and tentatively concluded that more sensitive indicators might have revealed greater differences between spouses' deprivation experiences. They suggested that to substantiate this, "researchers need to develop more sensitive indicators of deprivation designed to measure individual living standards and poverty status" (Cantillon and Nolan, forthcoming). Their recent work using focus groups to expand our understanding of the distribution of household income and the sharing of household resources along gender-specific lines is a welcome step (Ibid).

3.2.3 The 'feminisation of poverty'

The term 'feminisation of poverty' was first used by Diana Pearce (1978) when discussing and describing the increase in the proportion of 'poor' households headed by women in the USA between the late 1960s and late 1970s. By 1989, the term had been broadened to include the increasing number of female adults living in poverty (McLanahan, Sorenson and Watson, 1989).

It is also important to acknowledge the socio-cultural dimensions and limitations of the term 'feminisation of poverty'; born in the USA, it may not necessarily travel nor translate well into the Irish socio-cultural context. Clearly, the various nuances applied to the term 'feminisation of poverty' create a certain tension. However, Ursula Barry discusses this problem and takes a pragmatic attitude; she argues that, regardless of the various critical perspectives taken on it, the evidence shows that "this is precisely what is occurring in Ireland – both in terms of the proportion of those experiencing poverty and also in terms of risk factors" (Barry 1998). Attention to diversity is an important aspect of research into women's experiences of poverty and this is reflected in the recent publication from the NWCI *Out of Sight: The Hidden Poverty of Women* (2000). While the term is useful, researchers must be careful not to focus overly on the term, such that, 'broader issues such as the larger economic and political roots of poverty' are overlooked (Nolan and Watson 1999).

This clarification of terms leads us to focus on the challenges that emerge across the Irish and international literature:[6]

- Statistics alone cannot fully illustrate the current situation of women living in poverty because the measures and indicators were not named by women who are in, or have experienced, poverty (Ruspini, 1999; Nolan and Watson, 1999).

- The male breadwinner model is inadequate in identifying and enabling women to speak of their different kinds of deprivation (Millar, 1992).

- The 'blaming' of women living in poverty is problematic, carrying as it does the implication that women bring their economic and social hardship on themselves (Pantazis, 1999; Schein, 1995).

- There is a lack of comprehensive investigation about how resources are allocated in the home and how they are subsequently turned into standards of living (Millar, 1992; Ruspini, 1999).

- There is a need for research and strategies to explicate correlates between poverty and other forms of social exclusion, in terms of, for example, nutrition, health and education (EAPN, 2000; Payne, 1991; Whelan and Whelan, 1995).

- All of the above suggest that we do not yet have a sufficiently in-depth, gender-sensitive picture of women's experiences of living in poverty. What strategies might help us to develop this?

3.3 RESEARCHING WOMEN'S POVERTY: STRATEGIES AND POSSIBILITIES

The international literature highlights four important strategies for building the picture successfully:

1. Make the individual level of study integral to researching women's poverty – ask women themselves to describe how they cope with poverty and how they see themselves getting out of it. (Jackson and Palmer-Jones, 1999; Nolan and Watson, 1999; Ruspini, 1999; Schein, 1995).

2. Expand the range and adequacy of indicators used to identify women living in poverty in order to make visible the diverse experiences among women experiencing deprivation. (Cantillon, 1998; Hallett, 1996; Ritchie and Spencer, 1994). As part of this project, Whelan and Whelan (1995) suggest the uncovering of 'feedback loops' or factors that may be both a cause and a consequence of poverty.

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[6] For a comprehensive review see Millar, 1992; Nolan and Whelan, 1999, and Ruspini, 1999. A review of the Irish literature on the topic is also available in Nolan and Watson, 1999.

3. Discover how women allocate resources in their homes or living 'spaces' [7] and turn them into standards of living. By broadening the definition of resources, we might gain a vastly altered portrait of the ways in which women cope with and survive poverty (Payne, 1991). For example, free childcare from a neighbour or the solidarity experienced through belonging to a women's group might be considered supportive resources. Suggestions for examining systems of resource management used in the home are already available (Ruspini, 1999; Vogler and Pahl as discussed in Millar, 1992). Related to the exploration of resource-management, Jackson and Palmer-Jones (1999) suggest that an understanding of women's work in the face of poverty would more fully illustrate how gender intersects with poverty and indicates how women lacking material and other resources still manage to maintain the well-being of a household. Opening up the concept of 'feminisation of poverty' to an investigation of gendered work and poverty would allow for the examination of intra- and inter-household poverty at the same time.

4. Given that 'poverty' and 'woman' are not fixed categories, researchers need to explore how poverty and social exclusion is experienced over time (Whelan and Whelan, 1995). This could be done in two ways - first, by investigating the intensity of aspects of poverty over a woman's life-span and, second, by examining the life events which might be correlates to women's poverty. Ruspini (1999) suggests exploring the relationship between critical events in a woman's life and changes in the resources she has access to. Such events cannot be thoroughly examined by using deprivation indicators and income measurements, even if these were revised as suggested. This, therefore, brings us full circle to the individual level of study and the need to ask women to describe, in their own language and terms of analysis, their hardships, coping mechanisms and explanations for events, of both an everyday and critical nature.

As a call to researchers to investigate the specific experience of poverty as it applies to women in Ireland, Cantillon and Nolan (1998) write:

"Bringing out the reality of such [gender] inequalities may help provide a basis for reconceptualising poverty to include those without direct control over resources, independent of their material living standards. An alternative is of course to motivate that concern in a framework which focuses on equity between men and women in the division of roles, responsibilities and power rather than on poverty per se."

In Ireland, there is now a move towards the use of equality indicators in order to monitor the social and economic situation of marginalised groups in Ireland. Barry (1998a) asserts that the use of data that is capable of capturing the fluidity of women's economic roles, and the social correlates to those roles, would do much towards creating a more equal society in Ireland:

"A comprehensive gender- and equality-sensitive data system can itself contribute to underlining the diversity of Irish society, revealing differences in the roles and situations of women and men and generating understanding and visibility of minority groups. In this sense, the production of relevant and appropriate equality data itself contributes to the development of a more equal society" (Barry, 1998a).

Daly (1989) and O' Neill (1992) have done qualitative work that aims to illuminate the day-to-day realities of women living in poverty. Women were interviewed about their experiences of managing poverty either as heads of households - or as part of households they were responsible for running - whether given the man's full income or only a share of it. Although not indicators, as such, they reveal much about the interconnected nature of characteristics of poverty for women as they link to a host of phenomena.

The table below shows some of the characteristics they identified (there is no correlation across the table):

Daly, Mary (1989)
Women and Poverty
- shorter life span
- higher risk of depression
- more health hazards in the home

and at work
- higher risk of violence
- greater risk of illness
- more likely to smoke
- less informed about preventative

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[7] For homeless and travelling women, 'spaces' refers to mobile/nomadic living conditions, or street spaces.

health
- less access to and choice of contraception
- more of their babies die as infants

O'Neill, Cathleen (1992)
Telling It Like It Is
- huge amount of time spent managing poverty: buying and preparing food, negotiating for services and making ends meet

- frequent use of tranquillisers "nerve pills" due to stress of managing poverty
- high rates of ill health: heart disease, lung conditions, asthma and depression
- low self esteem
- feeling that they are poorly served by the State
- turning to money lenders to get by
- fear of getting into trouble for owing money
- income inadequacy combined with loss of personal dignity

The availability of qualitative data of this nature on women's poverty in Ireland indicates that there are research strategies, approaches and, possibly, models available which will help us to close the gaps in our current understanding of women's poverty in this country. Before concluding our review of the literature, we turn to current policy in Ireland and examine some recent developments which dovetail with the challenges and strategies outlined above.

3.4 POLICY AND WOMEN'S POVERTY IN IRELAND

Traditionally, key areas for research on poverty in Ireland focused on the measurement of 'income' and 'resources', and the notion of 'deprivation'. Defining these realities was not an easy task. The critical point here is that the manner in which a *woman's* income and resources are defined and measured determines whether or not she is considered 'deprived', and whether or not she falls above or below the 'poverty line'. This, in turn, may determine whether or not she will benefit from poverty alleviation initiatives.

The National Anti-Poverty Strategy (NAPS) points out that traditional forms of measurement and sets of deprivation indices may not be fully adequate to the task of more thoroughly understanding the nature and extent of women's poverty, both in terms of flexibility and gender-sensitivity. NAPS clearly states that the gender dimension of poverty is not always evident, that inequality and discrimination are inextricably linked to women's increased risk of poverty, and that "such inequality and discrimination can often be indirect and due to the operation of institutional policies and mechanisms" (Department of Social, Community and Family Affairs, 1998, Appendix 2).

Indicators currently used in Ireland tend to focus mainly on male economic status (male income level, male employment status and position as head of household) thus obscuring the economic position of diverse groups of women who may also be experiencing profound social and economic deprivation (Daly, 1989; O'Neill, 1992; Nolan and Watson, 1999). In other words, a serious difficulty arises because there are many different groups of women living in poverty and traditional indicators tend not to be capable of identifying them. This renders policy services less well-targeted towards women and therefore less effective overall.

The National Anti-Poverty Strategy also refers to "current global debates about poverty which are shifting from discussions of counting numbers of people in poverty to examining the dynamics of the reproduction of poverty" (Department of Social, Community and Family Affairs, 1998, Appendix 2). Globally, the movement is towards an examination of the processes, circumstances and life-events (both everyday and critical) that result in the replication of poverty into the next generation. Focusing on women's stories and their first-hand experiences of living in, surviving and sometimes exiting poverty could add substantially to our understanding of these phenomena and prompt appropriate policies to address them.

3.5   THE MILLENNIUM PROJECT: A CONTRIBUTION TO THE TASKS AHEAD
What might the poverty component of the Millennium Project contribute to the tasks outlined above by researchers and policy-makers?

3.5.1 Building an in-depth picture of women's poverty in Ireland
Much data on poverty in Ireland is not gender-disaggregated, so we do not have a clear or adequately detailed picture of women's experiences of poverty. Our brief, therefore, is to explore, from an emic perspective, the harsh realities of life for women who are living, or have lived, in poverty in Ireland. Our project cannot possibly cover all categories of women living in poverty; for example, we have no access to homeless women or women living in institutions. Therefore, the picture must develop over time, and other researchers take up various aspects of the task. However, this project utilises an innovative research model which enables the 93 women involved in the study to add their voices to the developing picture of women's poverty in Ireland. Our results and analysis may therefore contribute to the work of the researchers mentioned throughout the literature review.

3.5.2 Creating an information bridge between policy-makers and experts 'on the ground'
The model of research and analysis presented here is capable of exploring and representing women's experiences directly. Information gathered at ground level can be fed relatively swiftly into policy-making processes, creating a much-needed bridge between women living in poverty (who are expert in that way of life) and policy makers, agencies, advocates and advisors. The key difference between this participatory model and traditional models of research is the intensity of the focus on groups of experts most often ignored, in this case, women living in poverty.

As experts in poverty management and survival, participants in this study represent a resource of great value to researchers, policy-makers and advisors who seek to partner them in the task of eliminating poverty.

3.5.3 Addressing the limitations of current poverty indicators
During this study, we had many opportunities to appreciate the potential strength of the resource that women living in poverty represent to researchers and policy-makers alike. One example is the fact that, while the study was not designed nor intended to reveal or develop indicators for women's poverty, the clarity and depth of the research women generated spoke forcefully to this current problem in policy formulation. Our experience suggests that small-scale tightly-focused qualitative participatory studies carried out at regular intervals with a variety of groups of women (or men, or children) living in poverty could add a time, or longitudinal, dimension to our understanding of poverty in Ireland. These data could then supplement or expand current sets of monetary and non-monetary indices and possibly inform the development of more flexible and sensitive indicators for use in large-scale quantitative studies.

The problem of limited poverty indicators has been in focus for some time and is addressed within the National Women's Council's recent policy discussion paper *Out of Sight* (NWCI, 2000). Information from the Millennium Project was incorporated into that discussion paper.

4. METHODOLOGY

4.1   INTRODUCTION: THE DEVELOPING RELATIONSHIP BETWEEN
RESEARCH METHODS AND SOCIAL POLICY

Research approaches and methods radically influence research content and, consequently, the policies designed in response to that content. Traditionally, research funding in Ireland has privileged large-scale survey-style research, and it has been a struggle to find support for smaller-scale qualitative research. The NGO sector has made strategic decisions regarding what type of research is necessary to support particular policy outcomes, but the salient question that remains is this: Is it the intention of social policy research to describe the current situation, to change it, or both? (Cantillon, 1998). What might small-scale predominantly qualitative research projects like the Millennium Project contribute to each of these objectives?

Many authors have demonstrated the inability of researchers using exclusively quantitative methods to attend to the "persistent requirement in social policy to understand complex behaviours, needs, systems and cultures." (Ritchie and Spencer, 1994; Cantillon, 1998; Hallett, 1996; Ruspini, 1999). As Irwin (1987) says, "Human behaviour and social existence is a subjective and wilful construction and requires drawing close to subjects in their natural contexts and understanding the fundamental human process." This 'drawing close' can best be achieved by using qualitative research approaches because they provide "an opportunity, albeit briefly, to see the world from another person's point of view." (Schein, 1995).

This is a lesson strongly reflected by what policy-makers in 'developing' countries in the majority world have learned: All the components of social policy – not just the technical and economic, but also the social and cultural – have to be taken into account (Kane and O'Reilly-de Brún, 2001). All the parties involved in research and policy-making – governments, sponsors, local people and external experts – have a unique perspective to contribute (Cernea, 1991). This holistic approach to research and, subsequently, effective policy-formation demands that we make the best possible use of available methods and techniques and involve local people – in our case, women living in poverty – to the fullest extent possible in the process of research, analysis and action-planning.

4.2   FROM THE OUTSIDE IN, OR THE INSIDE OUT?
CONTRASTING APPROACHES TO RESEARCH

Research is designed and approached in two main ways, which contrast strongly in terms of perspective, method and, therefore, outcome. The more traditional approach, and the one most people are familiar with, might be described as doing research 'from the outside in'. This is called the 'etic' (see footnote #2) approach, and is reflected in the question: "What do I see these women doing/ how will I describe their experiences?" Such research is conducted from the perspective of professional 'outsiders', perhaps a team of researchers, or an organisation commissioning a piece of research. The framework for the research is decided in advance, and the 'research group' is usually perceived as a passive participant in the process.

Feminist research methodology is similarly focused on active participation of women and others in the research process 'stemming from a concern that existing methodologies support sexist, racist and elitist attitudes and therefore negatively effect people's lives (Holland et al., 1995).

The feminist research project proposes not a prescriptive, distinctly feminist set of methods, but a variety of methods employed with the objective of bringing women's experiences from the margins to the centre. The objective, in terms of research outcomes, is the development of recommendations which position women's interests centrally in policy debates and maximize their potential for implementation into policy and practice. As such the objectives of Participatory Learning and Action as a research strategy for this project serve as an appropriate vehicle to place women and their concerns at the centre of the research process. The research strategy is outlined below.

In contrast, taking an emic approach means doing research 'from the inside out', and is reflected in the question: "What do these women see themselves doing/ how do they describe their experiences?" This approach sees the research group as expert in its own right and takes that perspective on board, often placing it in positive articulation with other expert opinion. In emic research, the language and categories of analysis used by the group become the framework or lens through which the data is viewed and analysed, and the research group is involved in an active and participatory way throughout the research process.

The poverty component of the Millennium Project was designed from an emic perspective to enable women living in poverty to identify and name the 'types' of poverty they experience in their own language and analytic terms. Which elements of poverty are most devastating to their lives? Further sections of the study explore key characteristics of the 'types' of poverty women identify, and the levels of intensity at which these are experienced across the life span. Finally, the research focus shifts to specific descriptions of the resources that women need in order to exit poverty, how these might be provided, and the participants' perceptions as to the agencies and groups who might deliver them.

4.3   RESEARCH STRATEGY: PARTICIPATORY LEARNING AND ACTION (PLA)

The NWCI Millennium Project was designed to respond to the challenges and concerns we have noted, and a PLA **(Participatory Learning and Action)** research strategy was adopted. PLA techniques are capable of accessing both qualitative and quantitative data,[8] and can be described as "a growing family of approaches and methods [that] enable local people to share, enhance and analyse their knowledge of life and conditions, to plan and to act." (Chambers, 1994c). PLA techniques also possess the necessary flexibility to explore issues of a sensitive nature, for example, in this study where 'drawing close' to women's actual lived experience of poverty is essential to making visible the complex realities of those lives. This research strategy provided the women involved in the project with tools to develop analytical frameworks that made sense of their experience and articulated their vision for a more positive future.

Key features of PLA include:
• giving credence to the insights and abilities of local people to share and enhance their knowledge of the issue in question;
• using emic research to elucidate the 'insider view' and uncover local categories of meaning and analysis;
• avoiding the kind of biases that have characterised much research done from the outsider's point of view (Kane, 1995), and
• 'handing over the stick', meaning to actively encourage local participation and development of positive action planning.

This research strategy is now in use world-wide in organisations as diverse as UNICEF, Save the Children, WorldVision, Ipas and The World Bank.

4.4   RESEARCH SCHEDULE

4.4.1 Training Programme: Training for the Millennium Project took place in two distinct phases: Phase One training spanned March to October 1999 and provided practical training in basic PLA principles and techniques. Phase Two training spanned March to May 2000 and covered more fundamental issues in PLA.

An enormous amount of material was covered in each of the training sessions in groups where women had differing levels of knowledge about research and group facilitation. Since an aim of the project was capacity-building, participants did not have to have prior experience of any of the above. Facilitation skills are extremely important in PLA research. Also important to the research is note-taking during research techniques. Both facilitation and note-taking were covered briefly in the training.

Feedback from the PLA facilitators[9] indicates that a number felt that they would like more training in facilitation and note-taking: ***'[I would suggest] more in-depth training on bettering facilitation techniques – this is vital in both encouraging and energising a group to get to their full potential'*** (PLA facilitator).

4.4.2 Research Schedule: At the close of each of the 13 training programmes nation-wide, facilitation teams were invited to negotiate and choose one of the six topics as their 'national' issue (meaning it was being researched by other teams across the country). They were also invited to devise a 'local' topic of their choice ('local' meaning it could be a topic unique to the locality). In many cases, teams preferred to select

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[8] As a research approach, PLA remains open to the integration of conventional research methods and approaches. This allows PLA to inform other research strategies, for example, a tightly-focused qualitative PLA research project is capable of usefully informing larger-scale quantitative studies.

[9] As the women involved were called after completion of the first phase of training.

another of the six issues for their local topic because it matched their concerns and those of their research groups. The information generated for the study on poverty, therefore, derives from 8 'national' and 2 'local' issues.

Research was conducted over the period May 1999 – May 2000. Teams were provided with back-up support from one of four Millennium Project staff.

4.5   RESEARCH METHODS
The poverty component of the Millennium Project involved several processes:
• methods:
  - sampling;
  - research outlines and selection of data-collection techniques;
  - data analysis.

• putting appropriate monitoring and evaluation procedures in place;

• ethical issues.

4.5.1 Sampling
PLA Facilitators: The initial project design aimed to draw members from NWCI affiliate organisations to train 120 facilitators in teams of 2, giving us 60 teams nation-wide. In early 1999, the NWCI had 142 affiliates. All received information packs about the proposed Project and invitations to nation-wide Information Sessions. Project information was also made available via NWCI Panel Meetings, and affiliates were invited to consider nominating women for inclusion in training. 41 affiliates responded, and from this number, 5 teams from rural and 5 from urban-based affiliates carried out research on women in poverty.[10] Counties Galway, Donegal, Kerry, and Limerick were represented, as was Dublin Central, West (x3), and North. In all, 10 teams conducted research on the poverty component, with a total of 93 participants nation-wide.

Research Participants: Intensive qualitative study of a small number of cases can lead to valuable understandings about women's experiences of poverty. The sample of 93 participants involved in this study, therefore, is a non-probability purposeful sample.[11] The principle of selection is the researcher's judgement as to applicability (Robson, 1993). The value of non-probability sampling lies in the depth and quality of information generated in the research encounter.[12]

Facilitation teams gathered their research participants from within affiliate groups, mainly via network sampling.[13] A basic criterion for selection was that participants needed to be able to speak from personal experiences of poverty and poverty-related issues.

4.5.2 Research outlines and selection of data-collection techniques
The NWCI Millennium Project Team consulted with affiliates, policy analysts and advisors in order to develop the design for the six research topics. Analysis of the data generated by this consultation process, coupled with further input from the NWCI Policy Team, resulted in the identification of key foci for the poverty research component.

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[10] For reasons of confidentiality, participants were not asked for their address. It is therefore possible that although the facilitators may have come from an urban area, the women taking part in the research did not, especially in small urban centres. Therefore, we cannot give a precise urban/rural split.

[11] Types of purposeful sampling include: extreme or deviant case sampling, typical case sampling, critical case sampling and confirming and disconfirming cases (Kane, 1995).

[12] As our study sample is not a probability one, we are not making claims for statistical representativeness or significance of our findings.

[13] Network sampling is, again, a type of non-probability sampling.

As one of the aims of Phase 1 was to provide data on a national scale, it was necessary to introduce some level of standardisation to the process. A research outline comprising a range of PLA techniques and a sequence for their use was designed. Teams were asked to follow the outline closely in order to make scaling up and a level of standardisation possible. The specific questions addressed by each technique can be found in the Results section of this report.

It is important to stress that PLA techniques function as a focus for discussion as well as an illustration of the discussion and analysis in which the group engages.

4.5.2.1 'Women and Poverty' - range of techniques and sequence:
- Pie Chart A was designed to enable participants to describe 'types of poverty' and their proportionality (or weighting) in terms of perceived levels of devastation in participants' lives. We expected economic poverty to figure prominently in this first technique; if this transpired, teams were instructed to proceed to Pie Chart B to identify characteristics of economic poverty as they perceived them. In the event that a group assigned an equal or higher priority to something other than economic poverty, Pie Chart C was designed to explore this.

- Participants then proceeded to Seasonal Calendars, taking the characteristics of economic poverty and evaluating levels of intensity over the span of a woman's life. The Seasonal Calendars were designed to produce the equivalent of a range of bar graphs, showing peaks and troughs. Overlaying these graphs allows for comparison of common characteristics of poverty across several research groups.

- In the next technique, Matrix A, participants were asked to name potential solutions for the characteristics of poverty they had outlined in Pie Chart B. Again, examining common themes across the matrices enabled us to link certain characteristics of poverty and a range of solutions participants in different groups proposed to address them.

- Participants used a final technique, Matrix B, to identify possible resources and sources of help considered necessary to ensure that the potential solutions they proposed in Matrix A might be delivered. No suggestions were made as to what these resources or sources of help might be – each group created its own range and scored them in order of importance.

4.5.3 Data analysis
PLA was developed for use primarily at the micro or local level, the level most often ignored in policy formation. Since the Millennium Project was national in focus, it required a scaling-up of the research approach. While scaling up has been achieved in many countries, the literature attests to its problems, mainly meeting the challenge to maintain the integrity of the PLA process in terms of its context-specific value, while attempting to make key connections across groups at the macro level.

PLA analysis is usually undertaken on-site, is of an organic formative nature and is a collaborative effort by facilitators and participants alike (Chambers, 1994b and c). Due to the limited resources at the disposal of the research team and the breadth of the project itself, this approach was not feasible for this project.

Analysis of the returned research data was, therefore, conducted in-house. It is important to stress that this does not mean participants were completely removed from the analytical process; because many of the techniques are, in and of themselves, analytical tools, participants were involved in preliminary analysis at the local level. For example, by completing matrices and direct ranking, by conducting card sorts and creating seasonal calendars, the women in this study were analysing primary data as they generated it. They made analytical decisions about proportionality; they prioritised and categorised; they showed correlation and identified bases for action planning and policy development.

The main task, therefore, facing the Project Team was to design an analytical framework appropriate for dealing with 'scaled-up' PLA, where the analysis was to take place in-house. This framework would have to meet a number of challenges – it would have to:
- be able to cope with a considerable bulk of data;
- be able to represent as accurately as possible the voices of the women who carried out the research;
- be capable of presenting themes and categories that emerged across a number of research reports, while, at the same time, preserving the depth and individuality of distinct groups' research material.

Data arising from PLA research is often a mix of textual and numerical data, each of which are interdependent on the other. Brewer and Hunter (1989) have pointed out that qualitative research in general is inherently multi-method in focus, and this use of what is known as 'methodological triangulation' (Janesick 1998) is central to the strategies employed by PLA. Five techniques (pie charts, card sorts, direct ranking, seasonal calendars and matrices) were utilised for the 'Women and Poverty' component.

Multiple analytic tools were used to deal with the different forms of data:

PLA is fundamentally conceptualised and therefore designed as a holistic research approach. We attempt to build a coherent picture of the issue in question. There is always the possibility of 'los[ing] the particularity of particular cases' (Fielding and Lee 1998), only to be left with '…a smoothed set of generalisations that may not apply to any single case' (Huberman and Miles 1994). To offset this in the poverty component of the Millennium Project, we included an additional optional technique, Pie Chart C, in the research outline.

Pie Chart C enabled groups to put forward further points of view about what was important in poverty for women – each of the charts was analysed internally, rather than across groups, allowing the local diversity of needs and perceptions to emerge to add depth to the across-group findings.

Because extended co-analysis was not feasible for the project, the team became aware of questions arising from the research that could not always be answered, for instance, when observation notes from facilitators did not expand on the emic concepts being used by groups or did not clarify decisions that were made during the techniques. Research is always somewhat unpredictable and questions will arise in the research that are as important as the rich descriptions of phenomena that are present in the data. In other words, the team did not expect to present the definitive voice on each of the six issues, but to employ a way of investigating the issues that could be improved and built upon in the future. The team understood that, "no picture is ever complete…what is needed is many perspectives, many voices, before we can have deep understandings of social phenomena" (Denzin and Lincoln, 1998). Thus, where appropriate, we have identified where information was not available and have made suggestions for future research.

4.6   DESIGNING APPROPRIATE MONITORING AND EVALUATION PROCEDURES

An essential aspect of any research project is an evaluation component. This is especially true where the research aims to encourage people to become 'stakeholders' in the study and to facilitate participants in making their voices heard. To this end, a framework for ongoing monitoring and evaluation was designed to give facilitators the opportunity to tell us what worked well
and what could be improved. Multiple data sources were employed, including:
- Observation notes accompanying the returned research.
- Evaluations of training programmes.
- Facilitators' comments at the 'Gathering Day' (this was an event organised by the team in February 2000 to gather facilitators together so that we could hear about their experiences of doing research).
  Facilitators' evaluation questionnaire (this was a questionnaire designed in order to obtain facilitators' satisfaction with the research project as a whole).

4.7   ETHICAL ISSUES

The desire to ensure that the poverty component of the study was taken up by an adequate number of participating teams was tempered with an awareness that, ethically, it would be inappropriate to ask women living in poverty to work with facilitators who were far removed from that experience themselves. Facilitators were alerted to the fact that they should have worked with, or have personal experience of poverty, currently or in the past, before choosing the 'Women and Poverty' topic. Also, each facilitation team needed to be in a position to draw together a group of 10-12 women for the research process who had experience of living in poverty. This 'network sample' meant that facilitators had both the freedom and responsibility of seeking out women known to them who were living in poverty, and who were likely to agree to participate in the study.

Facilitators were aware that researching sensitive issues requires complete confidentiality. During training, several safeguards were put in place. Confidentiality guidelines were provided in the training manuals and discussed with facilitators, as was the need to respect boundaries and assure participants of their rights during the research process. Names of participants and names of affiliate groups were not mentioned in

released material without consent. If data from one affiliate group was used during training or to be released, explicit consent for this was sought from the facilitators involved.

5. RESULTS

5.1   RESPONSE RATE
10 groups completed research on 'Women and Poverty', 8 as their national and 2 as their local topic.

The geographical distribution of the groups was as follows:

Dublin city and county: 5 groups
County Galway: 1 group
County Donegal: 1 group
County Kerry: 2 groups
County Limerick: 1 group

5.2   SAMPLE PROFILE
93 women participated in the poverty component of the Millennium Project. Of these, 51 completed background questionnaires and the average age of these respondents was 36.5 years.

Economic situation:
Participants were asked to describe their current economic status by circling one value on a 6-point scale which consisted of: 1) extremely comfortable; 2) very comfortable; 3) comfortable; 4) not so comfortable; 5) barely comfortable, and 6) not comfortable at all.
• 64.7% described their economic situation as either 'not so comfortable' or 'barely comfortable'.
• 19.6% said their economic situation was 'not comfortable at all'.
• 15.7% of respondents described their economic situation as 'comfortable'.
• No respondent described her economic situation as 'extremely comfortable' or 'very comfortable'.

Work:
• Questions relating to working inside and outside the home were not mutually exclusive. 50 respondents answered the question relating to work inside the home: 86% stated they worked inside the home and 14% said they did not.
• 84% also stated they worked outside the home, and of the 42 respondents who indicated whether their work was on a paid or voluntary basis, 88.1% indicated paid employment, 9.5% indicated voluntary employment.

Education:
• 12% of respondents left school during primary level and a further 2% after primary school. 24% left during secondary school and a further 12% after the Junior or Intermediate Certificate. In all, 60% of respondents did not progress to Leaving Certificate level. Of those who did, 4% left after the Leaving Certificate and 32% left education during or after certificates and diplomas in post-secondary institutions. 4% were currently in third-level education.
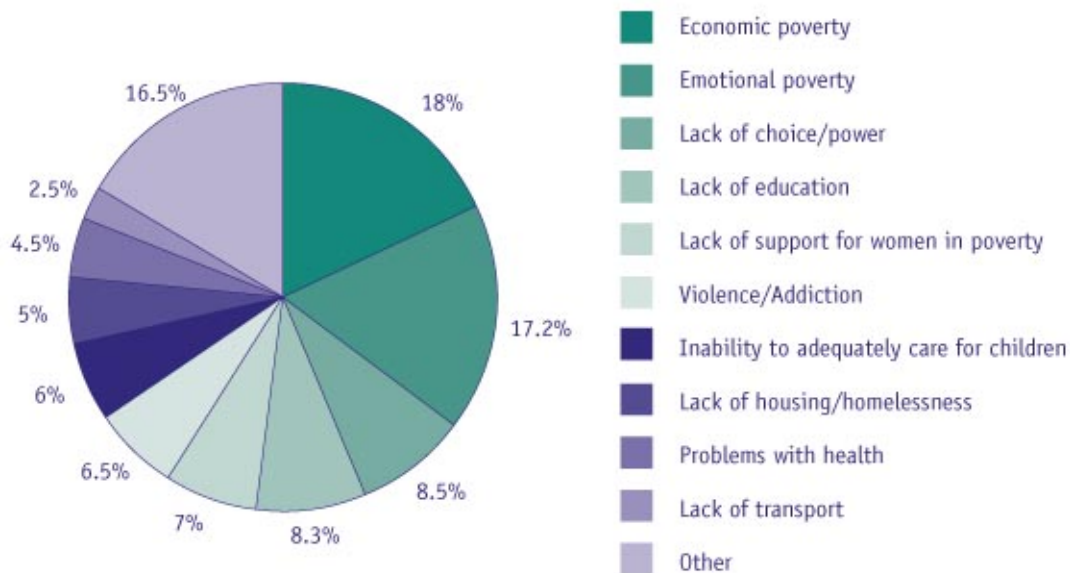
5.3   PIE CHARTS
The various responses given to the pie charts were coded and categorised in an inductive way, i.e. they emerged from the research as opposed to being pre-set by the research team. As no pre-prepared issues had been distributed to groups, the fact that an issue was referred to would indicate that it held some significance for the group before scoring began. The issues on one pie chart are therefore scored relative to each other, with an underlying assumption that each holds some significance for that group.

5.3.1 Pie Chart A
The question participants were asked to answer in Pie Chart A was '***Speaking from your own experience and drawing from your broader knowledge and experience of other women's similar lives, what different kinds of poverty do women experience? Which kind is most/least devastating in women's lives?'***

Economic poverty — 18%
Emotional poverty — 17.2%
Lack of choice/power — 8.5%
Lack of education — 8.3%
Lack of support for women in poverty — 7%
Violence/Addiction — 6.5%
Inability to adequately care for children — 6%
Lack of housing/homelessness — 5%
Problems with health — 4.5%
Lack of transport — 2.5%
Other — 16.5%

The ten teams produced a wide variety of responses to Pie Chart A, many of which can be categorised under common themes. These themes illustrate issues women considered significant in the experience of poverty as a whole:

Economic poverty: 9 groups referred to financial or economic poverty, constituting 18% of all the slices of all the pie charts combined. The majority of groups saw money, or the lack of it, as fundamental to women's lives and the choices they can make. However, the financial or economic aspect of poverty is also regarded as more manageable than other, less tangible aspects such as stress and depression:

'…we have all got used to making ends meet, and money itself does not mean that much to us, but the emotions and feelings that the lack of it [causes] does.' (Group P2)

Group P5 outlined a more dangerous situation, whereby financial hardship can lead women down a spiral of borrowing to cover necessities (food, clothing, bills) or significant life events, such as funerals, acting as trigger points where they are more likely to fall into debt:

'Debt leads to poverty…you get into debt with loan sharks for funerals.'

Financial hardship constrains the choices available to women. Two groups made powerful explicit links between lack of money and the decision whether or not to leave an abusive relationship:

'Money is power, money is life, if you had money would you stay in abuse?' (Group P3)

Group P10 linked financial hardship with the ability to stay healthy:

'…money was the…biggest issue, because with that you could afford to keep your health well.'

Group P8 linked it with a range of options, all constrained by the lack of money:

'The shift was back to money as you would need it to go back to education, or to get a house and childcare.'

Emotional poverty: 8 groups referred to emotional poverty, constituting 17.2% of all the slices of all the pie charts combined. Slices were coded under this category if they referred to issues that impinged on women's emotional or psychological well-being. A variety of aspects of emotional poverty were noted, three main sub-categories being:

- **Lack of self-esteem/lack of confidence**
  2 groups made a link between experiences at school and low confidence and self-esteem in later life:

  '[Participant][14] *remarked how in the past we have been trained to put ourselves down. For many in the group school had contributed – poor teaching methods, pupils humiliated…this experience follows you all through life, they agreed, and happened to men too.'* (Group P6)

  This group also agreed that women had low self-esteem due to 'male domination and society's attitude to women.'

  Group P3 felt that women do not value themselves enough. The secret to changing this was for women to recognise their worth and to regain their sense of pride:

  '[We are] slow to recognise the contribution we make, to find a sense of ourselves, to take our pride back, being beaten down: when sleeping women awake, mountains will move.'

- **Depression:**
  Group P2 pointed out that negative thinking on the part of women was very damaging and could lead to depression and even suicide. They stressed that counselling and support services were needed in the community:

  'Women can brain damage themselves by being negative and living with regret…suicide can happen to anyone…Children need counselling as a way of communicating…Women's groups help you make friends and build up trust.'

  A participant from group P9 described how depression had left her unable to give emotional support to her children:

  '[Name of participant] said she was empty and had nothing emotionally to give anyone, not even her children, which almost destroyed her.'

- **Isolation/loneliness:**
  Isolation was most commonly linked to emotional factors such as stress or depression:

  'Not being able to enjoy yourself and loneliness, you can become suicidal.' (Group P5)

Lack of Choice and/or Power: 4 groups referred to lack of choice and/or power, constituting 8.5% of all the slices of all the pie charts combined. Slices coded under this category referred to factors that disempowered women and/or restricted their ability to make choices or control their situation. These groups saw powerlessness and restricted choice as being of fundamental importance in their lives.

'…poverty of choice linked to education and society in general. [Participant] said she had always been told that she couldn't do 'that' [education], which left her feeling stupid. From others it was a sense of not being able to do what they wanted because it wouldn't have been the right thing for a woman to do.' (Group P9)

Group P2 noted the need to regain control and described this as the factor which determines whether or not women remain 'in oppression':

'Control: take back responsibility and you can take back control of your life.'

Lack of education/information: 9 groups referred to this issue, constituting 8.3% of all the slices of all the pie charts combined. One of the dominant themes in the accompanying observation notes is the incredibly close link between education and discrimination against women and girls. Group P6 saw 3 elements in this situation: women's lack of involvement in the community; boys having better access to educational opportunities in the past and women's reduced accessibility to education because of their caring roles:

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14   Name withheld for reasons of confidentiality

'There is poverty in education and lack of involvement by women in the community…Group agreed women's voices go largely unheard.'

'Group felt that in the past boys got better educational opportunities.'

'Women responsible for caring roles, childcare, care of aged etc. This leads to lack of choice when it comes to educational opportunities, difficulties accessing venues and suitable courses and difficulties financially.'

The observation notes for the remaining categories shown in Pie Chart A did not provide sufficient detail to allow a relevant analysis to be carried out. The table below provides the key information available:

CATEGORY	NO. OF REFERENCES	% OF ALL SLICES OF ALL PIE CHARTS (A) COMBINED
Lack of support for women	3	7%
Violence/addiction	4	6.5%
Inability to adequately care for children	5	6%
Lack of housing/homelessness	4	5%
Problems with health	3	4.5%
Lack of transport	2	2.5%

Slices that did not lend themselves to categorisation under any of the above headings constituted 16.5% of all the pie charts combined.

5.3.2 Pie Chart B
The question participants were asked to answer in Pie Chart B was *'Speaking from your own experience and drawing from your broader knowledge and experience of other women's similar lives, name the key characteristics of economic poverty for women. Which characteristic is most/least devastating in women's lives?'*

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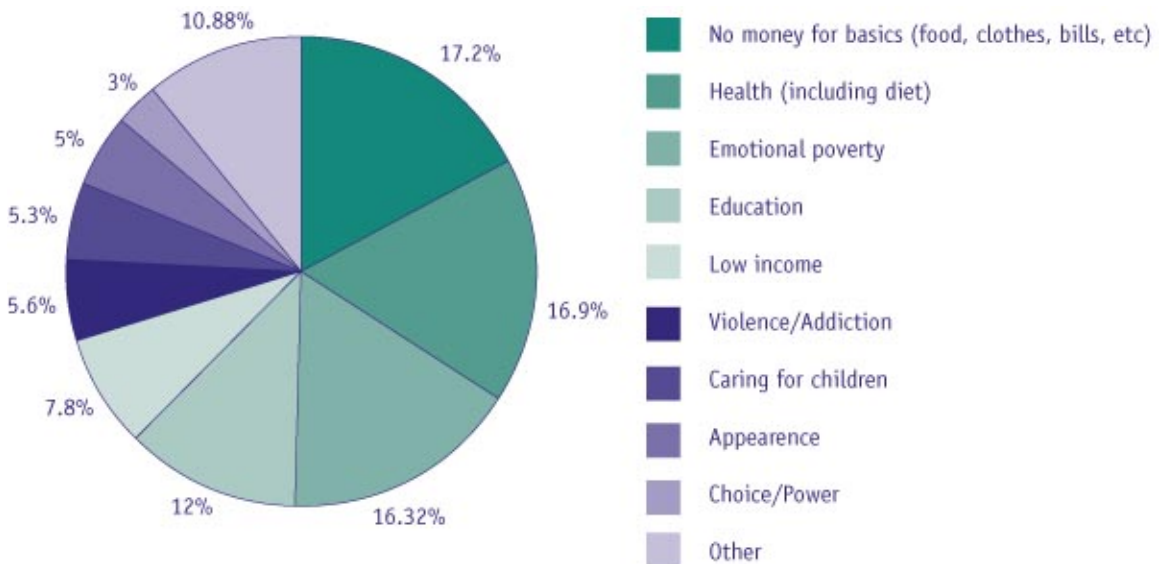
The responses to Pie Chart B were categorised under 11 main headings:

No money for basics: 6 groups referred to this issue, constituting 17.2% of the all slices of all the pie charts combined. Basic needs included things like food, bill payments, heating, clothes and shoes.

'Bills – more bills. What happens when you have no money? You don't eat…can't pay bills…no money to improve living conditions – bad furniture.' (Group P9)

Women employ various strategies to manage from day to day, and prioritise family needs in order to manage scarce resources, but this leads to further stress:

'…some women make clothes for their kids because they can't afford to buy them.' (Group P5)

'…always find old women [who] do not want to spend – fear of being short… don't even use [heating] quota allowed by ESB.' (Group P1)

'Women last on list, sacrificed for kids, you do it all and you resent it, you lose your identity.' (Group P3)

Once all the basic necessities are catered for, there are often no resources left to cope with unexpected extra costs:

'Should the washing machine break down, budget in chaos.' (Group P9)

Group P5 felt that hospital costs and life events, such as funerals, can really put a strain on families:

'…if you have no money, you can't afford to pay hospital bills and this [led] to a discussion about how expensive funerals are for families and everyone agreed that this was a terrible worry to have.'

Problems with health: In Pie Chart A, 3 groups referred to health-related problems, whereas in Pie Chart B, 8 groups referred to this issue, constituting 16.9% of all the slices of all the pie charts combined. Group P9 linked deteriorating health with the emotional difficulties that accompany poverty. Group P1 discussed the issue of women on 'middle-incomes' not being eligible for the medical card:

'Middle income women suffer as they don't have a medical card. Threshold for medical card very low.'

Emotional poverty: 4 groups referred to emotional poverty, constituting 16.32% of all the slices of all the pie charts combined. Responses fell under the same main headings as were set out in Pie Chart A, with 'stress' added to 'depression'. The issue of stress then came to the fore. The general feeling was that the struggle of living in poverty can deplete women's resources and leave them vulnerable to emotional/ psychological problems, such as depression and stress. This 'emotional poverty' in turn reduces women's motivation and therefore their ability to carry on:

'…difficulties in trying to get out of [poverty] affect health, stress, can lead to depression and poverty affects (low) self-esteem.' (Group P6)

'Most [women] found it hard to motivate themselves when they were depressed.' (Group P8)

Lack of education/information: 6 groups referred to this issue, constituting 12% of all the slices of all the pie charts combined.

The predominant problem was that current financial support for both adult and child education is inadequate:

'Need for education which is affordable…education costs money, lack of opportunity.' (Group P3)

'Cost of education – no recognition of cost of three secondary school-going children.' (Group P1)

It is also '…difficult to get information on entitlements.' (Group P9)

Group P6 linked lack of educational opportunities to low self-esteem:

'…in poverty there is a lack of opportunity – affects education – in turn contributes to woman's low self-esteem.' (Group P6)

Group P5 felt that prejudice against people from lower socio-economic backgrounds and a lack of family and community supports restricted their options, particularly with regard to children's schooling:

'…belief that some schools pick and choose students, kids from 'bad areas' not welcomed in some schools – excluded. Choice of where to send children to school limited.'

'…kids more likely to leave school early – families need income. No-one around them going on to third level – no role models. Group not brought up with an expectation that they would go to college.'

Low income: 2 groups referred to this issue, awarding high percentage points which constitute 7.8% of all the slices of all the pie charts combined. Group P9 pointed out that it was *'impossible to live on social welfare',* as most of the money *'goes on food'.*

Group P6 also felt that being on social welfare was *'the worst situation.'* They rejected the argument that people on social welfare are better off by pointing out that this only applied to those who engage in work in the informal economy without declaring the income.

The observation notes for the following categories did not go into sufficient detail for a relevant analysis to be carried out. The table below provides the key information available:

CATEGORY	NO. OF REFERENCES	% OF ALL SLICES OF ALL PIE CHARTS (B) COMBINED
Violence/addiction	4	5.6%
Lack of childcare	3	5.3%
Appearance	2	5%
Lack of Choice and/or Power	2	3%

Slices that did not lend themselves to categorisation under any of the above headings constituted 10.88% of all the pie charts combined.

5.3.3 Pie Chart C

Pie Chart A was designed to enable participants to describe 'types of poverty' and their proportionality (or weighting) in terms of perceived levels of devastation in participants' lives. As expected, most groups identified 'economic poverty' as the most devastating type and moved on in **Pie Chart B** to 'unpack' its characteristics. In the event that a group assigned an equal or higher priority to something other than economic poverty, they were asked, for standardisation purposes, to complete Pie Chart B and then move on to **Pie Chart C**. The research question for Pie Chart C was:

'Speaking from your own experience and your broader knowledge of other women's similar lives, name the key characteristics of >insert appropriate term here< for women. Which characteristic is most/least devastating in women's lives?'

Four research groups considered a type of poverty other than 'economic' to be most devastating in women's lives. To retain the specificity of individual groups' research, each chart is analysed separately below.

Group P7: Key Characteristics of 'Poverty of Choice'
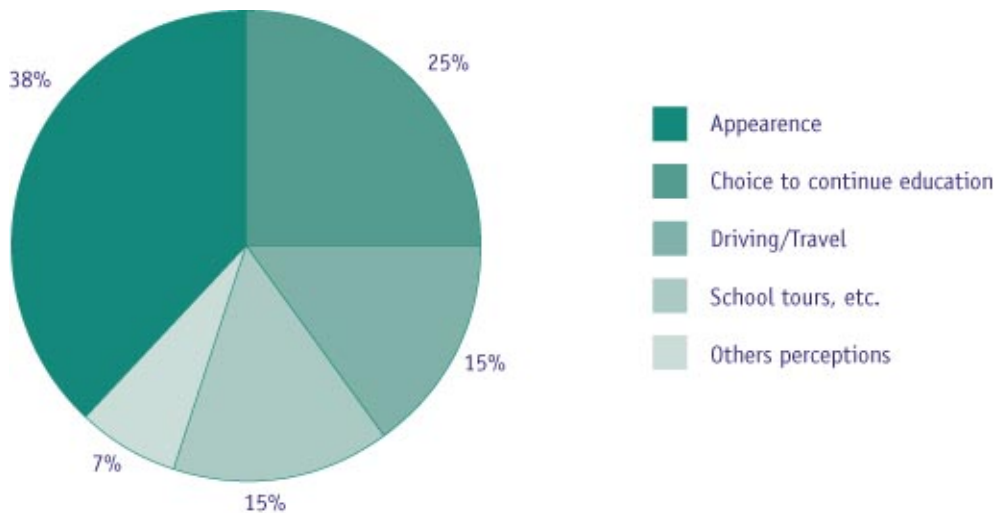
Once the women in this group began to identify types of poverty other than economic poverty, this became less important as 'it was manageable for most of the group – they prioritised food, bills and children's needs'. 'Poverty of choice' eventually emerged as the most devastating kind of poverty they experienced. The women broke this down into five categories (five slices) and explored the characteristics of each.

The largest slice was 'others' perceptions' at 38%. This limits the choices women feel they can make, *'what they wear, how they behave, even to what careers they aspire.'* Society's perception of the roles women should fulfil also constrains their choices. One woman felt that women are *'typecast, and cannot break the mould…even though separated, [I am] still classed as being married.'*

All the women had experienced abusive relationships, and one woman commented that while lack of money first limited her choices, once she got married her husband became the key limiting factor; she now feels that *'life has passed her by, [that she] never had a chance to do what she wanted to do.'*

At 25%, 'Appearance' was the second-largest slice. Limited choice in relation to physical appearance was due not only to financial constraints, making it necessary for women to wear second-hand clothes, but was also due to being told what to wear by their partner:

*''[I] never had a choice to buy [my] own clothes, always clothes that were handed down, some too big, some too small.'*

'…I'm sitting here now dressed like this and even now this isn't what the real me would wear.'

'[Lack of] Choice to Continue Education' (15%) was due largely to financial constraints, but women made the point that none of them 'were encouraged to explore what other options might have been open to them.'

'Driving/Travel': (15%) Women strongly linked restriction of movement to being in violent relationships.

'School tours' (7%) due to financial limitations, women could not send their children on school tours.

Group P8: Problems of Educational Poverty
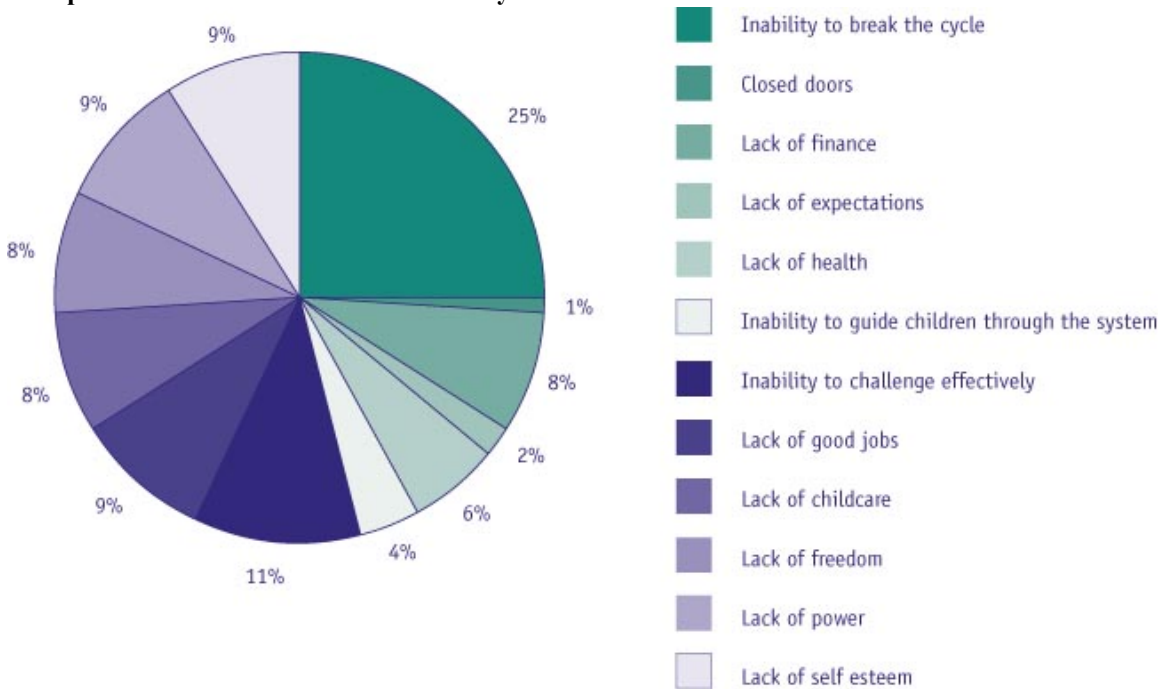
When completing Pie Chart A, this group created two slices directly related to economic poverty, 'lack of personal money' and 'lack of family money'. Added together, they would have constituted the largest slice, but because they remained split, 'educational poverty' actually emerged as the largest slice in Pie Chart A and therefore subsequently became the focus of Pie Chart C.

The statement 'education is power' in the observation notes indicates that the women made a link between accessing education and empowerment. They saw education as *'…the key to unravelling poverty in areas such as knowledge, power, self-esteem – the flip side is a lack of education.'* They constructed Pie Chart C in terms of problems related to 'educational poverty', naming 12 distinct problems, 5 of which had appeared previously on Pie Charts A and B (lack of finance, lack of health, lack of freedom, lack of power and lack of self-worth).

The observation notes accompanying Pie Chart C cover only three named problems in detail:

'Inability to break the cycle': This was the largest slice at 25%. Breaking cycles of poverty can change women's lives and can be achieved through education. However, if someone is educationally disadvantaged the opposite can happen: *'Educational disadvantage closes doors – dead end.'*

'Lack of childcare' (8%). The single point made was that *'in good jobs…childcare may be provided, in lower-paid jobs this is not available from the employer.'*

'Lack of ability to guide your children through the system' (4%). The group felt that uneducated parents are unable to assist their children if they get into difficulty, for example, if they are kept back a year or need to change schools.

Group P6: Suppression and Domination [of women by men]
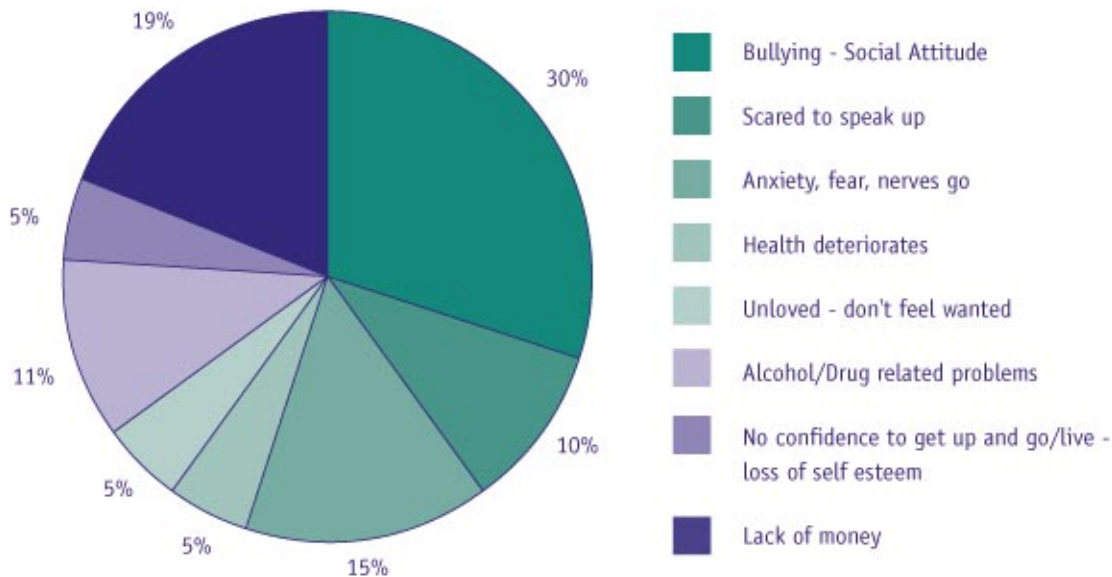
This issue came up at the very beginning of the group's work on Pie Chart A and became the focus of Pie Chart C. The group agreed that women were 'poor in self-esteem due to male domination and society's attitude to women'. This culminated in a statement from one participant that 'women experience BULLYING (facilitator's capitals) 95% of which is done by men'.

'Bullying – Social Attitudes' was awarded the biggest slice at 30%. The argument was summarised in the statement that *'Women in society are bullied and attitudes of society do nothing/little to prevent this.'*

'Lack of money' was the second biggest slice at 19%. The group agreed that lack of money was *'tied up in this [suppression and domination]'*.

'Anxiety and fear' was awarded 15% and the facilitators noted that some women in the group used the phrases *'you be bad with your nerves' or 'your nerves go.'*

A causal chain was made between feeling 'unloved' (awarded 5%) and the need to use alcohol or drugs (awarded 11%) to pep women up:

'Often one has to use alcohol or drugs to pep them (sic) up and this leads to more problems and women feel unloved/unwanted.' The accompanying observation notes did not record any discussion of the remaining slices, 'health deteriorates' and 'scared to speak up'.

Group P3: The forgotten married woman
The issue of 'forgotten married women' arose at the very beginning of this group's session on Pie Chart A. The discussion focused on married women at risk of poverty. Participants talked about women *'depending on [their] husband[s] for money',* and the fact that *'if you go short of money and husband is employed you can't go to the Relieving Officer'*. Women are 'invisible' and taught to belong to somebody, *'never anything on your own.'* The duties of married women to their husbands also arose. Powerful symbols were used to represent this: a crucifix to represent a woman's duty to keep her husband happy, as well as conjugal rights and the simple but powerful phrase 'breeding machine'.

As the group began Pie Chart C, they were uncomfortable with the word 'characteristic' as offered in the research outline *('it doesn't connect')* and agreed to change this to 'problems'. They constructed the pie chart in terms of 3 key problems related to forgotten married women.
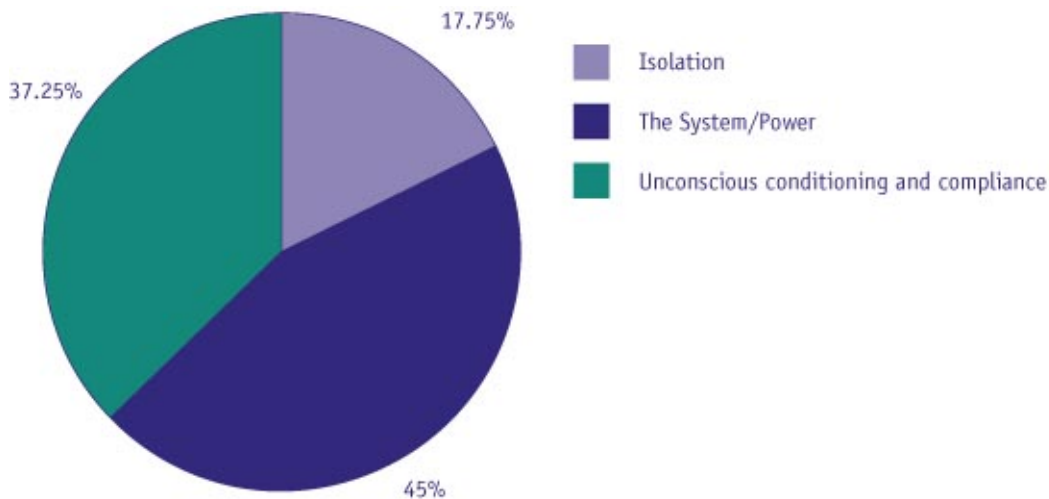
'The System/Power' was awarded 45%. This referred to the attitude of the Government and State agencies. Participants felt that married women are **'not seen by Government as an individual'**, and the fact that many married women do not have separate RSI numbers but their husband's number with a 'w' added was cited as an example. It was also pointed out that there are not enough women in government: **'If there were enough strong women in government, it would make a difference.'** One powerful statement made during the discussion was: **'[The] Government victimises married women, married women get less money, …takes away the sanctity of marriage. Don't get married, if you do, you get half.'**

'Unconscious conditioning and compliance' was given 37.25%. While not referred to directly in the observation notes for Pie Chart C, one woman did describe how she used to feel powerless when income came into the house.

'Isolation' was given 17.7%. While not directly referred to in observation notes for Pie Chart C, comments from prior discussion of the issue during Pie Chart A reveal some of the meaning of isolation*: '…it makes me very angry, I believe what I am doing is not valued, not important, there's no money in it…'* and the point was also raised that women are **'on the edge of society and how slow this is to change and to be recognised.'**
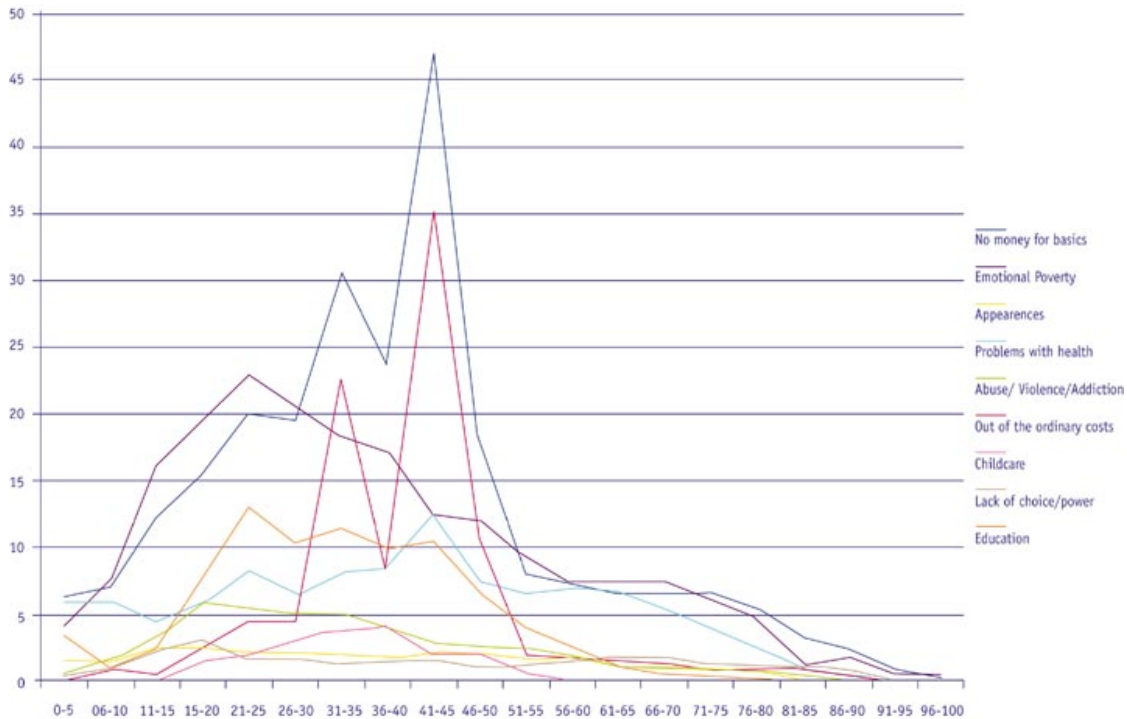
5.4   SEASONAL CALENDAR

From the diagram below it is clear that 2 of the characteristics of economic poverty follow a similar pattern of intensity, peaking between the ages of 30 and 35, and more dramatically at ages 41-45. These two characteristics are 'no money for basics' and 'out-of-the-ordinary costs'. In Pie Chart B these two characteristics were seen to be inextricably linked, as women who struggle to meet daily costs also find it next to impossible to cope with the costs of unexpected or out-of-the-ordinary events. This pattern is reflected in the observation notes, where many groups pin-pointed the years of motherhood as a time where the need to provide for basic necessities and out-of-the-ordinary expenses is imperative:

'Hardest time is when a woman needs most money – motherhood.' (Group P5)

'…pressures of communions and Christmas and if [children] can't get what they want.' (Group P8)

Emotional poverty, while not showing as dramatic a peak as the first two characteristics, nevertheless emerged as being of significant intensity in the earlier years, with a peak at ages 21 to 25. Group P5 stated that stress begins at the age of 16. However, this stress is intensified **'…as soon as you start your own home and become a mother.'** Motherhood is also the worst time for low self-esteem according to this group because:

'You can't help your kids, you have no education.'

Legend (right side):
No money for basics
Emotional Poverty
Appearances
Problems with health
Abuse/ Violence/Addiction
Out of the ordinary costs
Childcare
Lack of choice/power
Education

However, this group also felt that older people were vulnerable to stress, as *'old people get more stress from [lack of] money.'*

Group P3 summed up the experience of women in their early 20s by using a number of key words that illustrate clearly the difficulties these women face:

'pain, misery, childbirth, sadness, poverty.'

Group P8 also felt that the years from 20 to 30 were the most difficult in terms of emotional poverty:

'20-30 highest level as marriage and pregnancy occur (you haven't a clue at this age).'

All the other characteristics in the seasonal calendar maintained a lower level of intensity across the life span. However they can be said to manifest a slightly higher level of intensity at child-bearing and child-rearing age.

.5   MATRIX A

	REFERENCES	GROUPS
Education and Training	12	6
Financial Support	11	7
Health Care	8	7
Improve State Services	5	5
Support for Women	7	3
Counselling/Mental health care made available	5	4
Alleviate cost of living	4	4
Provide Child-care	4	4
Change of attitude	5	3
Job Flexibility	3	3

In Matrix A, participants were asked to name potential solutions to address the characteristics of economic poverty identified in Pie Chart B. 10 different potential solutions emerged across groups. [15]

Education and Training: This was by far the most important solution to emerge across groups. The need for increased financial support for education and training across the board was re-emphasised:

'Raise student grants and include all third-level students. Students must get part-time jobs but find it extremely difficult keeping up with studies.' (Group P6)

'[Name of participant] discussed poverty, and education as a tool to break the cycle of poverty.'

Group P3 put forward a new model of education that would empower women and enable them to fully participate in society:

'A restructuring of the present educational system towards a more holistic approach…free education.'

Financial support: This was the second most important solution identified by the research groups. While some groups stressed the importance of the need to provide advice and information on budgeting, there was a certain amount of ambivalence as to the efficacy of this. In group P9, three participants felt they were worse off since attending money advice sessions, even though other members of the group identified it as a potential solution. Perhaps the conclusion to be drawn here is that existing money advice services should be enhanced and rigorously assessed before service provision is expanded.

Health care: The most common solution put forward under health care was the expansion of the General Medical Scheme (GMS) to provide free health care for all, including prescription charges, as described by Group P5:

'When discussing health services, lots of stories about people not having enough money for medication.'

Group P3 argued for the expansion of the GMS not only to cover free orthodox care but also to include free alternative health care and counselling for all:

'Free health care; free alternative health care; good counselling services; support groups…'

Group P1, a rural group, outlined several areas for improvement, including decentralisation of existing services:

'There should be a mobile health screening unit for rural areas…there should be more community nurses and more visitation from district nurses. Better utilisation of existing Health Board community transport…'

and increased recognition of the role that informal carers play and the contribution they make to the health care system:

'Acknowledgement of the 24 hour care given by carers, and the amount of money it saves the Government.'

Improve State services: Social Welfare emerged as being of concern to many groups, either due to communication difficulties or the inadequacy of current social welfare payments:

'All in group have had difficulties with social welfare payments and red tape.' (Group P9)

'Improvement in social welfare…money not enough for clothes, nappies, etc.' (Group P5)

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[15] Although in individual matrices groups correlated these potential solutions with different characteristics, due to differences in scoring systems, a cross-analysis of these correlations was not possible.

Observation notes on the remainder of the solutions were much reduced. The table below summarises the key points:

SOLUTION	COMMENTS
Support for women	Need to acknowledge and support elderly women.
Counselling/ Mental health care	Need to improve, fund and expand the availability of services across the country for both adults and children.
Alleviate cost of living	Reduce current tax rates or re-adjust bands so that those living in poverty reap the most benefit
Provide childcare	Government to provide state-funded childcare nationally.
Change of attitude	Essential that women's place in and contribution to society is acknowledged and appreciated both by Government and by Irish society – Government recognition should translate into concrete policies such as equal pay for equal work and tax individualisation.
Job flexibility	Introduce more flexible working conditions to take account of the multiple responsibilities women bear, and thus enable women who have previously been prevented from entering work force to do so.

5.6   MATRIX B

	REFERENCES	GROUPS
Central Government *(including government departments)*	14	7
State Agencies	10	6
Local Government	9	7
Local Development Groups	9	6
'Ourselves'	7	7
State Agencies – Training and Employment	4	3
NGO – Educational Initiatives	3	2
NGOs National	2	2
Community	2	2

In this technique, participants were asked to identify possible sources of help for the solutions outlined in Matrix A. The top 3 sources of help in order of importance are all linked to government, with central government ranked first, state agencies second, and local government third.

Central government: This category includes various departments such as Health and Children, Justice, Equality and Law Reform, and Social, Community and Family Affairs. The overwhelming consensus was that central government was the most important source of help across the board. Groups P6 and P5 both felt that government held the ultimate responsibility for health care:

'Overall, overwhelming feeling that government should take ultimate responsibility for health.'
(Group P6)

'Improvements in health care: right across board, government considered most responsible.' (Group P5)

Group P1 said that it was now time that government acknowledged the contribution made by women as carers:

'There was a lot of discussion on proper acknowledgement of contribution of carers and childcare provided by women. It was felt that the carers… were doing everything. It was now time that the Government did something to acknowledge this contribution.'

Other issues that groups felt were the responsibility of the Government included:

- Improvements in social welfare
- Prevention of domestic violence
- Improvement of the prison service
- Improvements in public transport
- Provision of counselling/mental health care
- Evaluation of politicians' performances

State agencies: Research groups described in more specific terms areas where responsibility was adjudged to fall on State Agencies. Group P6 argued that Health Boards should shoulder an equal amount of responsibility for health care in their area as central government. Group P1 felt that Údarás na Gaeltachta should co-operate closely with both central and local government. Group P5 considered the Garda Síochána most responsible for handling drug-related problems, community policing and, most importantly, the prevention of domestic violence:

'[Domestic Violence] – police still considered the most responsible. Big problem about who you get. It depends on individual gardaí and their attitude. Need good understanding police officer with follow-up.'

Local government: Group P6 saw local government as being partly responsible for areas related to the environment:

'Local government also responsible because it's their job to keep your environment clean and safe.'

and housing in conjunction with TDs:

'Housing improvement: local government and TDs seen as one of first ports of call.'

Group P8 felt that local government should play a key role in monitoring and evaluating the work of county councillors:

'Local Authority Government should check regularly what councils and corporations are doing.'

Local development groups: Group P8 said there was insufficient information available about local development:

'Local development – people were very ignorant about what was available locally. No information.'

Group P6 noted that their local development group was heavily involved in trying to deal with the public transport situation, but its location in a large town some distance away angered them, as it did not cater for the needs of women living in isolated areas.

Group P1 felt that a locally-run counselling service should be provided for people to attend. However, local people should share responsibility:

'Loneliness and depression – some women felt there [should be] a local service for people to attend. Pressure should be put on local people and government to get a professional counselling service in the area.'

'Ourselves': 7 groups named themselves as a potential source of help for solutions named on Matrix A. Group P6 was involved in setting up a community centre in their area:

'Discussion on community centre was deeper as this is something [the group] is involved in already… agreement that 'ourselves' were important players in this.'

Group P5 saw themselves as bearing some responsibility for learning to handle money, coping with stress and developing family and community support. Group P3 felt that they had a key role to play in the provision of adult and community education and in raising levels of personal development. Group P1 said that they bore the most responsibility for effecting change across most of the solutions named, as *'…if we ourselves did not work at local level, we could not put pressure on the rest.'*

The observation notes accompanying Matrix B did not refer to the remaining 4 sources of help. However, the separate categories created ('Non-governmental Organisation – Education and Training', and 'State Agencies – Education and Training') emphasise the key role given to education and training throughout the research. Education is seen as one of the determining factors in whether or not women escape from the poverty trap.

Another interesting finding is the low ranking given to the local community. Unfortunately, no reason is given as to why this should be the case. Further research to investigate this is warranted.

6. DISCUSSION

6.1 OVERVIEW

Overall, the findings from this study present a picture of women's poverty as an experience in which they are totally immersed and which affects every aspect of their lives. This experience is diverse and multi-faceted, taking in financial distress, emotional distress, educational disadvantage, powerlessness and (to a lesser extent) other forms of material deprivation, such as lack of housing and lack of transport.

Lack of money and power combined are acknowledged as the basic problem, but it is the impact of powerlessness – the emotional fallout – that is described as the hardest aspect of poverty to cope with. The breadth of this powerlessness is determined in the main by the financial resources women have, or do not have, at their disposal, but exacerbated by negative gender relations, and stressful social expectations about women's caring responsibilities. Women in poor households assume the burden of managing poverty and also do the majority of caring work in extended families and, more broadly, in society. This means they also assume the stress resulting from these roles – worries about childcare; provision of food, clothing and medical care; making sure children stay away from drugs and crime.

The women in this study, while describing the difficulties they face from day-to-day, also demonstrate their understanding of what needs to be done to exit poverty and how to go about doing it. They express a clear preference for increased education and training resources for women living in poverty, and while they see government (local and national) as the main source of help available, participants also recognise the important contribution they themselves can make to the provision and realisation of many solutions.

6.2   IMPLICATIONS FOR CURRENT THEORY AND RESEARCH INTO POVERTY

If we regard poverty as a dynamic 'state of being' rather than a fixed and static concept, how we approach both research and policy-making must take account of this.

6.2.1 Feminisation of Poverty

Some of our findings speak directly to concerns about using the term 'feminisation of poverty' in a way that might portray 'women' and/or 'poverty' as static, unchanging realities. This study shows that women's experiences of poverty are diverse, fluid and dynamic and suggest that 'poverty' might best be described as a network, or flexible web, made up of many different strands, constantly interacting. The research also shows that 'women' cannot be described as an homogenous group, all sharing a common experience of poverty. A range of socio-cultural factors such as educational attainment, ability, sexual orientation and age radically affects how poverty is experienced. The seasonal calendar results show how women's experiences of poverty and the intensity of the difficulties they face are directly affected by their age and life-stage.

The women involved in the poverty component of the Millennium Project present themselves as proactive co-agents of change, thus preventing anyone from seeing them as living out static notions of 'woman' and 'poverty'. Studying the results from matrices A and B, it is immediately apparent that the diverse groups of women involved in this study are highly aware of the policy situation in Ireland and have a clear view of the different contributions to be made by the various interests in the area, such as government (central and local), the community and voluntary sector, the local community and they themselves. This belies any view of women as passive recipients of externally imposed policies; instead they emerge as people who would like to be, and in many ways already are, actively contributing to the process of positive change in their communities. Poverty does not exist in a vacuum, uninformed by the particular environment in which people live. The experiences recounted in this study are all rooted in the context of Irish policy-making and government planning and the women involved explicitly refer to this. They see decisions made and programmes implemented by the Irish State as informing and determining how they deal with their own poverty.

The unquestioning application of a term such as 'feminisation of poverty' (designed expressly to describe an American situation) to the Irish context might risk researchers and policy-makers failing to take account of cultural diversity. However, if we take the pragmatic attitude described by Barry (1998) in the literature review and always acknowledge and respect diversity in research, the term 'feminisation of poverty' is useful from a theoretical and policy-lobbying stance.

6.2.2 Feedback Loops

Another important implication for current theory and research into poverty concerns the notion of 'feedback loops' (Whelan and Whelan 1995). Participants describe how certain aspects of poverty operate as both cause and consequence of poverty. Women's experiences of poverty can lead to emotional difficulties such as stress, depression and low-self esteem, and these in turn can reduce women's motivation to move forward in the face of poverty and deprivation. This evidence closely parallels Whelan and Whelan's (Ibid.) argument that there are situations where something can both trigger, and result from, poverty.

However, instead of seeing 'feed back loops' as operating in isolation from each other it might be more appropriate to see them as examples of particularly strong relationships within the flexible web of the poverty experience, with decision-making power mediated by the availability of financial resources at its heart.

6.3 DISTRIBUTION AND PRIORITISATION OF RESOURCES
One of the key challenges for research into poverty is to discover how resources are distributed in the living unit (or space). This would help us to understand how women 'manage' poverty. When money is so scare that even covering the basic necessities of life becomes a struggle, women's strategies for managing poverty become a key factor in working out where policies need to be directed in order to be most effective.

Our findings show that women strategically distribute resources unequally in the household as a means of managing poverty, for example, prioritising children's needs over their own, even at a personal cost. Women do this to the extent that they 'lose their identity' and this exacerbates the emotional stress they suffer as they struggle with competing needs. Similarly, women prioritise basic necessities and important bills over less 'essential' costs such as hospital bills, seasonal events and socialising. Significant life events, such as funerals, can plunge women into a cycle of borrowing, debt and increased poverty and stress.

Researchers and policy-makers seeking to provide an accurate and sensitive account of women's poverty and to design appropriate interventions need to take these related factors into account: the range of strategies employed by women to manage poverty, the negative effects these strategies have on women's well-being and the fact that resource management is strongly related to gender.

The fact that women place themselves last on the list of priorities also alerts us to the danger that research strategies based on either the male breadwinner model or undifferentiated couples as the unit of sampling will overlook the fact that different members in a unit could well be receiving different quantities of whatever resources are available (Nolan and Watson, 1999; Doucet 1995).

6.4 ACCESSING RESOURCES
Payne's (1991) suggestion that women may rely on neighbours or women's groups as a resource is only partly borne out by the findings. On the one hand, because most participants belonged to women's groups, they saw themselves as potential sources of help and perceived themselves as having an important role to play in the strengthening of the community. On the other hand, in Matrix B, they assigned low importance to the local community as a resource they could utilise in the fight against poverty. Several groups felt that not enough women were involved in activism at local or national level, and perhaps an increase in female participation would improve the potential of the local community to act as a resource.

This alerts us to the possibility that certain communities may be experiencing a degree of fragmentation that needs to be addressed, and this fragmentation may also have serious implications for the implementation of policy at ground level. Women want to rely on what they see as personal strengths to exit poverty, and community groups (especially community education initiatives) are important in supporting and assisting this. Such initiatives act as positive interventions that help women to move into employment and further training, and out of the poverty trap. Involvement in these types of groups can also provide a stepping stone to participation in local, regional and national politics (Chanan, 1998). Encouragement from mainstream political forums could be an effective initiative for enabling women to effect positive change in their communities.

6.5 EXPERIENCE OF POVERTY OVER TIME
The Seasonal Calendar was designed to study the changing experience of poverty over the life span of a woman. Motherhood is the most difficult time for women in terms of coping with poverty, most

dramatically in terms of financial resources and emotional problems. Other issues such as health care, violence and addiction, childcare and education, while not showing such high peaks of intensity, also increased in importance during this time. This finding suggests it is essential for the research community and policy-makers to further investigate the varying intensity of poverty-related needs across the life span, and to target policy initiatives at women at stages in the life cycle where their age renders them more vulnerable than at other times.

Referring back to Daly and O' Neill's qualitative studies of poverty and comparing our findings with theirs (see table below), we find many points of commonality. However, our findings emphasise how intangible forces such as decision-making power, gender-related discrimination, emotional/psychological difficulties and educational disadvantage are crucial in determining the nature of women's poverty. The challenge remains for current research and policy approaches to attempt to access and represent these complex forces.

DALY, MARY (1989) *WOMEN AND POVERTY*	O'NEILL, CATHLEEN (1992) TELLING IT LIKE IT IS	NWCI MILLENNIUM PROJECT: PARTICIPANTS' CHARACTERISTICS
• Shorter life span • Higher risk of depression • More health hazards in the home and at work • Higher risk of violence • Greater risk of illness • More likely to smoke • Less informed about preventative health • Less access to and choice of contraception • More of their babies die as infants	• Huge amount of time spent managing poverty: buying and preparing food, negotiating for services and making ends meet. • Frequent use of tranquillisers "nerve pills" due to stress of managing poverty. • High rates of ill health: heart disease, lung conditions, asthma and depression. • Low self esteem. • Feeling that they are poorly served by the State. • Turning to moneylenders to get by. • Fear of getting into trouble for owing money • Income inadequacy combined with loss of personal dignity.	• Lack of finance for basic necessities leads to lack of money for extra costs. • Consequent prioritisation of family needs over needs of woman herself. • Money is the key to accessing choice – which is of fundamental importance. • Emotional problems such as stress, depression and isolation arise as a consequence of trying to manage poverty, but also can prevent women from managing or escaping poverty. • Health suffers. • Life events can trigger debt, and exacerbate poverty. • Education can be the tool by which women can help themselves. • Many of the problems which accompany poverty (and poverty itself) are exacerbated by existing oppression and the multiple roles imposed on women. • Contribution of women not appreciated by society or government. • Fundamental: Less choice and less power.

6.6   IMPLICATIONS FOR INDICATORS

If poverty is to be seen as a web of interconnected strands with money and power at its heart, how might this concept be broken down and converted into a series of concepts that can be measured and used in a meaningful manner?

This study suggests that the aspects of poverty most important to women are in fact non-material and intangible. How can such intangibles be framed in a way that is amenable to survey research and conversion into standardised indicators of poverty or deprivation?

If we recognise that at least some important elements of poverty operate as 'feedback loops' i.e. both as causes and consequences of poverty, how do we determine whether, for example, depression is operating as a cause or a consequence in any one instance?

How does one define and operationalise the changing nature of poverty over the life span, and, in addition, how does one define subjective life events and quantify the interaction between these and the experience of poverty?

These questions must now be added to the ongoing task of developing a more thorough understanding of gender-specific experiences of poverty in order to guide policy and policy implementation.

7. CONCLUSIONS AND RECOMMENDATIONS

7.1 CONCLUSIONS

Overall, the findings from this study present a picture of women's poverty as an experience in which they are totally immersed and which affects every aspect of their lives. This experience of poverty is diverse, multi-faceted, taking in financial distress, emotional distress, powerlessness and educational disadvantage, and (to a lesser extent) other forms of material deprivation, such as lack of housing and lack of transport.

- The aspect of poverty identified as most devastating to women's lives was **economic** or **financial poverty.**

- Economic poverty was closely followed by **emotional poverty**, the effects of which were described in terms of 'lack of power'.

- While lack of money and power combined was acknowledged as the basic problem, it was the impact of **powerlessness** – the emotional fallout – that was described as the hardest aspect of poverty with which to cope.

- Participants identified a **range of solutions** necessary to alleviate the problems caused by economic poverty. Education and training emerged as the highest priority solution, followed by increased financial support and better health care. Other solutions included: improvement of State services (especially social welfare); improved support for women (especially elderly women); expanded availability of counselling and mental health care services; help to alleviate the cost of living; provision of State-funded childcare; changes in society's attitudes to women and the introduction of flexible working conditions.

- This range of solutions emphasises the interwoven or **web-like nature of the experience of poverty:** For example, poverty means lack of access to education, yet education is seen as the way out of the poverty trap. Poverty means not being able to access affordable childcare, therefore State-funded childcare is essential if women are to avail of educational opportunities, as are flexible working conditions. Clearly, the 'poverty web' is complex and many-stranded and each strand connects in some way with every other in the web.

- The web-like nature of poverty also alerts us to the fact that **feedback loops** do not exist in isolation. Rather, they are examples of particularly strong relationships within the overall network, or flexible web, of the poverty experience.

- Central government, state agencies and local government ranked as the top three sources of help required to activate the solutions suggested by participants, followed by local development groups and the women themselves. Other **sources of help** identified included: state agencies that specialise in education and training, NGOs that specialise in education and national NGOs. The local community was accorded lowest priority as a resource for combating poverty.

- The low priority given to the **local community as a resource for combating poverty** bears investigation, as does the fact that several research groups believed that too few women were activists in their communities. Each of these factors could have serious implications for the implementation of policy at ground level.

- The notion **of women as an homogenous group**, all sharing a **common experience of poverty** is belied by the range, complexity and fluidity of experiences described by participants. These experiences of poverty are determined by many different socio-cultural factors, such as age or educational attainment. They are also affected by circumstances and events occurring in women's lives and by the decisions they make concerning the distribution of resources in the household or living space.

- **Distribution and prioritisation of resources:** Women use a range of strategies to manage their financial resources. They are creative and resourceful but often driven to put themselves last, creating resentment and additional stress, which has implications for their physical and mental health and well-being.

- **Government anti-poverty strategies** and policies, particularly as outlined in the National Anti-Poverty Strategy, are blocked from full and effective implementation because of limitations inherent in the monetary and non-monetary deprivation indicators used to identify many categories of women (and men and children) living in poverty. This has resulted in a lack of information about gender-specific and socio-cultural specific experiences of poverty. Such information is essential if future policy formulation, direction and implementation of anti-poverty initiatives is to target those most in need, when most in need, and in the areas of most importance to them.

7.2 RECOMMENDATIONS

The following recommendations have direct implications for social policy research and arise from a combination of data generated by participants and an overview analysis completed by the Millennium Project Team and the NWCI Policy Team:

The Eastern Regional Health Authority and the Health Boards should:
- Standardise the assessment criteria for the Supplementary Welfare Allowance and the Exceptional Needs Payment and abolish means testing of these payments. It should be kept in mind that women are the majority of those who negotiate for such payments (O'Neill, 1992). Research that elicits women's expertise and knowledge regarding the critical events that throw their budgets into chaos could be used to support the development of the assessment criteria.

- Ensure that the officers dealing with applications for supplementary welfare payments receive sensitivity and awareness-training regarding issues to do with gender, class, ability, ethnicity and sexuality. They could also be trained in how to make referrals to other services (for example, the Money Advice and Budgeting Service [MABS] and free counselling services, if they are available) that would support women who are managing the burden of poverty in their households.

- Establish a close link between the Health Authorities and MABS and/or other money advice agencies.

- Rigorously assess and evaluate any enhancements to services with stakeholders, with a weighting towards actual service-users. A multi-method approach should be used in this assessment, acknowledging the efficacy of participatory and qualitative approaches in accessing women's views from the ground.

- Create services to address the facets of emotional poverty brought out in the Millennium Project data. Such interventions might involve utilising inter-disciplinary approaches involving mental health care providers and GPs. For instance, free counselling services could be provided for women in disadvantaged urban and rural areas. Counsellors could be trained to provide not only care but also referrals to other forms of support such as MABS, educational opportunities in the community, support groups or free crèche facilities.

The Department of Health should:
Extend the eligibility for the medical card to all dependent children under 18 years of age and provide free health care to all low-income families.

The Department of Social, Community and Family Affairs should:
- Distribute information about social welfare payments and money advice services in a wide variety of contexts and locations: community centres, health clinics, supermarkets and so on. Information should be provided in a variety of different media and should take into account differentiated access on the basis of gender, literacy, ability, and geography.
- Mainstream the Family Services Pilot Project and acknowledge that women are the majority of individuals who are receiving such a service. Expand the range of services available to include referrals to free counselling services. Evaluate the service regularly through in-depth consultation with the relevant stakeholders with a weighting towards service-users. Adjust services locally according to these evaluations.

- Give particular attention to developing indicators in relation to women's experiences of violence, for instance, to address the lack of refuge spaces for women in need of safety from an abusive partner.

These indicators should be developed in consultation with community and voluntary organisations working in direct service-provision to women experiencing violence. This recommendation would be fulfilled as part of the commitment to a clear focus on women within the National Anti-Poverty Strategy, and would demonstrate a recognition of the fact that lack of economic resources often locks women into abusive relationships.

- Seek fulfilment of the promise made by the Minister for Health and Children to collaborate with NAPS on establishing health targets, measures and indicators. Ensure that those targets are gender-proofed and that the Working Group established has 50/50 representation from women and men.
- Oversee the gender-proofing of the National Anti-Poverty Strategy target on educational disadvantage in conjunction with the Department of Education and Science. In line with this, we would agree with the Combat Poverty Agency (2000) that tackling adult literacy should be an important target, in light of the large number of women with low level educational attainment who are living in poverty. The Department could also ensure that NAPS fulfils its promise to support lifelong learning by endorsing the new structures to be put in place for community education by the Department of Education and Science.

- Encourage the use of small-scale participatory studies to research women's poverty. The exclusive use of pre-set deprivation indicators limits our understanding of the complex nature of poverty. To offset this, data from small-scale qualitative participatory studies carried out at regular intervals with a variety of groups experiencing poverty could usefully inform the development of more flexible or expanded indicators for use in large-scale quantitative studies.

- Disaggregate all data on poverty in Ireland by gender and a range of other socio-cultural differences. Related to the flexibility of 'indicators' is the issue of their gender and equality-sensitivity. The participatory research approach and methods used in this study may provide a model for developing a valuable corrective to an unbalanced and unfolding picture of poverty in Ireland. It might also prove useful to agencies and organisations concerned with men's and children's poverty. Further research of this nature is required to ensure that the picture of poverty in Ireland does not remain static, ignoring gender-relations and relations of power, but unfolds over time, enabling policy-makers to target services to appropriate areas of need.

- Use emic data to inform aspects of the National Anti-Poverty Strategy. The model of research provided by the Millennium Project might be used to further explore the "dynamics of reproduction of poverty" for women (NAPS 1998).

The Government should:
- Provide free or nominal cost childcare places to low income families in disadvantaged areas (Childcare 2000, NWCI) so that women can access educational opportunities or have the time to negotiate services without worrying about their childcare responsibilities.

- Establish a benchmark (an income standard) for all adult social welfare payments to reflect increases in average incomes.

- Ensure that each spouse would receive an equal adult social welfare payment automatically in the short-term. In the long-term, the Government should implement full individualisation of the social welfare system.

- Publicly recognise the importance of women's community education in breaking the cycle of poverty for women. Provide support to women who wish to access these types of educational opportunities through the provision of childcare.
- Establish a Task Force including representatives from central and local government, local development groups, local agencies and the community to investigate the link between women's involvement in community groups and involvement in formal politics. It would employ a bottom-up approach. Participants placed importance on being able to help themselves to get out of poverty. Participation in community groups, especially education initiatives, seems to foster subsequent involvement in local and national politics.

- Fund and resource groups who represent marginalised groups of women in Irish society (for example, Travellers, older women, lesbian women, refugees and asylum seekers, women with disabilities, women in institutions, women experiencing domestic violence) to conduct participatory research exploring their differentiated experiences of poverty. The resulting data (perhaps combined with that derived from participatory research with similar categories of men and children living in poverty who are likewise excluded under traditional measurement approaches) could be used to establish indicators, measures and interventions that are sensitive to diverse communities. The research should seek to use emic and participatory approaches and methods.

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