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Foreword



The First Minister's National Advisory Council on Women and Girls (NACWG) is in its second phase of work with a new focus. Since its inception in 2017, the NACWG has made a number of recommendations to take steps in tackling women and girls' systemic inequality across Scotland. These recommendations span a range of policy areas such as education and justice, but in particular focus on creating the leadership, culture and systems that are required within the Scottish Government to enable women and girls' equality to be better prioritised and responded to competently. These recommendations have, in the main, been accepted by the

Scottish Government. In this second phase the NACWG made a decision to focus on implementation of these recommendations and to respond to the current experiences of marginalised women and girls in Scotland, such as the cost of living crisis.

Too often, working groups are set up to report back to the Scottish Government with a range of recommendations and then cease work when recommendations are accepted or at the very least, acknowledged, by public institutions. However, external accountability of accepted recommendations is severely lacking and has, at times, contributed to a



lack of pace on implementation and/or implementation that does not align with the intention of the recommendation. Phase Two of the NACWG is prioritising this accountability to ensure that meaningful and effective implementation of recommendations takes place, and to develop a method of external accountability that, we hope, is both efficient and can be re-produced by others.

We are committed to a continuous improvement model approach, not only because we believe in the importance of learning and improving as a group, but also because the type of accountability we want to deliver

is different from the way the Scottish Government currently works. The accountability and scrutiny activities include asking detailed questions of Directorates within the Scottish Government about recommendation implementation, but also on budgeting, intersectional analysis, leadership, and how marginalised women and girls have been considered in the design and delivery of policies and programmes. We have also delivered extensive engagement with senior leaders and other officials to assess the extent to which the Scottish Government has implemented our recommendations as it committed to in responding to our Phase One reports.

This report to the First Minister is the culmination of the NACWG's first two rounds of scrutiny in Phase Two.

Whilst there has been welcome commitment from across the Scottish Government's leadership for this approach, we have encountered challenges in taking forward a new, accessible, and meaningful external accountability process. Furthermore, we still find that women and girls' equality remains sidelined or an afterthought in many areas of policy-making within the Scottish Government.

The NACWG has approached our work as "critical partners" with the Scottish Government. However that partnership is a delicate balance between supporting the Scottish Government to improve its delivery for women and girls and working on behalf of women and girls in Scotland by pursuing effective, participatory, and transparent challenge. For this balance to be successful, it requires the Scottish Government to prioritise accountability work and, crucially, to engage in external scrutiny processes with candour, robust data, and honest self-reflection internally.

As an independent advisory group, we have at times felt that our work to highlight how the Scottish Government can progress equality for women

and girls has not been given the sufficient prioritisation and space that this work needs. It is critical that the efforts and expertise provided by any such group is engaged with meaningfully, and particularly where there are participatory efforts of co-producing with those from marginalised communities. This work is not peripheral to the Scottish Government's purpose, it must be seen by all as central to it.

Taking on board the important feedback from our lived experience panel, the Empowering Women Panel, this accountability process also needs to be accessible and not reliant on technical policy jargon. It must be power-redistributive by engaging new and often ignored voices of marginalised women and girls. This work also needs to be supported by the redistribution of resources to reflect the investment required to tackle inequalities.

The NACWG is committed to making our accountability and scrutiny work meaningful. Poverty and inequality is on the rise in Scotland, and women and girls, particularly disabled women, women of colour, migrant women, single parents and those on low or no income, are disproportionately negatively affected. That is why we are committed to advocating for policy-making systems and cultures within the



Scottish Government and beyond that are effective and that prioritise those women and girls who are furthest away from access to power, opportunity and financial stability.

This report provides an overview of the NACWG's work so far in Phase Two, the participatory work we are resourcing and co-producing with the Empowering Women Panel, and our insights into areas for improvement within the Scottish Government. We hope to see a positive response from the Scottish Government, and action taken to realise its ambitions for women's and girls' equality in Scotland.

Executive Summary

The NACWG has committed to producing regular public reports to outline our activities, and our findings as we scrutinise and hold to account the implementation of our recommendations by the Scottish Government.

This report attempts to provide as full an account as possible, as we firmly believe that public access to this information promotes the open, democratic, and transparent values that we expect of the Scottish Government itself. During the First Focus of Scrutiny, taking place between 2022-2023, we provided an abridged briefing online. To provide a fuller description of work carried out during this period, additional information has been provided in this report.

In this report we provide an outline of our activities and engagements, reflections on challenges, other key observations, and calls to action for the Scottish Government. These calls highlight either where delivery has not been completed and needs to be re-emphasised, or new activity which we believe is critical to delivering a fairer Scotland for women and girls.

The report includes a specific section written by the Empowering Women Panel. This is a lived experience participation panel, which, rightly,

focuses resources and attention on the insights and expertise of women who experience multiple and intersecting inequalities. The Empowering Women Panel has engaged with and challenged directly the First Minister and Deputy First Minister and this report includes their reflections on key issues. We have purposefully included their reflections alongside those of the NACWG as we wish to emphasise the parity of esteem and respect that should be afforded to all lived experience partnership work.

The NACWG works with limited capacity to engage in year-long accountability processes. Whilst we have attempted to take a full and comprehensive overview of the cost of living crisis and its impact on women and girls, the experience of growing poverty and inequality in Scotland is varied and complex. Our work provides some context to push for progressive change. A range of reports on the cost of living crisis, particularly related to the lived experience expertise of marginalised women and girls, have been published by many third sector organisations and should be read alongside this report. In addition, the lack of data around and evaluation of key policy, along with a lack of coherent strategy between policy development and implementation and its impact on women and girls, poses a

significant challenge in assessing this comprehensively. This is highlighted in our calls to action.

This report is one aspect of the NACWG's remit and it is hoped it provides necessary challenge to deliver much needed change.



The Empowering Women Panel's Overview and Reflections

The First Year of the Empowering Women Panel

The first year of the Empowering Women Panel has seen members go on an intense journey of learning together and forging strong group bonds. They have become a mutually supportive group which is open to others' perspectives, as well as developing their own voices.

One of the key aims of our programme of mentoring, training, and discussion is to build panel members' confidence. This is central to enabling women and girls to participate fully to articulate their lived experience.

“I feel like my voice is louder and my confidence has grown massively. I felt a bit stuck before I joined the panel and now I feel a bit unstoppable!!!”

Learning about the theory and practice of taking an intersectional approach, and bringing all of the groups' identities to the table has also been important.

“It's been a huge eye-opener for me. I feel so privileged to have been able to learn about such a wide range of experiences of women from backgrounds that are totally different from my own.”

“I feel I have learned so much more about intersectionality, being part of this group.”

Co-production has been at the heart of the Empowering Women Panel from the beginning. Members renamed the group (from the Women's Participation Panel) and created a unique logo and brand; attended and contributed to online training; designed and carried out a peer research project; and provided regular feedback and evaluation to shape future sessions.

Peer Research

The Peer Research project we led on the cost of living crisis was a great achievement, not least as it was co-produced - including the design, delivery, and feedback phases. This enabled the Empowering Women Panel to develop a collective voice and take ownership of the findings, which reflect their experiences and those of their peers.

Advantages of this approach include:

- less hierarchical and more empowering
- peer researchers learn new skills
- reaches people who feel more comfortable talking to a peer than a professional researcher
- likely a better experience for an interviewee

Empowering Women Panel members were also interviewed by their mentors, with whom they have built up a relationship over many months.

As well as discussing the many devastating aspects of the cost of living crisis and its wide-ranging impacts - including isolation and health issues - research respondents shared experience of solutions, such

as helpful strategies for them and their communities, alongside additional suggestions for useful solutions. For example, food banks, school uniform schemes and youth work cooking sessions.

The Second Focus of Scrutiny

Although the subject of the Second Focus of Scrutiny had already been decided, it was a good topic for the Empowering Women Panel to explore. Everyone on the Empowering Women Panel and those we interviewed had some experience of the cost of living crisis.

Through peer research, we discovered there was no single experience of the cost of living crisis. Instead, women's address, income, and intersectional identities create multiple layers of disadvantage that shape how they are affected and what support is available to them. We also know that women and girls are disproportionately affected by the crisis.



This is an area of life where the impacts of policy are visible - from rising bills and the growing price of basics, to programmes designed to alleviate them.

We responded to the topic and shared our lived experience in other ways, too. For example, the Empowering Women Panel produced individual and collective artwork, including a banner, interactive 'iceberg' (highlighting visible and invisible aspects of the cost of living crisis), and a book of personal pieces.

Our presentation at the February 2024 Accountability Event included lived experience stories - extremely personal accounts of day-to-day lives shared by members. The aim was to make a connection with policy-makers, have our voices heard, and, ultimately, influence the work of the Scottish Government.

Group members have also written individual blog posts covering issues we are passionate about and our experiences on the Empowering Women Panel.

Next Steps

Evaluation of the first year has given Sleeping Giants, who facilitate the Empowering Women Panel, the opportunity to take stock and make improvements:

- increased opportunities for the Empowering Women Panel to build further relationships with the NACWG
- adapted communication methods to suit all members
- developed enhanced mentor roles to provide further support to young members and those with learning difficulties

We've also discussed issues important to Panel members which we would be interested in exploring further in the future.

These include:

- gender-based violence
- intersectionality (including issues affecting migrant women and women of colour)
- women's physical and mental health
- value of care for people and the planet
- power, participation, and voice
- access to information

In setting up the NACWG and the Empowering Women Panel, the Scottish Government has taken a step in challenging the inequalities for women and girls in Scotland. Empowering Women Panel members look forward to being an ongoing part of that change.

NACWG's Calls to Action

The NACWG has already produced a set of recommendations for change. However, in delivering our accountability and scrutiny work, we have also identified further areas that require immediate attention. In particular, we want to highlight where recommendations have been repeatedly made by the NACWG, women's organisations and wider equality-related organisations, but have yet to be implemented or responded to adequately. These include:

- important calls for improvements on intersectional data
- the need for intersectional gender competence (a focus on women and girls who are most marginalised as a consequence of compounding and multiple systemic inequalities) across government
- the importance of lived experience of marginalised women and girls that is both power redistributive, and delivered with adequate resources

We reaffirm that putting these foundational elements in place would enable the Scottish Government to deliver more effective policy-making for marginalised women and girls.

Accountability culture

From the NACWG's work so far, whilst there was some positive engagement there appears to be an undercurrent of cultural resistance to accountability of this type from an external group. The process of detailed and robust accountability we have been engaging in needs to become normalised in the work of officials. By doing so, we create more transparency and access to the work of the Scottish Government. To enable the NACWG to do this well, for the Scottish Government to engage with the benefits of it, and for other working groups to use such accountability mechanisms, the Scottish Government needs to create a culture of expectation that this type of accountability work is a key responsibility of government officials. Creating this culture will also support the Scottish Government in meeting the international principles of Open Government it has signed up to.

- Scottish Government officials should be supported through capacity building on accountability processes of this kind and encouraged to respond to external scrutiny through expert groups, of all levels, with candid responses which prioritise learning and policy improvement

- To enable a culture which supports and normalises a wide range of accountability practices, the Scottish Government should create a standard practice for relevant strategic advisory groups, task forces or councils which includes an expectation of accountability and scrutiny of the Scottish Government as part of their remit along with an appropriately-skilled secretariat to support this work
- As part of the internal culture building within the Scottish Government, it is understood that senior leaders have identified five improvement priority areas to deliver “organisational change activity”. As part of this there is a focus to create an empowering and enabling culture and nurture respectful and trusting partnerships. Within these two priority areas senior leadership should embed the normalisation of effective external accountability and scrutiny on policy development and implementation. We recommend that there is a published action plan which sets out how this will be delivered and evaluated to measure success

Data and lived experience expertise

The lack of disaggregated data, and intersectional data in particular, is a key challenge and one that has been highlighted not only by the NACWG but by women’s equality and rights organisations for many years. Whilst it is appreciated that the Scottish Government has acknowledged this as an issue when it has repeatedly been highlighted, moving beyond acknowledgement and prioritising strategic investment to address intersectional data gaps is crucial. Equally important, is the failure to analyse and use the data that does exist about women’s and girls’ lives and experiences of inequalities. There is significant scope to improve lived experience evidence gathering and co-production, where current practice is uneven with no coherent approach, and often not in line with good practice. Within this context it is not clear how the Scottish Government is measuring its performance on advancing gender equality.

- The Scottish Government should publish a measurement framework to track progress on women’s equality in Scotland
- The measurement framework should be underpinned by an action plan to address intersectional gender-



disaggregated data gaps, and make better use of qualitative data from expert women's and third sector organisations

- There needs to be improved investment in ethical lived experience work, including community and third sector participatory work. Greater prominence must be given to this approach within wider data gathering work so that it has equal value with other data gathering methods
- Lived experience engagement and participatory policy-making efforts need to be supported by a coherent, Scottish Government-wide approach which has at its core accountability and power redistribution

Gender policy coherence

The lack of gender policy coherence is a central theme of the NACWG's recommendations. There are pockets of good practice on gender competent policy-making, such as the Equally Safe strategy, which are welcome. But these efforts are undermined by wider policy-making which does not engage with women's lives, and in which marginalised women are almost entirely invisible. The absence of a national gender equality strategy contributes to the lack of policy coherence.

Despite equality mainstreaming being a legal duty for more than a decade, there is little evidence of this happening in practice in Scotland's public sector. We therefore welcome ongoing work to develop a mainstreaming strategy. However, we are concerned that there is an overreliance on the forthcoming mainstreaming strategy to produce the change that is needed on women and girls' social and economic justice. Without adequate resourcing, and targeted capacity building to support mainstreaming, this is unlikely to yield the level of improvement needed. Furthermore, international practice on gender mainstreaming focuses on the 'twin' or 'dual' track approach which involves work to ensure that intersectional gender equality is mainstreamed in the work of an organisation, while at the same time having specific targeted interventions on women's and girls' equality.

The creation of a national strategy will, we hope, also accelerate the pace of delivery for women's and girls' equality. From the NACWG's First Focus of Scrutiny of recommendations and the Second Focus of Scrutiny on the cost of living crisis, it is clear that the pace of progress is much slower than needed to deliver our vision of a more equal Scotland for women and girls. Over this two-year period, we have repeated many of the same calls to action as

in Phase One, whether for improved data or gender competent policy-making. A strategy which includes clear timescales for delivery, lines of responsibility, and accountability methods will enable effective delivery and improved transparency and accessibility around women's and girls' equality commitments made by the Scottish Government.

- In line with international good practice, the Scottish Government should adopt a twin track approach to its mainstreaming work
- To enable this approach, a national gender equality strategy should be produced which captures existing work on women's and girls' equality, and includes new targeted policy and programmes to address the gaps. The strategy should be intersectional, prioritising women who experience compounding, multiple inequalities, and should complement wider mainstreaming work. We recommended many components of what we would expect to see in a strategy during Phase One

Local services

A key theme of the Empowering Women Panel's work has been the harmful impact of local service cuts to women who are most marginalised in communities. The NACWG recognises that the Verity House Agreement presents an opportunity for the Scottish Government and local authorities to work in a different way that can improve the lives of women and girls. However, this will require deliberate efforts to centre this focus. It is clear from our engagement with the Empowering Women Panel that they feel ignored and/or far removed from the decision-making at a local and national level that is having, often, negative consequences to their lives. In particular this has been articulated by the Empowering Women Panel in response to cuts to public services, unnecessarily complex implementation of cost of living crisis interventions and/or an invisibility of their needs within local budget plans - for example appropriate social care access and support for unpaid carers. Furthermore, there are stark inequalities created by policies such as social care charges and debt collection which exacerbate poverty and inequalities for disabled women.

- The Scottish Government and local authorities should ensure that the Verity House Agreement assurance framework integrates gender, and that planning and partnership working prioritises the needs of marginalised women
- Within this context senior leaders in local government should redouble efforts to improve performance of the Public Sector Equality Duty to ensure that the needs of women and girls are central to decision-making, service design and delivery, anti-poverty work, and employment
- COSLA, as joint owner of Equally Safe, and local authorities as key delivery partners of the strategy, have a key role in preventing VAWG. With support from COSLA, local authorities should embed gender and participatory budgeting methods to identify and take mitigating action to address negative gendered impacts that contribute to women's and girl's poverty. This should include building the necessary capacity on gender budgeting in key people including elected members, service area decision-makers and budget holders, and equality leads
- The Scottish Government and COSLA should convene an ongoing strategic space for senior leaders from both local and national government to develop a coherent and collaborative approach to tackling women and girls' inequality. The purpose of this would be to ensure that marginalised women and girls are central in policy-making and that effective implementation of policy takes place to tangibly improve women and girls' lives

Cost of Living Crisis

The NACWG's examination of the Scottish Government's response to the cost of living crisis has found that there is very little evidence of women's experiences being considered, even though it is women who are already most marginalised that have been most sharply affected by the crisis. There now appears to be less focus on the cost of living crisis than in 2022/23, yet marginalised women and girls are still feeling the harmful effects of it, with many living in deepening poverty. The Empowering Women Panel has highlighted the many ways in which poorly designed and implemented policy makes them and their families poorer, prevents access to necessary services and support, and entrenches the inequalities they already face.

- Anti-poverty interventions, particularly one-off payments, need to be made more accessible for marginalised women and girls to benefit and should be evaluated before implementation for unintended barriers that prevent those who need it most from accessing support. For example, an assumption of English as a first language, complex processes which are difficult to navigate, or assumptions around access to data and digital skills. The Empowering Women Panel highlighted the example of one in four households who had pre-payment meters not using their energy subsidy vouchers, evidencing that available does not always mean accessible
- Cash-first supports have been emphasised as critical for those women or members of their family who use dialysis or other independent living equipment e.g. electric wheelchairs, nebulisers, mobility aids, hoists, or other such life-sustaining equipment
- Anti-poverty strategies and plans, such as the Scottish Government's Child Poverty Delivery Plan, should prioritise the needs of marginalised women and girls to meet 2030 targets. Whilst six priority groups have been identified within the strategy who are at most risk of increasing poverty, women and girls are not visible in this work, despite evidence repeatedly highlighting that child poverty and women's poverty are intrinsically linked. Gender equality-specific interventions are urgently needed which take an intersectional approach to tackling poverty in Scotland. Similarly, understanding must be developed, with related actions, to tackle intersecting barriers facing disabled women, women of colour and other marginalised women. An unintended consequence of current anti-poverty approaches has been the removal or reduction of support where it is perceived that interventions are not directly related to child poverty. For example removal of funding for welfare rights provision targeting disabled people in one Local Authority on the basis that only disabled people with children or people with disabled children should be targeted
- The Scottish Government, COSLA and local authorities should work together to progress the commitment to ending care charges for disabled women and to halt approaches to recover social care debt
- The Empowering Women Panel emphasised the importance of support from community and local groups. However it was also noted that such groups were increasingly

- unable to meet demand, and manage the increasing costs associated with service delivery. As such many had closed down or were at risk of closing down. There is a need for the Scottish Government, in partnership with local authorities, to provide further financial support to grassroots organisations which provide a lifeline to marginalised women and girls. In particular the Empowering Women Panel highlighted the need for free access and support in local areas to use the internet via community organisations to address digital exclusion caused by financial barriers
- It has been highlighted that accessible welfare rights and debt services are needed for disabled women: an important distinction has been made again between 'available' services and 'accessible' services
 - Rising poverty and inequality has also increased stress and anxiety for women and girls across Scotland. The Empowering Women Panel and NACWG believe strongly that significant further investment is needed in providing timely, local and appropriate mental health support including support to maintain wellbeing
 - It is widely understood through research as well as insight and expertise from women's organisations and equality organisations that social isolation and loneliness has increased exponentially, to the point that it is a recognised public health problem requiring urgent focus. The NACWG and the Empowering Women Panel firmly recommend increased investment to tackle this, for example, peer support for women and girls affected

Glossary

- **CEDAW:** Convention on the Elimination of All Forms of Discrimination Against Women. An international treaty adopted by the UN in 1979. It defines what constitutes discrimination against women and sets up an agenda for national action to end such discrimination
- **CERD:** Convention on the Elimination of Racial Discrimination. An international treaty to take action on eliminating racial discrimination
- **CRPD:** United Nations Convention on the Rights of Persons with Disabilities. An international treaty to promote, protect and ensure the human rights of persons with disabilities
- **Feminist:** an advocate of women's rights on the grounds of equality of the sexes
- **Gender:** refers to socially constructed roles, behaviours, activities and attributes that a given society considers appropriate for men and women. We understand gender is not limited to only two identities, but for the purposes of this report we will at times refer to a gender binary, not because we believe this to be a reflection of Scotland but because the systems in which we are working are structured in the binary
- **Gender budgeting:** means preparing budgets or analysing them from a gender perspective. Also referred to as gender-sensitive budgeting, this practice does not entail dividing budgets for women. It aims at dealing with budgetary gender inequality issues, including gender hierarchies and the discrepancies between women's and men's salaries
- **Gender mainstreaming:** gender mainstreaming is a strategy towards realising gender equality which includes the integration of a gender perspective into the preparation, design, implementation, monitoring and evaluation of policies and programmes
- **Gender sensitive:** policy which takes into account the socially constructed differences between men's and women's lives and experiences
- **Gender competence:** refers to the skills, knowledge and analytical capability to develop policy that is well gendered, and which takes into account the socially constructed differences between men's and women's lives and experiences
- **Intersectionality:** a framework for understanding how multiple categories of identity (such as gender, race and class) interact in ways that

create complex systems of oppression and power

- **Misogyny:** dislike of, contempt for, or ingrained prejudice against women
- **Policy:** a course or principle of action adopted or proposed by an organisation or individual
- **Policy coherence:** the development of mutually reinforcing policies to create synergies towards achieving agreed objectives and to avoid or minimise negative consequences in other policy areas
- **Protected characteristics:**
The Equality Act 2010 prohibits discrimination on the basis of these nine protected characteristics, which might form part of a person's identity. They are: age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation
- **PSED:** Public Sector Equality Duty. Created under the Equality Act 2010 and replaced the race, disability and gender equality duties. It was developed in order to harmonise the equality duties and to extend them across the nine protected characteristics
- **Scottish Government:** The devolved government for Scotland has a range of responsibilities which include health, education, justice, rural affairs, housing and the environment. Some powers are reserved to the UK government, including immigration, the constitution, foreign policy and defence. The Scottish Government is structured into a number of Directorates. Directorates and their related public bodies are responsible for putting government policy into practice. 5,000-plus people make up the Civil Service, which works for the Scottish Government. They are led by the Permanent Secretary, the senior civil servant in Scotland

The NACWG Members

Independently Co-Chaired by Talat Yaqoob, Independent Consultant and Researcher, and Anna Ritchie Allan, Executive Director of Close the Gap, the NACWG has 15 members aged 18-plus.



Amanda Amaeshi
Young spokesperson
for Girlguiding
Scotland



Jen Ang
Director, Lawmanity



Sandy Brindley
CEO, Rape Crisis
Scotland



Tressa Burke
CEO, Glasgow
Disability Alliance



Nicola Dickie
Interim Director,
COSLA



Lily Greenan
VAW Consultant



Jill Wood
Policy Manager,
Engender



Pheona Matovu
Co-Founder &
Director, Radiant
and Brighter



**Professor
Angela O'Hagan**
Senior Lecturer,
Deputy Director,
WISE Centre for
Economic Justice
and Chair of Quality
and Budgets
Advisory Group



Satwat Rehman
CEO, One Parent
Families Scotland



Anna Ritchie Allan
Phase Two NACWG
Co-Chair and
Executive Director,
Close the Gap



Dr Marsha Scott
Chief Executive,
Scottish Women's
Aid



Claire Sweeney
Board Development
Lead, NHS
Education Scotland
and Associate with
The Promise



**Professor
Ima Jackson**
Phase One
NACWG Co-Chair
and Professor
of Community
Engagement
in Research,
Social Policy and
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Talat Yaqoob FRSE
Phase Two
NACWG Co-
Chair. Independent
consultant and
researcher. Founder
of Pass the Mic
and co-founder of
Women 50:50

The Empowering Women Panel Members

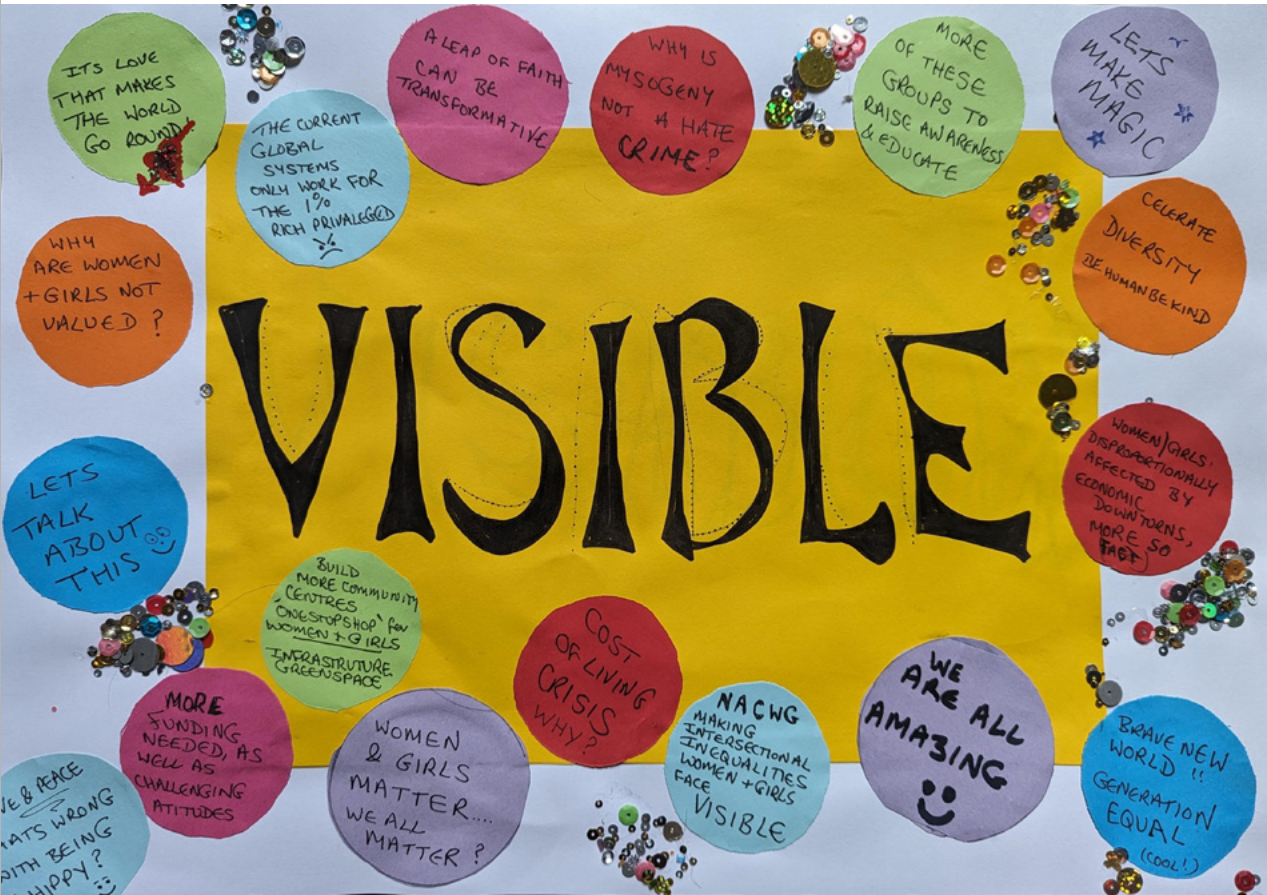
EMPOWERING WOMEN PANEL

from participation comes empowerment

Fatima
Adenike
Lisa
Lindsay
Debbie
Leeanne
Susan
Jackie
Nancy
Pippa
Steph
Rosie G
Rosie S
Rachel
Kashfi
Babz
Claire

Thanks to past Empowering Women
Panel members:

Cerys
Sorina
Zara



Reflections from the NACWG and the Empowering Women Panel

Accountability in the Scottish Government

The NACWG made a decision to focus on accountability on the progress of not only previous recommendations but progress on how policy-making delivers tangible improvements in the lives of women and girls. This type of accountability, from those external to the inner workings of the Scottish Government, is crucial to delivering a fairer Scotland and to embedding more transparent and participatory policy-making methods.

Through asking probing questions, engaging in numerous meetings, analysing official responses and engagement in an Accountability Event, some helpful information was acquired to assist the NACWG in assessing the extent of effective delivery for women and girls in Scotland. However, it was clear that a hesitation remains around the ability of Scottish Government officials to be open about challenges and improvement opportunities. This tension was tangible and acted as a barrier to progress. High quality and purposeful accountability can only happen when it is met with the candour required.

It is hoped that by highlighting this, future accountability activities can deliver more meaningful outcomes. This will need more of an emphasis from the Scottish Government on the experiences and needs of marginalised women and girls and being able to illustrate how an intersectional approach has been taken to design and deliver policies and strategies in Scotland.

It is important to acknowledge that the accountability process is designed to be challenging and promote critical self-reflection. Honesty is crucial; openly acknowledging shortcomings as well as opportunities for change is how we deliver more effectively for marginalised women and girls, therefore creating a culture of accountability and learning, which is key to accountability.

Accountability is the responsibility of everyone, not just one particular individual or one particular Directorate. We identified a clear need for further inter- and cross-Directorate engagement to enable this. Across all areas of the Scottish Government, marginalised women and girls must not be treated as an afterthought. The establishment of a culture of change which prioritises the lives



of marginalised women and girls in “mainstream” and headline policies is imperative.

The Empowering Women Panel's Reflection on Accountability in the Scottish Government

Accountability is important to the Empowering Women Panel and members are keen to see how decision makers are taking responsibility for ensuring that tangible differences are being made to the lives of women and girls in Scotland.

The Empowering Women Panel has been part of the accountability process through raising scrutiny questions for

the Scottish Government, by attending the Accountability Event and by inviting decision makers to make a pledge about how they will personally and collectively work towards inclusion of marginalised women and girls.

We didn't feel encouraged after reading responses to our scrutiny questions because the answers we received from officials were vague, written in inaccessible language, and didn't show what differences had been made.

And so the Empowering Women Panel were nervous before the Accountability Event - not because we are afraid of speaking truth to power, but because we didn't know if we would be taken seriously or if anything would happen because of us sharing our stories.

A huge amount of work went into preparing for the event: learning to interview our peers to find out their experiences of the cost of living crisis; writing and practising our stories to share during the presentation; spending time in art workshops and at home to produce creative responses; and organising childcare so we could attend. Our session on the day was the culmination of hours of input from members and our peers.

Highlights of the day include the NACWG sharing their power with us and acknowledging our contributions, and policy-makers experiencing lightbulb moments as they related what we told them to their own work. This human-to-human interaction gave us a glimmer of hope that we have made a difference, and that future policy may reflect that.

However, our hope diminished slightly during the afternoon session, where we sat in the back of the room as observers, rather than being invited to

contribute. The Scottish Government's inaccessible language and well-worn answers returned, and we were left wondering if there would be any lasting effect from our efforts.

Data

Data is a totemic issue for gender equality advocates. Until women's differential experiences are fully captured, and this data and evidence is used to design policy and services, then women's inequality will persist. There are clear gendered differences in all aspects of women's and men's lives, and there has been some progress over time in measuring this. However, much more still needs to be done, especially on improving the range of intersectional data. The experiences of disabled women, women of colour, migrant women, LGBTQ+ women, and single parents are still routinely invisible in policy-making, research, and evaluation.

There's no shortage of acknowledgement that there are wide-ranging intersectional data gaps. But too often this is used to justify inaction. The need for improved intersectional gender-disaggregated data, and importantly its use in the development and evaluation of policy and services, is a central thread of the NACWG's work. It's also a necessary step in gender

mainstreaming. This underscores the need for a greater focus on qualitative data to address gaps, and meaningful engagement with ethical lived experience participation. Critically, there needs to be equal value given to qualitative data and lived experience evidence so that there's parity of esteem with quantitative data.

We're concerned that an additional duty on public bodies to gather and use intersectional data isn't being incorporated in the reformed Public Sector Equality Duty. This is in spite of the clear imperative for better practice in this area, especially in the wider public sector where data gathering and use around women's lives is, at best, patchy. There's a particular dearth of intersectional data being used to shape the delivery of services in communities, even though it's women who are most marginalised that are more reliant on local services.

We recognise that work is ongoing as part of the Equality Data Improvement Programme, and the Equality Evidence Strategy. However, this work takes time, and needs adequate resourcing to make it effective. In the meantime, women are at the sharpest points of the cost of living crisis, with poverty becoming a reality for increasing numbers. Enough is known about

the lives of marginalised women and girls, and the need for higher levels of investment and specialist delivery to take action now rather than later.

The Empowering Women Panel's Reflection on Data

The Empowering Women Panel understands that if women aren't represented through quantitative data, and if their perspectives are not heard through qualitative research, then things won't change. Policy will go on being made in a way that disregards gender differences and the many ways women and girls are disadvantaged.

Our peer research project represents an excellent way of reaching out and collecting data from women who rarely have any influence on politics. By interviewing friends, family, colleagues, and people in our communities, we were able to connect with women who might not feel comfortable speaking to a professional researcher.

We also explored some of the barriers women encounter when trying to access aid - including the multiple hurdles faced by prepayment meter users attempting to employ the government's Energy Bills Support Scheme - therefore restricting relief for those who needed it most. Statistics will tell us a quarter of households did not



use the scheme but cannot tell us why.

The Scottish Government should respect data that comes from more creative, innovative research methods, especially when they enable a wider range of people to participate.

Statistics are important, but they will never tell the whole story. Diverse and varied testimony from those with lived experience is also needed to help policy-makers really connect with and understand the challenges women and girls face.

Gender Competence

Gender mainstreaming is embedding the objective of gender equality at the heart of everything that government does - core to daily operations and to the roles of all staff. In turn, gender competence is the necessary foundation of effective mainstreaming. It is not possible to deliver gender mainstreaming without a seismic shift in public sector understanding of structural gender inequality and intersectionality. This is critical so that the design of policy and services meet the needs of women and girls, especially those who are most marginalised in Scotland.

The dearth of gender competence in Scotland's public sector undermines Scottish Government commitments, including the delivery of NACWG recommendations, and reaches far into local government and other public bodies that are involved in implementation.

For instance, the Human Rights Bill delivering the incorporation of human rights treaties into Scots law has great potential. But new duties on public bodies without requirements and support to build knowledge and analytical capability on gender equality and intersectionality will deliver very little for women and girls in communities. We have seen this play out over the last decade with the Public Sector Equality Duty and lessons must be comprehensively analysed and learned. Further limitations of incorporation are becoming apparent in terms of there being no duty to **comply** but rather a duty to **consider** rights expressed in CEDAW, CRPD and CERD - this is a potential missed opportunity to address intersecting barriers facing women with protected characteristics.

The scale of the task in hand, to build intersectional gender competence, does not appear to be adequately understood in government. The work of

the NACWG's accountability phase to date has demonstrated this clearly. For this to improve, intersectional gender equality needs to be meaningfully prioritised in Scottish Government work. We need greater political leadership that is backed with sufficient resourcing to make it happen. If the Scottish Government placed the same weight on women's equality as tackling child poverty, for instance, we would see warm intentions translated into better outcomes for women and girls - particularly in our most marginalised groups and communities. Improving gender competence, and therefore policy-making that works for women, is a choice and one that needs to make it to the top of the list.

The Empowering Women Panel's Reflection on Gender Competence

Phrases like 'gender competence' and 'gender mainstreaming' are jargon that don't mean much to women outside policymaking circles. However, we do see the need for Scottish Government officials to start taking a more gendered approach, so women's issues stop being repeatedly side-lined.

The Empowering Women Panel feels that ordinary women's voices are not heard by those in power. We see how issues disproportionately affecting women are not considered high priority

- unpaid caring, childcare, women's health, gender-based violence and gender inequality, more generally.

When we tried to understand the responses from the Scottish Government to the scrutiny questions, it was difficult to see how their policy responses had been designed with a gendered lens or directly impacted on women and girls, particularly those with intersectional identities.

As a Panel, from our engagement so far, we don't currently feel confident that the Scottish Government is fully aware of the lived experience of women and girls across Scotland, particularly those from marginalised communities.

Without that knowledge and awareness, decisions will continue to reinforce inequalities. Listening and learning from women who are most directly affected by policy decisions will be key to developing gender competence.

The Empowering Women Panel would welcome the opportunity to discuss issues affecting women and girls across all policy areas.

National and Local Government Responsibilities

The way that national and local governments work together needs to be significantly more cooperative and collaborative, with the shared ambition of improving the lives of women and girls in Scotland. While we recognise the current financial and societal context the Scottish Government is operating within, a different approach has never been more important because of the impact being felt by women and girls.

Both national and local governments need to have a much sharper focus on the lives of marginalised women and girls and there is a need to rebalance power. As a priority this means:

- having better data to inform decision making
- meaningful opportunities for voices of women and girls to be heard and experiences shared
- actively using all this evidence to inform how policy is designed and how money is spent

The NACWG is encouraged to see that this approach has been taken for some specific policy areas, such as in relation to homelessness and Gypsy Travellers, but this approach needs to be taken at scale so that all women and girls benefit.

The impact of policy on the most marginalised women and girls should be routinely collected, analysed and considered. Doing this will help to more clearly see the real issues facing marginalised women and girls and to show how to meaningfully address the problems faced, which we know are compounded once viewed through an intersectional lens.

When it comes to issues such as education, housing, health and crime, research and experience tells us that none of these things can be seen in isolation. Joining up national and local governments is key. Yet the NACWG has seen patchy evidence of joined up approaches across central government to support a more person-focused approach. For example, a lack of recognition of social care's interaction with other policy areas, such as local government and housing, and child poverty.

A transactional approach on a singular issue is unlikely to make the most

difference; rather, a holistic approach is what matters. It is also not possible to imagine exactly what the outcome might be. This is about a process of learning and understanding alongside women and girls.

Done properly, a greater focus on the lives of marginalised women and girls means differences in how we lead, how front-line staff work, how money is used and how governance, assurance, and accountability function.

The Empowering Women Panel's Reflection on National and Local Government's Responsibilities

The Empowering Women Panel encourages national and local governments to work better together and to engage more with marginalised women and girls. Joining up working is essential as women and girls are just as affected by decisions made at a local level, such as within local authorities and health boards, as those made nationally.

While we understand that authority is delegated to public bodies at a local level, the Scottish Government and others must make sure that they are held accountable in relation to their actions to promote gender equality. Whilst the Scottish Government, with support from the NACWG, is

working to improve its own 'gender competence' there is no such work that we are aware of happening at a local government level.

As a result, we find that effective responses to women and girls are at best patchy across Scotland. It is a postcode lottery in terms of how well the needs of marginalised women and girls are considered and supported at a local level.

In addition, despite policies such as The Community Empowerment Act and the existence of participation requests, for example, participation at a local level is often poor. Marginalised women and girls and other groups are sometimes wrongly labelled 'hard to reach'. But in fact it is policy-makers and agencies who struggle to know how to reach us and help us overcome systemic barriers: : these barriers exist as a response to our protected characteristics and in particular affect the following groups of women:

- disabled women including those with physical impairments, learning disabilities, mental health issues, neurodivergence, and those who experience long-term conditions- these women face discrimination and inequalities

- black women, women who are minority ethnic or women of colour who face racism and inequalities
- women who are refugees or migrants and have no recourse to public funds
- women who have caring responsibilities, including parenting, and providing unpaid care for older and disabled relatives
- older and younger women and girls
- women and girls who have experience of the care system
- women who identify as LGBTQ+ and who experience homophobic, biphobic and transphobic discrimination
- women who experience poverty, digital exclusion and social exclusion as a result of living in rural and remote areas
- women who experience misogyny and gender-based violence



To overcome these barriers, accessibility must be considered in the widest sense. True participation is challenging and resource-intensive, but we believe the benefits outweigh the costs for women and girls today and in the future.

The Empowering Women Panel is an example of a successful participation panel, which takes time, resources and a long-term view. We are resolute that the Empowering Women Panel is not a tick-box exercise; we are real people with real lived experiences from which policy-makers and others can learn.

Work to date – NACWG Phase Two

The NACWG was formed as a catalyst for change to address gender inequality by providing independent strategic advice to the First Minister. The NACWG's vision is of a Scotland which is recognised for its action towards realising an equal society where all women and girls can reach their full potential. The NACWG's focus is on creating systemic change that will make a lasting, meaningful difference for current and future generations.

Phase One NACWG worked with a large group of stakeholders, the Circle, to develop a package of recommendations set out across three reports. All recommendations were accepted by the Scottish Government, with some level of action. You can learn more about our work in Phase One [here](#).

Phase Two NACWG

We are now in a second phase of work, launched in March 2022, with a remit focused on scrutiny of recommendation implementation. We are tasked with holding the government to account over this and ensuring that the package of recommendations is implemented in a way the recommendation was intended. Too often we see recommendations being accepted by the Scottish Government, but with little evidence of action to implement. Throughout

Phase Two we will hold the Scottish Government to account on delivering our recommendations, and ultimately its commitment to create meaningful change for all women and girls in Scotland.

The NACWG's approach throughout Phase Two is to work methodically through recommendations, which are grouped thematically. However, in line with the remit of Phase Two, the NACWG will also explore current issues exacerbating girls' and women's inequality. In the first year of Phase Two we have both scrutinised recommendations and had a thematic focus of exploring how the cost of living crisis has affected women and girls from marginalised backgrounds, given the current economic climate we find ourselves in.

It was important to the NACWG to have a participation component in Phase Two to ensure the scrutiny work is wider than NACWG membership and that recommendations are implemented in a way that not only shapes policy development, but also influences the system as a whole, so that change is created for all women and girls. The Empowering Women Panel has been in place since May 2023 and has supported our Second Focus of Scrutiny. Membership of the

Empowering Women Panel includes women and non-binary people from a range of community groups across Scotland, who have less access to power, opportunity and influence, but directly experience the consequences of policy design and implementation that does not meet their needs. The Empowering Women Panel is supported by the social enterprise Sleeping Giants.

The Phase Two NACWG work plan outlines a new and iterative model of accountability and scrutiny that it is hoped can become a good practice model that will be used elsewhere within the Scottish Government. The NACWG has committed to a continuous improvement approach and Phase Two is also being independently evaluated, to ensure robust improvements are evidenced and an effective model is developed.

The Circle was an important aspect of Phase One and Circle members provided insight on the development of recommendations. During Phase Two we are looking to the Circle to take inspiration from our recommendations and to make change within their organisations and networks. We already built the foundations for this during Phase One, encouraging Circle members to pledge their support.

During Phase Two we will build on this activity to assist Circle members to apply learning particularly on the importance of power redistribution, adequate resourcing to enable women's lived experience to be engaged, and meaningful influencing to deliver change. Circle Events will take place following the publication of a NACWG report. This first Circle Event of Phase Two NACWG will take place in May 2024.

First Focus of Scrutiny

For the First Focus of Scrutiny of Phase Two, the NACWG scrutinised the implementation of nine Phase One recommendations. These recommendations related to improving the necessary infrastructure and processes for gender mainstreaming within the Scottish Government, because we believed they had the greatest potential to create the necessary foundations for change that will improve the lives of women and girls for generations to come. We chose these recommendations to scrutinise first, because we saw they might take time to fully implement, and also wondered if we might revisit some recommendations over the course of Phase Two.



The nine NACWG recommendations included in the First Focus of Scrutiny were:

1. Embed gender sensitive approaches in all work relating to programmes developed through the new Scottish Government 'Scottish Approach to Service Design' model
2. Make the Programme for Government more gender sensitive
3. Scale up the Equality Unit to a Directorate and establish Centres of Expertise in all Directorates, to help mainstream gender equality
4. Create a cross government senior leaders group that focuses on improving intersectional gender competence
5. The creation of 'Policy-makers National Standards'
6. Adequate resourcing to enable the collection and analysis of robust intersectional data
7. Scottish Government to report annually with a gender competent policy statement
8. Place additional specific duties on listed public bodies to gather and

user intersectional data and integrate into budget

9. Integrate intersectional gender budget analysis into the Scottish Budget process

This five-month programme of activity (August 2022 to February 2023) scrutinised recommendation implementation with Scottish Government officials. At this stage, the Empowering Women Panel had not been established so did not feed into this particular piece of work.

Our First Focus of Scrutiny Accountability Event was held in January 2023 and was an opportunity to share our observations with the Minister and Scottish Government senior leaders and discuss challenges and solutions. We then engaged with the former First Minister to discuss our observations and next steps, and an Interim Report was provided which highlighted our key observations:

- 1.** There does not appear to be an effective process, infrastructure, or tools in place that create accountability of the requirement to do gender mainstreaming. This drives the lack of policy coherence and exacerbates challenges with delivery
- 2.** Recommendation implementation has been hindered by Covid, Ukraine resettlement, other significant policy priorities, and resource challenges in the Equality, Inclusion and Human Rights Directorate. We understand that the Scottish Government took a whole government approach in its response to Covid during the early part of the pandemic; however, progress on NACWG recommendation implementation has been extremely slow. A lack of prioritisation of work on gender equality underpins the lack of progress
- 3.** Prioritisation of gender equality, intersectional delivery, and a competent equality and human rights-based approach in all areas of government would enable a more effective response in decision-making, particularly at times of crises for those who are most at risk and most ignored. We have yet to see evidence of this being embedded as needed
- 4.** There are a wide range of intersectional data gaps, and insufficient recognition of this as a significant problem in developing policy that meets the needs of women and girls

5. There is a lack of skills and competency across the Scottish Government to do intersectional analysis in a way that is effective and meaningful
6. Despite a number of positive and encouraging examples, there is not a coherent plan or approach for delivering lived experience participation across the Scottish Government. There is a growing understanding of good practice in this area, but a strategic approach needs to be developed to ensure that good practice on lived experience participation is delivered across the Scottish Government
7. There is a significant risk in homogenising equalities work, which means that women are minoritised within the broader focus of equality, inclusion and human rights, and the focus on intersectional gender equality is diminished
8. There is a need for an effective accountability mechanism that enables external scrutiny of Scottish Government's commitments on intersectional gender equality, along with a strategic accountability plan which drives coherent delivery of recommendation implementation. It is crucial this exists beyond the lifespan and structure of the NACWG and is constituted separately. All recommendations accepted by the Scottish Government require external scrutiny and accountability mechanisms to ensure delivery is being pursued as intended by working groups, communities, and experts. Accountability mechanisms should have transparency, accessibility and public reporting at its core
9. We are concerned about potentially unrealistic expectations of transformation on both the new senior leadership group and the forthcoming equality and human rights mainstreaming strategy. We welcome work in both of these areas and understand that officials are committed to making them successful. However, considerable resources are needed, along with cross-directorate prioritisation to enable effective development and organisation-wide impact. From the evidence gathered so far, it is not clear that this will be realised
10. We note in some written responses and within wider Scottish Government engagement, that at times language and definitions are confused or misunderstood. This is particularly prominent in language



related to intersectionality, gender competence, and lived experience. Confusion around the use of this language creates space for diluting the power behind these terms, and potential obfuscation. It is crucial for there to be competent understanding across the Scottish Government, meaningful use of these terms, and prevention of inaccessible language. As standard procedure, definitions of these concepts should be included in Scottish Government publications to support understanding and ensure accessibility

From our work on the First Focus of

Scrutiny, it was clear to the NACWG that the challenges we have observed are not due to a lack of commitment from officials. Inadequate resourcing of the Equality, Inclusion and Human Rights Directorate, in particular, and a failure to prioritise intersectional gender equality across Scottish Government drives the lack of progress. This is compounded by a knowledge and skills deficit across the Scottish Government on intersectional analysis and gender mainstreaming.

A series of actions came out of our First Focus of Scrutiny activity. These included actions for the Scottish Government to:



- integrate a holistic understanding of intersectionality and how it should be applied to Scottish Government strategy and policy-making and built into professional skills and competency frameworks
- participate in a follow-up meeting to discuss how lived experience expertise can also be built into professional skills and competency frameworks
- participate in follow-up discussion about how to create a Scottish Government mandatory process to ensure all Directorates demonstrate they collect and use intersectional data competently and they have resourced their infrastructure to sustain this improvement
- participate in a follow-up discussion about how to ensure that the strategic approach and process for future Programmes for Government (PfGs) is gender competent and intersectional - which is likely to include publication of the approach taken, as well as the data used and analysed to inform the PfG
- provide a written response on whether it will include new duties on intersectional data gathering and gender budget analysis in draft

regulations to reform the Public Sector Equality Duty regime in Scotland

- participate in a follow-up meeting on the risks of the minoritisation of women by taking a homogenised 'equality and human rights' approach
- participate in a follow-up discussion to develop, with officials from relevant areas within Scottish Government, a lived experience expertise strategy across Scottish Government, setting out a consistent approach, ethical delivery, competent resourcing and intersectional gender competence
- consider and provide a written response setting out potential methods for how accountability and scrutiny of Scottish Government progress on recommendations can be pursued by external community-based expertise

The NACWG is disappointed in the slow progress in implementing these recommendations, with many of the actions agreed at the First Focus of Scrutiny event still outstanding, or only partially progressed. This is not good enough. Whilst we appreciate the capacity and resource constraints amongst policy officials, there appears to be a lack of urgency in embedding gender mainstreaming and intersectional analysis within the Scottish Government. This is exemplified in the over-reliance on the newly formed Equality and Human Rights Senior Leadership Group, which no longer has a primary focus on gender mainstreaming, as first anticipated, and as recommended by the NACWG. As a consequence of this lack of prioritisation on gender mainstreaming and intersectional analysis across the organisation, policy officials lack the understanding, knowledge and skills, in effect the "know-how", to be able to effectively embed this in their work. A sufficiently resourced capacity building programme needs to be delivered to enable officials from across Directorates to improve intersectional gender competence.

It became apparent throughout this focus of scrutiny that whilst there are pockets of good practice on the inclusion of lived experience expertise in policy and service development, there is no coherent approach across the Scottish Government. A strategic approach to lived experience participation should be developed to ensure lived experience input is ethical, meaningful and genuinely power-redistributive. The Empowering Women Panel has provided the NACWG with invaluable and influential lived experience input which speaks to the needs of women and girls from the most marginalised communities. This is triangulated with highly participative methods of gaining insights from NACWG members e.g. One Parent Families Scotland and Glasgow Disability Alliance. Similar approaches are apparent across some parts of the Scottish Government e.g. National Care Service. However, this is not consistent across all areas. It is disappointing that the Scottish Government have not yet taken the opportunity to meet with the NACWG and our Empowering Women Panel in order to progress the actions on lived experience strategy and building mechanisms for scrutiny by external community based expertise.

Furthermore, it became evident that more improved, accessible accountability mechanisms are needed for both internal and external scrutiny of whether the Scottish Government is delivering on its ambitions and commitments to women and girls. We have outlined this need in the call to action section of this report. The NACWG's remit is to hold the Scottish Government to account on delivering meaningful change for women and girls who need it the most. This can't happen without effective accountability that leads to learning and demonstrable, positive change.

Second Focus of Scrutiny

The NACWG chose to focus on the Scottish Government's response to the cost of living crisis through an intersectional gendered lens, as women and girls, especially those from marginalised communities, are being disproportionately affected.

This topic was also chosen because of the strong evidence of the disproportionate impact the cost of living crisis is having on women and girls. This is particularly the case for marginalised women who can experience the compounding injustices of gendered inequalities and racism, classism, poverty, ableism, homophobia and other forms of discrimination.



Ahead of our engagement with Scottish Government, the NACWG reviewed research and analysis undertaken on the impact of the cost of living crisis on women. A full list of the publications reviewed can be found in the end notes. The NACWG then held two stakeholder roundtables with women's organisations, projects that deliver services to women, and other anti-poverty organisations to discuss the gendered dimensions and impacts of the cost of living crisis, Scottish Government interventions and potential solutions. The roundtable discussions were rich with evidence and information on how women's and girls' lives are being affected by the cost of living

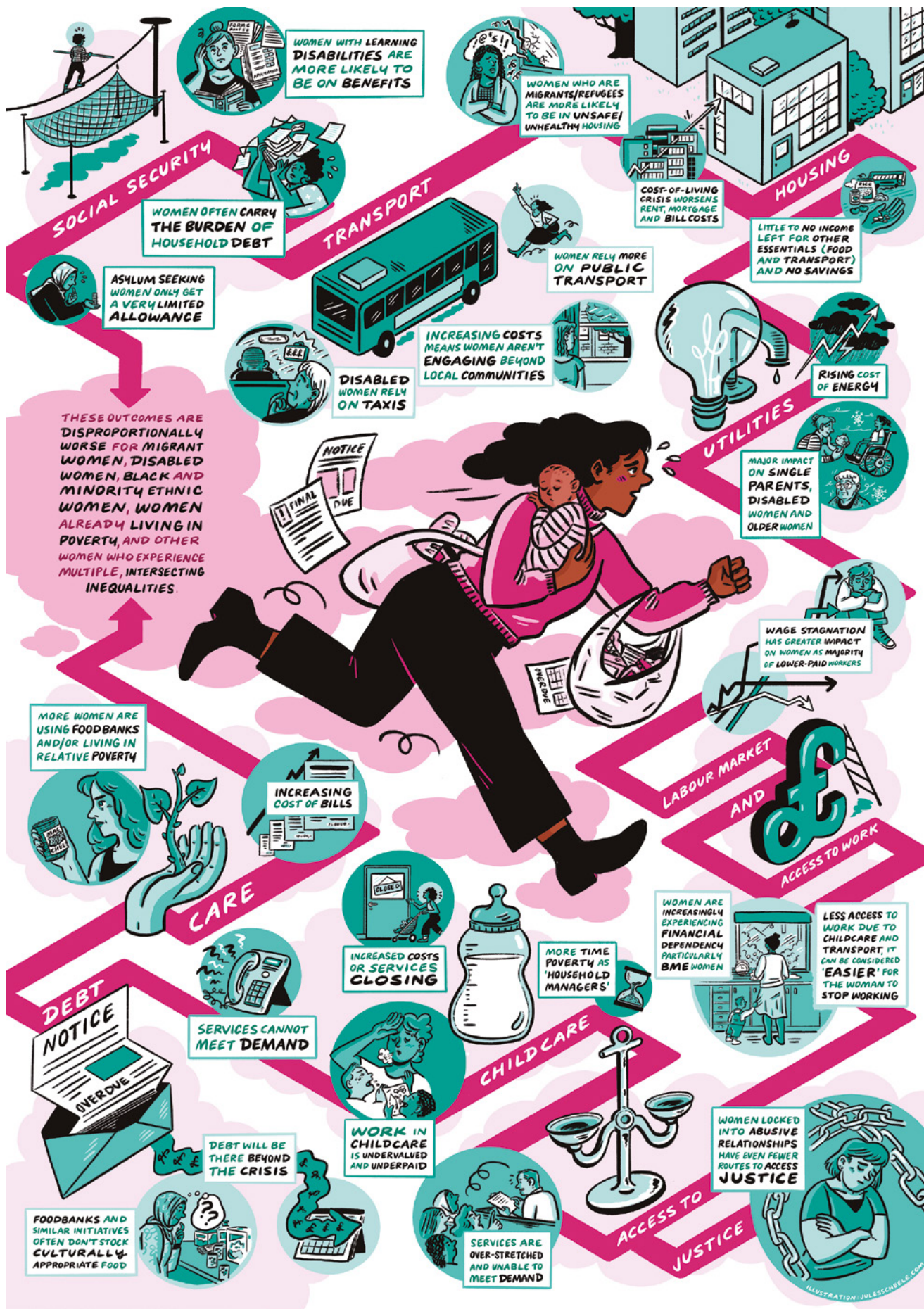
crisis. A visual has been created to show the overlapping nature of the impacts for women and girls from marginalised backgrounds and this is displayed on the next page.

During the Second Focus of Scrutiny the NACWG, along with the Empowering Women Panel, have scrutinised whether the response from the Scottish Government has been effective in supporting women and girls as they experience increasing levels of poverty and inequality. During this time, whilst there have been specific interventions by the Scottish Government - for example, on the tenant grant fund or the

winter heating payment - what has not been visible or able to be well-evidenced, is how women and girls' needs have been fully considered in the Scottish Government's decision-making around cost of living crisis responses. In particular, there is a lack of information and data available to assess how women who experience multiple, intersecting inequalities - women of colour, migrant women, working class women, disabled women, single-parents, unpaid carers and LGBTQ+ women and girls - have been considered.

Many of the interventions linked to the cost of living crisis are part of wider and existing responses to tackling child poverty in Scotland. It is for this reason that women and girls who experience multiple inequalities need to be front and centre of anti-poverty work within the government. However, the NACWG did not see sufficient evidence that this was happening in a strategic way. We are aware that work related to intersectionality (including a social research toolkit on how to apply intersectional analysis) and the use of gender budgeting through the development of a centre of expertise within the economy portfolio has been in train over recent years. However, our analysis of the cost of living crisis experience for

women and girls illustrates that these high-level interventions are not yet delivering tangible, positive change for marginalised women and girls. The rhetoric of women and girls' equality is not being met with the prioritisation and action needed for women experiencing deepening poverty. The urgency in responding to the crisis in previous years appears to have diminished. In both public institutions and media narratives, there appears to be a notion that the cost of living crisis is easing. However, from our work and engagement with women's organisations, community groups and the Empowering Women Panel, this is not the reality for many, especially for marginalised women and girls. There is still an urgent need for action which targets and tackles the root causes of women and girls' poverty.



The Cost of Living Crisis: Impacts on Women and Girls in Scotland

Scottish Government officials from the Office of the Chief Social Policy Advisor have provided the NACWG with the following latest available evidence of the impact of the cost of living crisis on women and girls in Scotland. The purpose of providing this evidence in our report is to give an overview of what data has been collected by the Scottish Government in this area and to give an overview of the context of the inequalities faced by women and girls.

Background

Women are overrepresented in households most negatively affected by the cost of living crisis¹. This section presents the latest available evidence of the impact of the cost of living crisis on women and girls in Scotland. Comparisons with men's experiences are included where possible. In some areas the research is solely focused on women or girls, and other breakdowns are provided where available. While there was some evidence relating to children, there was less evidence on the impacts specifically on girls in Scotland.

The findings are summarised under key themes below, many of which are interconnected.

Energy and Food

Women have been negatively affected by rising food and energy costs with particular groups of women disproportionately affected

Women make up the majority of many of the groups with high energy needs and hidden costs², and on average have lower incomes and less secure employment. Particular groups of women are disproportionately affected by poverty and economic insecurity, e.g. disabled women, women from ethnic minority communities and single parents³.

The Scottish Women's Budget Group (SWBG) published the Women's Survey 2023 in July 2023³. The survey examines different groups of women's experiences of rising costs in Scotland. It is not a representative sample, but includes 871 women from all 32 local authorities. It found that:

- 46% of women responding to the survey reported struggling with energy costs and 37% with food costs
- 70% of women did not put the heating on to reduce costs, rising to 80% for women who earn under £20,000

- Almost 20% of women were skipping meals entirely, which increased to almost 34% for disabled women and 46% for single parents

The impact of rising costs on different groups of women in Scotland³

- Almost 25% of respondents reported they were not having baths or showers, which increased to 32% for disabled women and 43% for single parents
- Just under half (48%) of women living in rural areas were struggling to manage energy costs and 42% were struggling to manage food costs³
- 60% of disabled women were struggling with energy costs in research conducted by SWBG and GDA in 2023 and 63% were struggling with food costs⁴

“I spoke to my friend who told me she has been starving and only eats at night. I have started doing that though it didn’t go well with me the first day, but I will get used to it”. (Idia, lone parent and asylum seeker).”⁶

A rapid health impact assessment of the rising cost of living in Scotland in December 2022 found that women are more likely than men to report taking action to reduce spending because of rises in the cost of living across a range of issues, including fuel and food insecurity and social interaction⁵.

An earlier research report from the Poverty Alliance (November 2022), highlighted the high proportion of women in poverty with pre-payment meters (PPM)⁶. PPM users are much more likely to be affected by the poverty premium and are at risk of having no access to energy if they cannot afford to top up the meter. Data from Citizen’s Advice from March 2024 (from England and Wales) shows that over two-thirds (67%) of women were unable to top up their PPM compared

with a third (33%) of men⁷.

The extra costs faced by disabled women have not been taken into account or mitigated. Evidence from SCOPE suggests that a disabled household with at least one disabled adult faces extra costs of £1122 (based on 2022-2023 inflation rates) per month to have the same standard of living as a non-disabled household.

GDA and SWBG research 2023 found evidence of these extra costs which are causing enduring and deep poverty for disabled women,

'I have to buy what food is reduced, the cheapest or go without. Have to decide what is the most important. Have many disabled aids to charge up, so cannot reduce consumption and due to having muscle wasting condition need a warm home in the winter. Rent increase, council tax increase, have to pay for gardener. Fuel prices up, but need car to take me to work, place of worship and shopping. My contribution to my care has increased by nearly 50% which has thrown me into extreme poverty despite working.'

Transport

Many women struggle to afford rising transport costs, especially women who are: disabled; single parents; and/or living in rural communities

The SWBG Women's Survey produced a report on transport⁸ which reported the challenges women faced by rising costs and how public transport options do not meet their needs. It found that:

- 28% of respondents reported struggling to manage transport costs, rising to 35% for women living in rural areas, 51% for disabled women and 54% for single parents
- 37% of respondents reported having to change travel plans due to the cost of public transport. This rose to 42% of disabled women and 53% of women from ethnic minority communities
- 48% of disabled women were struggling to manage transport costs and 46% of disabled women surveyed by SWBG and GDA in 2023 had cut back on using taxis, which they rely on to get about as public transport is not accessible and does not meet their needs

Women who live in rural areas have been negatively affected by the higher costs faced by these communities. The impact of rising costs is exacerbating the 'rural premium'² for communities in Scotland, especially in relation to food and fuel⁸. A recent report showed that the costs of raising a child were higher in remote rural areas of Scotland, due to higher costs of essentials, increasing the risk of being unable to reach an acceptable standard of living¹⁰.

Debt and Arrears

Women are more likely to be in debt than men. The cost of living crisis has exacerbated these inequalities, with women disproportionately affected by factors such as reliance on benefits and wealth inequalities¹¹. This is particularly true for Black and minority ethnic women, disabled women, young women, lone parents, and mothers of young children¹¹.

There are growing concerns about the escalating debt burden on women¹³.

A recent report from StepChange Scotland¹³ shows that of those seeking debt advice:

- 62% were women - an increase from 60% in 2021 (in the first half of 2023)

- Over half (51%) of women are in arrears with energy bills, compared to 40% of men. Among clients with energy debt, the average arrears for women (£1,736) exceed those of men by £216

In 2022, 13% of women said an increase in the cost of living was the driver of their debt problems. This more than doubled to 28% in 2023.

“I’ve not really been going to the shops; I’ve been asking people if they can go and stand and phone me when they’re at the yellow label section to see what’s there and see if there’s stuff that I can either freeze or use in the next day or so.”⁶

Alison, 55-64, a disabled woman with increasing amounts of debt.

Savings and pensions

Women have fewer savings and access to occupational pensions than men².

Research from August 2023 found that 42% of women report taking money out of savings (compared with 34% of men) as a strategy to pay for increasing expenses¹⁵.

The aforementioned research by the Poverty Alliance found that older women face specific issues, with both those approaching and/or in retirement raising concerns about pension inadequacy and not being eligible for financial support. Some of these women were having to rely on their children to cover basic costs⁶.

Health and wellbeing

The cost of living crisis is taking its toll on the health and wellbeing of women and girls

Women often manage household finances⁴ and act as “poverty managers” in the home¹⁶ and can end up going without food and other necessities themselves in order to provide for their families. This is likely to be damaging for their health and wellbeing¹⁶. Women also tend to spend more time at home so are exposed to cold homes⁵.

The latest YouGov survey findings for

the Scottish Government¹ from March 2024, show how the cost of living crisis has seriously affected women’s mental and physical health¹⁷. When asked about the wider impacts of the cost of living situation in Scotland today:

- 37% of women reported that their physical health has been negatively affected (compared to 31% of men)
- 52% of women reported that their mental health has been negatively affected (compared to 44% of men)

The SWBG Women’s Survey shows higher figures amongst women for 2023: 65% of women said the cost of living crisis has affected their mental health. This rose to 69% for disabled women and 86% for single parents³. It found that:

- 45% of women reported they are worrying all the time - 53% for disabled women and 69% for single parents
- 47% of disabled women are facing an impact on physical health conditions
- 29% of single parents accessed help for mental health and 28% stated the cost of living crisis has affected their child’s mental health

November 2023 survey findings show that ‘financial stress is palpable’ with 29% of respondents reporting losing sleep due to anxiety about personal finances. This is higher among women (32%) compared to men (26%)¹⁵. This compares to a higher figure (57%) of women who note that concern about rising costs has affected their sleep, in the SWBG Women’s Survey 20233.

“I always feel like Damocles Sword is above my head as my Care Plan has not been re assessed since July 2022 and I have had many care changes. My care contribution has been increased by £42 a week. My increase with Working Tax Credit and PIP is £18.93 p/w. I already cut my budget in half because of utility bills but now I am very stressed”

From SWBG & GDA, 2023

SWBG and GDA’s research showed further impacts on disabled women,

‘Had to remove a personal alarm due to increased costs/charges. Impacted by blue badge charges.’

Christine works part-time on a low income and has a health condition which leaves her extremely tired. One of her biggest concerns is that come winter she will not be able to afford her oil heating. How she will manage is a ‘constant worry’: she does not sleep as she is always thinking ‘what will I do next?’¹⁸

Poverty affects affordability and access to period products¹⁹. A survey of girls found that 1 in 5 girls and young women aged 11-21 worry about having enough money to buy period products or period pain medication²⁰. However, this was a UK wide survey and Scotland's free period products may mean the figure here is lower. A recent inquiry into poverty related stigma in Scotland found that being unable to afford these everyday essentials can lead to feelings of shame and being unable to perform some tasks such as school, work and caring²¹.

Lastly, there is some evidence that women are returning to work earlier (during maternity leave) due to cost of living pressures²².

The cost of living crisis is also affecting young women's mental health and wellbeing.

A survey from 2023²³ examining the impact of the cost of living crisis on young women showed they are more likely to be feeling anxious about how the rising cost of living might impact their lives, both now and in the future.

- Significantly more young women (64%) than young men (52%) said the rising cost of living is one of the biggest worries for their future. 50%

of young women say this makes them feel anxious everyday, compared to 39% of young men

- Two thirds of young women (68%) are scared about the future, compared to 57% of young men

A 2023 survey of UK girls²⁰ showed that 75% of girls aged 7-21 are worried about the increased cost of living, being able to afford necessities, and are spending less money.

Girls who are more likely to worry about the increased cost of living include neurodiverse girls (89% compared to 84% of neurotypical girls) and disabled girls (83% compared to 76% who are not disabled).

Crime and Victimisation

Women's experiences of gender-based violence and access to justice have been affected by the cost of living crisis

There is evidence from third sector research²³ that the cost of living crisis is exacerbating existing financial barriers that prevent women leaving abusive relationships^{25 26 27}; is putting a significant strain on domestic abuse support services^{28 29} and instances of financial abuse are increasing as a result of the crisis³⁰.

“He will use it against me in family court that I am unable to financially provide for the children even though he has refused child maintenance.”

Participant in a Women’s Aid survey of women experiencing domestic abuse³⁰.

A recent Citizens Advice Scotland report shows a sharp increase in advice relating to domestic abuse, which rose by 40% between August 2023 and September 2023 to its highest-ever level recorded by the Citizens Advice Network³².

At the start of 2023, more than half (59%) of Women’s Aid members said they were relying on charitable reserves to cope with the crisis, and two thirds said that if the crisis continued without intervention it would stop them from being able to offer support to victim-survivors. This rose to 85% for specialist services for Black and Minority women³³.

Childcare costs and accessibility

The SWBG survey found that accessing childcare has also been an issue for women due to rising costs and limited provision³, especially for particular groups of women. It found that:

- of the 199 women responding to the survey who had childcare costs, almost 28% stated they struggled to manage childcare costs. This figure increases to 60% for women from ethnic minority communities
- 47% of respondents with childcare costs have had to make changes to other areas of household spending to meet childcare costs. This figure increases to 67% for disabled women and 57% of rural women

Housing

The SWBG survey 2023 produced a report on women’s experiences of housing and its cost³⁴. It found that:

- 9% of women are concerned they will lose their property/tenancy in the next year, rising to 26% of disabled women and 28% of single parents

- 27% of single parents do not have enough space for them and their family and 21% of women earning under £20k state that their accommodation negatively affects their health
- 14% of women have mould/damp in their accommodation, rising to 21% of disabled women
- 28% of women who live in rural areas were struggling to manage housing costs
- 48% of disabled women were struggling to manage housing costs

Labour market and access to work

'Poverty in Scotland 2023' found that just over 10% of workers in Scotland are locked in persistent low pay of which 72% are women. Rises in the cost of living will have made circumstances for these women even more precarious. The vast majority (80%) of those 'trapped' in low pay work in hospitality, health and social work, retail, administrative support and/or manufacturing³⁵. The report shows that while the Scottish Child Payment is likely to reduce child poverty, the growth of in-work poverty is holding back further progress.

“Women, disabled people and minority ethnic people in particular are at the eye of a storm of persistent low pay, unreliable and insufficient hours and a struggle to make ends meet.”³⁹

Social isolation

There is evidence to show that particular groups of women are socialising less often because of rising costs, leading to social isolation.

A rapid health impact assessment of the rising cost of living in Scotland found that 38% of women reported they stopped or reduced socialising with friends and family due to cost, compared to 28% of men⁵.

The SWBG Women's Survey showed that 35% of women feel more isolated due to lack of disposable income to socialise – 40% for disabled women and 59% of single parents 'feel more isolated'.

“I don’t invite anybody over anymore. I can’t go anywhere. I never, I literally never leave my house, I just sit in my house. For the past nine weeks I’ve just sat in the house by myself and stared at the walls.”

Lucy (aged 25-34)
pregnant and lives alone⁵.

Looking to the future

Women in Scotland remain concerned about the crisis and are worried about the future

The latest YouGov survey¹⁷ for the Scottish Government shows that the majority of women in Scotland do not feel that the cost of living crisis is abating. There is some evidence that they are more concerned than men about the cost of living crisis now, and in the future.

- 69% of women disagreed with the statement that it feels like the cost of living crisis is easing, compared to 61% of men

- 56% of women were concerned (very/extremely/somewhat) that they would not be able to provide for their household one month from now (start of April 2024), compared with 46% of men

Summary

This section presents the latest available Scottish evidence on the disproportionate and multiple effects of the cost of living crisis on women. There is a lack of data relating specifically to how the cost of living crisis has affected girls. Amongst the far-reaching impacts on women are rising food insecurity, a higher incidence of domestic abuse and declining women’s health.

The crisis has affected multiple aspects of women’s lives, particularly for some groups of women. Existing economic inequality means that women who are most marginalised will be disproportionately affected by the cost of living crisis. For example, Black women and women from some ethnic minority communities, disabled women, young women, lone parents, women living in rural areas, unpaid carers and women with insecure immigration, LGBTQ+, care experienced and older women². This underscores the need for policy responses that are intersectional.

Next steps

This report provides an insight into the work of the NACWG in Phase Two to date, covering two focuses of scrutiny work. We have outlined the barriers that the NACWG have encountered in working towards realising gender equality within Scotland, along with the challenges we have found engaging with the Scottish Government with our scrutiny work.

Following this publication, we will be commencing our Third Focus of Scrutiny, which will focus on scrutinising the implementation of a group of NACWG recommendations made during our Phase One period. The Empowering Women Panel will be supporting the work of the NACWG for the remainder of Phase Two, ensuring that the views of women and girls who experience multiple intersecting inequalities are reflected at the core of the NACWG's work.

We are engaging with our Circle and in May 2024 there will be a Circle Event to discuss the NACWG's work in Phase Two and how Circle Members can help advance gender equality within their organisations. Circle Membership is open to anyone and you can apply to join on our website.

Phase Two NACWG is committed to a continuous improvement model of working and is currently undergoing an Independent Evaluation, conducted by Research Scotland. This will formally evaluate the effectiveness of the Phase Two model, and identify elements of good practice and any aspects that can be improved upon moving forward in Phase Two. An evaluation report will be published in Autumn 2024.

We will formally report again following two more cycles of scrutiny. This is anticipated to be produced in Spring 2025. In the meantime, you can follow and support our work by joining the Circle and following us on social media and our [website](#).

Acknowledgements

The role of the Empowering Women Panel in contributing to the work of the NACWG cannot be underestimated. They have been integral to ensuring the voices of women and girls who experience compounding inequalities and whose voices are seldom heard, have the opportunity to influence the work of the Scottish Government. The Empowering Women Panel are supported by social enterprise Sleeping Giants who have been critical in allowing them to reach their full potential.

We want to thank Jules Scheele for producing the graphic of the intersecting inequalities that women and girls have and continue to face throughout the cost of living crisis. Thanks are also due to our creative agency, 3x1, for leading on our engagement strategy, which is integral in ensuring the work of the NACWG is effectively communicated.

The NACWG is committed to a continuous improvement model, to ensure the accountability work we are pursuing is constantly evolving. Thank you to Research Scotland for conducting this independent evaluation.

Thanks must go to all of our stakeholders that have provided us with their expertise and to our Circle members who are continuing champions of our work.

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