

Funding...into the Abyss?

Fundraising Experiences of BME Women's
Voluntary and Community Organisations

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Women's Resource Centre

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Abstract

This small scale research looked at three Black and Minority Ethnic women's voluntary and community groups in an attempt to draw-out some of the funding issues they are contending with. The findings provide some important anecdotal evidence of the struggle that the Black and Minority Ethnic women's voluntary and community sector faces in its day-to-day service delivery while simultaneously attempting to survive and grow in an increasingly competitive funding environment.

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Introduction

A recent report provided a 'guesstimate' that there are 10,000 women's organisations in the United Kingdom voluntary and community sector (Soteri, 2002). How many of these are Black and Minority Ethnic (BME) women's organisations, is difficult to decipher. In a recent Commons debate, Beverley Hughes remarked that Government statistics are not kept on the number of ethnic minority women's voluntary organisations in the UK, however, the Council for Ethnic Minority Voluntary Organisations has 444 BME women's organisations on their database, as at 9 December 2002 (Beverly Hughes, United Kingdom Parliament, Dec 2002).

BME women's organisations are often under resourced and experience discrimination in accessing and securing public funds for their work (Riordan, 2002; Davis and Cooke, 2002). This research project will look at how this affects the running of BME women's organisations by examining how the groups access funds, the issues they have with this process, and the volatility of the funding arena. To place this in context, the report will give a short background review of the position of BME women in the UK, and how and why they have organised in response to the needs of their communities.

BME Women in Britain

There are approximately 2.3 million BME women in Britain who make up 8% of the female population (Mirza and Sheridan, 2003). (See Appendix 1 for Tables of census figures). The homogenous label 'BME women', tends to subsume and de-emphasise their diversity - masking the numerous economic, social, cultural and religious differences between and among the women. This can lead to a tendency in policy and practice to ignore the intricacies of these women and look at them as a unified, homogenous group, where generalised assumptions of their needs and requirements are often made. By looking within the statistics, however, the diversity is evident. For example:

- All minority ethnic groups contain more children and fewer elderly than the white population. While child dependency ratios for Bangladeshi women are more than double that of the white population, elderly dependency ratios are 3 times lower for black groups than for white (Cabinet Office, 2002).
- Pakistani and Bangladeshi women are more likely to have children in their early 20s, be married and not working than white women. In contrast African Caribbean women are more likely to be in skilled manual work and are three times more likely to be lone parents than any other group (Berthoud, 2001).
- Black Caribbean women have the highest employment rate (62 per cent), followed by other black groups (58%), while employment rates are lowest for Pakistani and Bangladeshi women (17%), and can be largely explained by the low economic activity (22-24%) of women in these groups (Blink, 2002).

Compounding this 'invisibility' is the lack of research into the lives, experiences and worlds of BME women as 'race' has traditionally been seen as an 'add-on' to gender studies. This has left BME women often marginalized, hidden and unnoticed in homogeneous, mainstream policy, and thus occupying a 'blind spot' in analysis. Mirza argues that "The invisibility of black women speaks of the separate narrative constructions of race, gender and class: in a racial discourse, where the subject is male, in a gendered discourse where the subject is white, and a class discourse where race has no place" (1997:4). More recently however there has been a move towards examining the interplay of 'race' and gender (Maynard, 1994). The experience of 'race' in this analysis is gendered and the gender relationships are 'racially' distinct (Barot et al., 1999).

Despite this push for a more gendered understanding of racial issues, generalised universalistic assumptions still remain about women on one hand or ethnic minorities on the other. Mirza states that in a review of recent research on ethnic minorities it was found that BME women have been 'left out', 'could not be found', or 'could not be incorporated' in the studies. She goes on to say that the inclusion of women in research and official Government reports are often seen as "unduly complex", where BME women "would only be incorporated if feasible to do so" (Mirza, 2001).

How and Why have BME Women Organised?

"Female networks mean that black women are key figures in the development of survival strategies, both in the past, through periods of slavery and colonialism and now facing a racist and authoritarian state" (Carby, 2000:401).

BME women's grassroots organisations have, over the last 30 years, attempted to 'give voice' to BME women in the UK (Sudbury, 1998). The range of services provided by BME women's organisations is wide. A recent study found these services ranged from youth work, adult education classes, employment training programmes, mental health provisions, care of older people, refuges, counselling, general advice and support work, and social and cultural events (Davis and Cooke, 2002). There remains, however, substantial evidence, both statistical and anecdotal, of disadvantage in the lives of these women and an ever-important need for these organisations to exist and develop according to the requirements of the women they work for and with.

Across the domains of welfare, health and housing the inequalities that BME women face are clear. For example even when they are skilled and experienced, they are twice as likely to be unemployed and work longer hours in poorer conditions, for less pay than white women (Bhopal, 1998). Similarly in terms of health conditions, inequality and disadvantage appear to be endemic. For example, babies born to Pakistani women are twice as likely to die in their first week as those to British born mothers (Kings Fund, 2001). Asian women are twice as likely to attempt suicide as 'white' women (Kings Fund, 2001). More than half of all Pakistani and Bangladeshi households live in the 10% most deprived wards in England (Cabinet Office, 2001). Such areas are characterised by more neglected housing, vandalism, and high crime rates, which isolates women who live in fear and suffer disproportionate mental and physical illness.

The BME women's voluntary sector has developed, grown and responded from this. Davis and Cooke argue that, "the combination of black political identity and women-centred principles of self help and autonomy has provided a major impetus for black women to organise" (2002:9). It has attempted to give a voice to the diversity and disadvantage of BME women and to address at first hand the effects of the inequality through working with the community and by being a lobbying voice for the women.

Funding... into the Abyss?

"The voluntary sector will survive – after all it survived the arrival of state welfare, which took over many of its earlier functions. But will it retain its ability to act as a home for a diverse range of organisations and motivations?" (Taylor and Langan, 1996:33).

The funding of the voluntary sector is particularly and increasingly complex, where "contributions from individuals are one among a number of different sources of income which include: central and local Government; Non-Departmental Public Bodies; the European Union; charitable trusts and foundations; companies and other commercial institutions; and the National Lottery" (Rochester, 1995:24).

Voluntary organisations use a variety of methods to raise money, including; applying for grants; tendering for contracts; seeking donations, payments under deed of covenant, endowments and legacies; fund-raising events; sponsored activities; and earning interest on investments and rents; organising profit-making activities (Rochester, 1995:24).

The purposes for which funding is sought may also vary. Voluntary groups may be seeking: support for their general running expenses or 'core costs'; the means of employing staff; the costs of a special project; or support on the basis of units of service provided. Finally the time-scale on which funding might be gained can vary from the one-off single payment or one year non-renewable contribution through to fixed term funding for a number of years and renewable annual payments to permanent endowment (Rochester, 1995:25).

In addition to these complexities in seeking funding, and in many cases surviving, particular changes in the funding arena have arisen in the past ten years. Rising pressures on the voluntary sector per-se such as increased regulation, increasing constraints on funding, and the effects of market competition have resulted in a climate of instability, particularly for smaller organisations, "There are fears that [these] pressures could squeeze out smaller organisations and voluntary organisations, as well as discouraging user and community involvement in management" (Taylor and Lagan, 1996:33).

Discussions around the increased formalisation, professionalisation and commercialisation of the voluntary sector have highlighted the widening of a gap between smaller and larger and more established organisations. Rochester, however, argues that this is an oversimplification of the issue, arguing, "British voluntary agencies are complex organisations; they engage in a range of activities and many possess both material assets such as endowed income, property or a secure donor base" (1995:39).

The Study

Potential interviewees were taken from the WRC database of BME member groups. The research originally aimed to interview six BME women's groups. Difficulties in the research process were evident from the outset and arranging interviews with the selected groups proved problematic and time-consuming. When the six groups had confirmed their interest in participation in the project and interview meetings had been set, the project was already two weeks behind schedule.

The difficulties intensified, however, when four of the six groups cancelled their meetings (two on the day of the scheduled meeting, and two did not turn up at all), one of which rescheduled for a later date. The limitations of working to a tight schedule, as this research project was not funded, resulted in a change in the methodology, where only three interviews could be carried out. The implications of this on the data and quality of the report are great.

It was agreed with the WRC that the collected data should still be written into a report, given that the issues are of such relevance and importance to the BME women's voluntary and community sector. The report would also increase anecdotal evidence for the WRC. It was also important to complete the report out of respect to those who were interviewed. However, both the researcher and the WRC were disappointed that the scale and scope of the report had to change. The conclusions are therefore limited and cannot be interpreted as fully representative of the BME women's voluntary sector.

The organisations interviewed varied in remit:

	Specific Ethnicity?	Type of Organisation	Types of Services
Group 1	Bangladesh	Community services provider.	Classes, support, advice and training for Bangladeshi women. Designated domestic violence worker.
Group 2	Sierra Leone	Community service provider.	Advice, training, enabling and empowerment of women from Sierra Leone, particularly refugee and asylum seeking women.
Group 3	General BME	Community service provider and developing as an umbrella organisation. Larger and more established group.	Training, courses, advice, guidance and signposting for BME women, including refugee and asylum seeking women. Partnership working with Council for Voluntary Action. Developing their policy and lobbying profile.

All three of these organisations received funding from the Community Fund. Other funders included: The Welsh Council for Voluntary Action, Esmee Fairbairn Charitable Trust, Comic Relief, Help the London Child, Community Chest Learning and private donors.

The Findings

Drawing on Social Capital: How the Groups Access Funds

“Funding in essence means that you aren’t in a position of strength but you do need to come from a position of strength – if you go with begging bowl approach you get the crumbs – those who are getting more are those who are getting more overtly political” (Group 3).

Key to the organisations success at accessing funds was access to information. The ways and means of retrieving this information varied between the three groups, however, it was seen as vital by them all to be kept informed.

Networking

The importance and value of networking was mentioned by all three groups as being essential to keeping up to date with funding developments. Chance meetings at policy forums, seminars etc were important for Group 3. The Director said that she made a conscious effort to be involved in this arena partly to keep ‘in the know’ about funding issues and developments.

Group 1 also raised the value of networking. The Director retold how she heard of a local borough Grants Officer through an informal chat with another local voluntary worker. She took the initiative to ring him and arrange a meeting. She highlighted that finding out about this Officer made a real difference to her organisation, yet she had only heard about him through the “grapevine”.

Second Tier Organisations

All three groups used second tier organisations to keep them informed on funding bids. The Director of Group 3 commented, “I think funding is using resources strategically” (Group 3). Organisations used were WRC, Refugee Council and Councils of Voluntary Service. The newsletters and websites of these organisations were used to keep interviewees informed; as were the networks they developed through their membership of these organisations. Groups 2 and 3 spoke about the importance of the internet in searching for funds, using specific web sites, and keeping up-to-date with developments through the Community Fund. A key point however was raised by the Director of Group 3, who stated the need for organisations to be skilled in using these resources, as they were not always clearly laid out. She argued:

“Firstly you can’t use these [resources] until you know your strengths, so by the very essence, everything is compartmentalised and departmentalised – there isn’t something saying black and minority women’s groups funding” (Group 3).

This key point shows the interconnectedness of the sector – the need for information is linked closely with a strategic understanding of ‘self’ and a key understanding of how to find out. Group 3 Director continued, “those who know, just continue to cyphen off”.

Changing Demands, Needs & Requirements: Dealing with Funding & Funders

All three organisations commented on the rising demands and requirements that were placed on them from their funders with regards to the administration of their organisations.

Strategic Planning

Strategic planning was mentioned by groups 2 and 3 as being crucial to having control over their funding. Group 3 saw planning and management as central to her role as Director. She commented:

“I recognised very early on that the issues that are primordial to the organisations are around managing the change management process effectively – we are doing core activities and asked to stretch ourselves more yet we had no core funding, no funding strategy and out of date business plan – it’s one thing to have funding but another thing is ‘what is your strategy’” (Group 3).

Group 2 had only been receiving funding since September 2002 and had used this time to evaluate how the group is operating and where it feels it needs to move. This, the Director said, was fundamental to having a good funding strategy:

“We’re in the process of developing a funding strategy which is being mounted in the strategic plan – over the past 6 months we really focused on our work – what we do – so we know exactly where we want to go before we look at strategic funding” (Group 2).

Group 3 also spoke about the value of reflection and questioning the mandate of the organisation. There can be, the Director said, a tendency for BME women's voluntary groups to apply for funding whenever it becomes available and that isn't congruent with the strategic plan or direction of the organisation. This was a practice she was not comfortable with and which she felt was responsible for many small groups demise. Group 2 also raised this issue, commenting that without a structured plan there had been a tendency to shape her organisations activities according to the funds available. The Director felt that when a strategic funding plan was introduced, this would not continue.

The levels of strategic planning varied amongst this small sample. While Groups 2 and 3 used the language of strategic planning, Group 1 used less structured terminology in describing its planning agenda. The Director was very aware of its organisations goals but engaged with it in a less formalised way.

Language and Education

The Director of Group 1 felt that language and education were important in manoeuvring around the policy and financial systems. Unlike the other two Directors she was not educated in this country and felt that this was a barrier for her to comprehensively run the organisation on her own. What she knew and how she ran her organisation was “learnt on the job”. She had outsourced her finances in the past two years to help her keep on top of the issues. While she was very aware of second tier organisations and used them for support and advice, she felt that there was a space for a body to come in and help her organisation in a functional manner. She said:

“[We have] done all we were asked to do – but we need practical help – we need to be shown – [we need someone to come in and say] ‘ok, you are here, sit down and I’ll show you how to get where you want to get... we need training and support’” (Group 1).

Funding – A Timely Issue: How Funding Affects the Organisations' Remits

The nature of how organisations access funds requires them to constantly evaluate and look forward to the future in relation to their activities, staffing and resources. The Directors spoke of a strong sense of unpredictability that hangs over the organisations which is normalised due to the nature of the sector. The effects of this on the organisations were verbalised in the interviews, highlighting the need for consistent and adequate funding to operate in a coherent and professional manner.

Retention and Recruitment of Staff

Davis and Cooke argue, “the disparity of salaries between workers in the voluntary sector employed by projects funded by external agencies and those funded by the council was stark” (Davis and Cooke, 2002: 25). The Director of Group 3 felt strongly about the low level of salaries that her staff were expected to work for and argued that this was linked to the retention and recruitment of staff in the BME voluntary sector. Having such small budgets for salaries, she argued that those who applied for jobs in the sector were often under-qualified and inexperienced in the roles they were expected to fill. To upgrade employees skills, the organisations were obligated to provide substantial training and support, which fundamentally meant giving staff time, which she equated as being equivalent to money. After getting support and training the employees were then liable to move on from the organisation, taking with them their new skills and the time invested in them.

“Sometimes we’re forced to take people who don’t have all the skills – so that takes time – my time to motivate them and morale and all that – my activities come to stand till – and then it’s a catch 22 – that’s what happened with the legal advise officer [who had worked here] – [the worker did] not have all the skills – couldn’t manage – I took 6 months of time to induct this person and pay for their salary [and then she left] so now we’re recruiting again” (Group 3).

Groups 2 and 3 argued that volunteers also require a lot of time, attention and resources to be trained up to do their jobs effectively. As with paid members of staff, they also commented that these volunteers often moved on. Group 2, a ‘younger’ organisation had this difficulty also, particularly as, they didn’t have a history of managing funding effectively, which affected their ability to fundraise for larger sums of money such as staff posts:

“Because the amount sought is limited, staff are not well paid – relatively – we are very young organisation so we don’t have enough evidence to show that we can manage large funds etc – so staff aren’t well paid” (Group 2).

Work-load

All three directors spoke of the strain that arose from the work-load that the staff had to carry, which they felt was not acceptable. The Director of Group 3 said that she will only look for funding if it includes a budget for a staff member, as she is not going to top up staff members with more tasks:

“We’re not topping up on other peoples’ work loads – we’re asking them not to multi task – multi-task implies three tasks - (Group 3).

As funding for all the organisations was based on the bids they submitted periodically, there it was argued that staff were looking for other jobs as project funding was coming to an end. This resulted in the staff being anxious. The Director of Group 3 said:

“The core staff here are completely nervous and tense. We know that people are looking for jobs behind closed doors” (Group 3).

Volatile Service Provision

“Sometimes [funding] is there, sometimes it’s not. We are going to organisations saying ‘can you give us this space?’ We have this funding, we try to have links with the community, but day-by-day its getting harder and harder. I can’t cope” (Group 1).

The difficulties experienced with lack of core costs funding was pertinent with all three groups. Group 1 highlighted the ‘chain of events’ that can affect smaller voluntary groups, where core costs are not accounted for in funding grants. Their office space was small and cramped and not suitable for running sessions or classes or even holding private meetings. The Director was at the mercy of local schools who gave her space to run her classes. She pointed out:

“The problem is that this week we know we can do it but next w

gn – the classes have started but they won’t sign – and I know that they can turn around now and say they’re finished” (Group 1).

This issue continually caused difficulties for the group to run its services effectively and consistently. The centre also saw its role as being a space of socialisation, signposting and advice for the Bangladeshi women of the area. Again because of the problem of lack of space, and privacy, she felt that:

space and security. At least you know that women can come in and chat – they can have a place to be together” (Group 1).

Donations from individuals and ‘gift’ money, also left the organisation with a sense of unpredictability and volatility. Group 1 have a private donor however the Director commented:

“There’s no security with that – if they say someday ‘we don’t want you any more’ then there’s nothing we can do”.

Conclusion

This exploratory study has looked at some of the issues BME women's voluntary groups deal with in relation to funding, while also highlighting some of the concerns the organisations have with funding bodies and their operation. The findings highlight that to survive in the voluntary sector, organisations are forced to work over-loaded schedules, at poor pay levels and for little recognition from outside their 'worlds'. They draw on their own social capital, creating networks and 'learning the language' in an attempt to survive.

The issue of 'survival' is one that needs further assessment. In the world of strategic targets and planning, organisations that had little previous knowledge of this language are being forced to strategically plan into the future whether or not they have the language or capacity to do so. The value of traditional, small BME women's organisations was that they operated at the grassroots level and were able to adapt to the needs of the community as was and when required. Within the present climate however, these valuable qualities are often being eroded from the community, and many organisations are being forced to adapt, close or continue struggling on. The interviewees spoke of the value they place on 'informal' methods of information gathering to learn about funding pots. They counteracted the unpredictability of gaining concrete knowledge about the funding arena with a grassroots approach, which they accessed through networking. At meetings and conferences, the Director of Group 3 said she commonly went up to delegates and asked "what's your name and who funds you".

The plethora of Government strategies, the lack of a true 'joined-up' approach and the volume of paper work required of the voluntary sector appear to be leading to increased bureaucracy and decreased service provision. The Director of Group 3 commented that perhaps the Government was missing the point with regards to its vision of the community and voluntary sector. She argued that organisations are often doing the work that is required of them (the Government), only coded in another language:

and 'poverty eradication', - folding that have been providing a service that helps reduce truancy, substance misuse which reduce that disempowered connected sense" (Group 3).

The 'mismatch in understanding' is also apparent in the mismatch of accountability between the funders and the funded. While the funded are subject to high scrutiny in this area, the funders appear not to be as focused on accounting for themselves. In a recent review of the issues surrounding BME women's voluntary groups, Davis and Cooke focused criticism on the lack of accountability and transparency in decision making when budgets were cut, if they stood still and why applications were not accepted. There was, they argued an absence of "coherent reasons and explanations for funding decisions" (2002:27). This issue was raised by the Director of Group 3 who said:

“Funding groups should be less about grant delivery and more monitoring how successful their policies – on their website they say these are the grants – there’s nothing to say all our grants must give information on what they’re delivering – they’re just as ad hoc as we are”.

This echoes the general malaise that the funded organisations have with the funders, and the call for more research to be done in the area. Group 3’s Director argued:

“Their [the funding organisation’s] research grant is under utilized – what research did they do when they developed the research grant? Does it make sense to understand that if the research grant is under-utilized it is one of the hardest grants to actually put into place? You can’t apply unless you’ve done your own grant research – I can’t do that without the research grant that allows me to do that – so those who have the funds continue to take that on board and the political organisations that are visible, continue to be funded. Those who don’t aren’t”.

This remains the challenge for not only BME women’s voluntary and community organisations, but indeed the wider women’s voluntary and community sector, as well as policy decision makers and funders.

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Appendix 1

Table 1: Ethnic Origin by Gender, United Kingdom, 2001

Ethnic Origin	Women (%)	Men (%)	Base (#)
White	50.6	49.4	54,539,000
Mixed	51.4	48.6	5,048,000
Asian or Asian British	49.1	50.9	2,156,000
Black or Black British	53.1	46.9	1,160,000
Chinese	48.7	51.3	184,000
Other Ethnic Group	45.2	54.8	250,000

Source: Dench, S. et al (2002) Key Indicators of Women's Position in Britain. (London: Women and Equality Unit and Department of Trade and Industry).

Table 2: Percentage of Black and Minority Ethnic Female Population in each Ethnic Group, England and Wales, 2001

Ethnic Group	%	Ethnic Group	%
Mixed	14.6	Asian or Asian British	48.8
White and Black Caribbean	5.3	Indian	22.7
White and Black African	1.7	Pakistani	15.3
White and Asian	4.1	Bangladeshi	6.1
Other Mixed	3.5	Other Asian	4.7
Black or Black British	26.2	Chinese or other ethnic group	10.4
Black Caribbean	13.2	Chinese	5.1
Black African	10.8	Other ethnic group	5.3
Other Black	2.2		

Source: Office for National Statistics (2003) Census 2001: National Report for England and Wales. Table S101. (London: Office for National Statistics).

Appendix 2

Present: Tania Pouwhare, Dawn Henry, Emily Sawyer, Sarah Shooter, Sarah Herries, Darlene Corry, Emma Cale, Mena Gainpaulsingh (Fundraising Manager at Rights of Women) and Emma Low (Head of Fundraising at WOMANKIND Worldwide).

Ann-Marie Sheridan, a post graduate researcher from Middlesex University, presents the findings of her study on funding issues for BME women's organisations.

Seminar:

Ann-Marie gave a summary of the study and its conclusions. This was followed by a general debate amongst the participants on the funding issues of the sector such as the problems we need to overcome and the possible ways to move forward.

Following this the discussion moved to more focused group work, where the participants were given a case study of a voluntary sector organisation, and were asked the following question:

How can the WRC support this organisation -

- To move from 'surviving to thriving'?
- To deal with the increasing demands of the professionalisation of the sector?
- To cope with the constraints of staffing and time on the organisation?

Responses:

- Involve organisations in capacity building training offered by the WRC through the Development Team.
- Join the Policy Forum and raise issues with a collective voice.
- Encourage them to 'sell themselves' through training and developing skills.
- The idea of a Fundraising Officer to offer advice and 'kick start' the groups fundraising strategy.
- Collate funding contacts and advice in a page in WRC *The Source*.
- Generating support through forming partnerships with other organisations, become less insular and use others to make changes.
- Produce a physical document with funders details and important timelines.
- Encourage them to use volunteers and student placements and give them advice and support for this process.
- Support them in their search of other like minded groups to use their resources and advice.
- Use other organisations e.g. WOMANKIND for advice on fundraising training.
- Have a specific course on fundraising delivered by WRC.
- Offer them advice over the phone.
- Give them access (via the web or other means) to information sheets.
- Signpost them to other groups and organisations which may be able to offer service.
- Encourage outside supervision and mentoring for Directors.
- Get a 'funding buddy' – someone to share the burden and research with together.
- Contact other 2nd tier organisations to develop strategic planning.
- Take some time for reflection and prioritising.
- Develop strategies to make the sector work closely together to target and lobby at all levels. It is thought that progress is more likely to be made with a strong group voice.

Reflections:

- * We need to be pragmatic about partnerships (following on from above point) and realise that not everyone is equal but that working together will still be of benefit.
- * We need to question the 'vision' and keep this at the forefront.
- * Problems associated with lobbying for funding – gender is no longer on the agenda. We will have to be prepared for questions like 'what does the sector do?' and 'where are the overlaps in the groups'?

Endnotes

The commonly used term 'Black and Minority Ethnic' (BME) will be used in this report however it is a contested term that requires unpacking. The singular term 'black' has been used to explain victims of exclusionary practices of white racism, as skin colour is a key marker of status in Britain (Mason, 2000). However, it has been argued that as a term, it masks the diversity and different ways in which racism may be experienced therefore marginalizing those Cypriot and Irish communities, for example, whose differences are not signified by colour (Mason, 2000). Ethnic minority includes these self-defining religious and cultural groups. However, while those defined as 'ethnic' make up majority populations globally, they are defined as small 'minority' migrant communities in the UK, hence the term 'black and minority ethnic' (Mirza and Sheridan, 2003:28). 'Race' is a problematic and essentially ideological classification. It is a social construct which has been appropriated to explain differences of skin colour, religion, nationality etc. It is used to represent and structure the world in certain ways, under certain historical conditions and for certain political interests, and relies on "notions of a biological or cultural immutability of a group that has already been attributed as sharing a common origin" (Anthias, 1990:20)

Social capital broadly refers to social networks, the reciprocities that arise from them and the value of these for achieving mutual goals (Schuller et al., 2000). The language of social capital includes concepts such as trust, connections, reciprocity, mutual aid, social support, social networks, norms, ethics, community and culture.

Core costs refers to the general running costs as experienced by an organisation, such as administration, rent, insurance etc.

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