

Northern Ireland Committee

Oral evidence: The effect of paramilitary activity and organised crime on society in Northern Ireland

Wednesday 18 January 2023, Stormont

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Members present: Simon Hoare (Chair); Sir Robert Buckland; Mary Kelly Foy; Sir Robert Goodwill; Claire Hanna; Carla Lockhart; Bob Stewart.

Questions 280-324

Witnesses

I: Ms Elaine Crory, Good Relations Co-ordinator, Women's Resource and Development Agency, Sonya McMullan, Regional Services Manager, Women's Aid Federation Northern Ireland, and Siobhán Harding, Research and Policy Officer, Women's Support Network.

Written evidence from witnesses:

- [Women's Regional Consortium \(PNI0003\)](#)
- [Women's Aid Federation in Northern Ireland \(PNI0005\)](#)
- [Women's Policy Group NI \(PNI0019\)](#)

Examination of witnesses

Witnesses: Elaine Crory, Sonya McMullan and Siobhán Harding.

Q280 Chair: Good morning, colleagues, and good morning to our witnesses. On behalf of the Committee, I thank the Speaker here for his permission to meet at Stormont. It is a great pleasure for us to be here. It is the first time, certainly since covid, that the Committee has held a formal meeting at Stormont. Hopefully, it is a sign of a return to normality, whatever that might mean.

I welcome our witnesses. I want to point out that the last time we had an all-woman panel, there was an unacceptable level of social media abuse and threat. Let me make again the points that I made following that incident, which came as a huge shock and surprise to all of us. We live in a democracy, and if living in a democracy means anything, it means that free speech is not only tolerated but celebrated. What our witnesses say while in front of us in live session is protected by the cloak of parliamentary privilege. I encourage you to use that privilege to say precisely what you want to say, without fear or favour. I hope that those who wish to close down voices—there do seem to be some who wish to close down the voices of women in Northern Ireland—take note and don't this time. They will not be champions of democracy; they will not be champions of what we would all describe as basic values of civility and good manners.

Our inquiry this morning has two panels. The first is on the effect of paramilitary activity and organised crime on society in Northern Ireland. Let me begin by asking a general opening question. Many people would say that women's voices in this whole issue are not heard often enough or loudly enough. All too often, it is the women in families and communities who, throughout the troubles and subsequently, have been left to pick up the pieces, bind the bandages and do the rebuilding of family, community and the like. Is that a fair assessment? Could you give us a flavour of what women in your organisations—your friends and colleagues—are saying and thinking about these issues?

Elaine Crory: I think it is as fair an assessment as you can make in a sentence or two. That was the case, very obviously, during the conflict. There were all sorts of reasons why the actors were seen as the ones who were actively involved in the conflict, a political party or sometimes both. The actors were not really seen as being the ones in the communities, or the ones left behind when people were jailed or murdered.

Realistically, everybody knew that the people doing a lot of the work on the ground to pick up the pieces and build peace in a small and localised way were overwhelmingly women, who were largely written out of—or actually never written into—history. They were rarely recognised.

It is very much also the case that victims of that violence were effectively at the back of the queue. I don't necessarily mean violence between actors



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in the conflict and civilians; I also mean violence in the communities. Sometimes there were cases of paramilitaries using the coercive control that they had over their “own community” to control the women in that community and keep them in line. That hasn’t gone away. Until the paramilitaries go away, it will not go away. It was certainly a huge problem during the conflict. All the trauma and harm from that time has not necessarily been dealt with, or dealt with well, so that is a fair statement. I think it would be something that many of us in the women’s sector would agree with, as would many women who lived through it.

Sonya McMullan: Women’s Aid—we are the lead agency tackling domestic abuse here in Northern Ireland—has been about for more than 40 years. We worked throughout the troubles, right up to now, and in the post-conflict society we live in. We think it is important to look at the context in reality. I work in the area of domestic abuse, and the levels of domestic abuse that we find here are high. Only yesterday, the police reported the statistics for the Christmas period, and they show a change in the reporting mechanisms and more people coming forward, which we welcome.

Q281 **Chair:** On those figures, from memory, I think that just over 3,600 cases were reported in the Christmas to new year period. Is that a dramatic spike upwards?

Sonya McMullan: Yes, it was a spike compared with December of last year. 2005 was the first dataset; it is when the police started recording. From the 2000s, we have seen the statistics go up year on year, but that does show more public support, and we welcome that. However, a lot of people who come to Women’s Aid for support would never contact the police, so we know that domestic abuse is under-reported as a crime, and that is very much the tip of the iceberg.

A fifth of all crime in Northern Ireland is domestic abuse—it is shocking—but it certainly does not take a fifth of all the police budget. I think people are really surprised whenever they hear that. There is an incident every 16 minutes, every day. Certainly, during the conflict in the ’70s and ’80s when Women’s Aid was about, it was difficult to get women into refuges—it was illegal to harbour women in the first instance, if we go back into history. Now we have eight Women’s Aid local groups across Northern Ireland providing refuge support services and community-based support services, but the reality is that the women’s sector in Northern Ireland has had to fight and campaign at every point, because, with the absence of our Assembly over so many years, we have fallen behind on legislation. The coercive control legislation in England came in in 2015, but we have only implemented it now. The people who are most vulnerable in our society—women, children and young people—are often the people most affected.

Siobhán Harding: Your comment is very fair, Chair. Women did a lot of the lifting work on peace building and the peace process. From our focus group sessions across Northern Ireland, we have heard over many years about the work that women have been doing all along. Between



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communities, they have good relationships with each other and they work well together. All that work is going on at the local level, but it is rarely seen or acknowledged. Women's role in that is very poorly acknowledged over history, as Elaine said. It continues today, and is still working well; women are doing a lot of good things at community level that are often not seen. I am here to speak particularly about paramilitary lending; women often take responsibility for household budgets, so it is a big issue for them.

Q282 Chair: Thank you. Would we be right to presume that those who are abusing and who have links with paramilitary groups are more likely to get away with it, because of the fear of reporting, and the possible ramifications for the individual who makes the report, or their wider family network?

Sonya McMullan: Yes. Not only do we have the abuser to deal with, but a community as well. That is very difficult and challenging. In Women's Aid, that comes up in every consultation response, or every engagement with women as victims and survivors. We don't ask the question, but it comes up.

I want to share one quote with you: "Communities are so controlled by paramilitaries. This macho type of behaviour is there. A woman not only has to get out of the abusive relationship, but has to deal with the community outside, which is another barrier to getting support." We have many quotes and much information that women have given us. It is a huge barrier. These women are an asset sometimes because they have a lot of information. There are meetings that take place in their houses, and they have overheard telephone conversations. They are valuable, but they are also a risk; sometimes they know too much, and that is very difficult. We have women who have tried to leave, and have gone to England or elsewhere, and they have been found.

Q283 Chair: And when they are found, what happens?

Sonya McMullan: They come back.

Chair: They are brought back.

Sonya McMullan: They are brought back.

Q284 Chair: And then what happens?

Sonya McMullan: They very often stay. In our organisation we feel very helpless sometimes, because there is such fear. There is a fear of reporting. If that person is known in the community, there is also fear that the police—I am talking about individual police officers, not the police force—will not deal with it appropriately. Also, the police may say, "We will guarantee your safety if you can share the information that we need to put him away." The risks for that individual because of the information that they know are quite shocking sometimes, and a huge barrier to coming forward.

Q285 Chair: Siobhán, I think it was you who said that it is predominantly still



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the woman who is responsible for managing the family or household budget. The recent BBC "Spotlight" programme showed that there was an absolute goldmine for the paramilitary, when it comes to moneylending. Yesterday, we visited a community group that talked to us about an estate with 90% to 95% young single mothers—absolutely fertile territory. We always think of paramilitary engagement as being principally about small men trying to be big—that sort of macho effect. There must be a realistic presumption or anxiety that women who have got themselves into debt and are unable to pay it run a very real risk of being recruited into the activities of paramilitaries, so that they can make good their debt, which accrues by the day, with punitive interest.

Siobhán Harding: Yes, it was very much highlighted in the "Spotlight" programme that women were being used, and were in some cases getting involved in criminal activity to repay loans. That was not the only thing: there were examples given of people having to repay with prescription medication, and having to hand over their benefit books. Then there is the usual run of whatever interest charges they want to put on. There is a range of activities put on women and men who are subject to paramilitary lending. That issue of criminality is definitely something that has been raised, and is an option given to people if they cannot pay.

Q286 **Chair:** And I suppose we should also be concerned about a rise in coercive, abusive sexual behaviour as a way of paying back the debt in kind, if I can put it that way.

Siobhán Harding: Yes. That was raised in a case study we had in our previous report a couple of years ago. A lady who had a paramilitary debt said that the paramilitaries were running a prostitution ring. She was not involved in that, but that was an option. All the other things that come with paramilitaries, such as knee-capping, physical violence and violence to property, are in the mix.

Q287 **Chair:** We have a lot of territory to cover, and time, as you know, is tight; that is why I am directing questions to individuals, rather than all three witnesses. Elaine, I don't know whether you have followed this inquiry, but we have had an awful lot of representations saying that "paramilitary" is the wrong term to use, and that we should talk about organised criminals, thugs and extortionists. We should also use the language of safeguarding, abusers and groomers, particularly when looking at the vulnerable young, who are picked on and targeted in exactly the same way that a paedophile might target and groom somebody online for nefarious purposes. I presume that the three of you would have sympathy for that change of language, but if, for the record, you could indicate whether you do, and whether you have any further suggestions, that would be welcome.

Elaine Crory: I agree that we need to use more specific language and call these people out for what they are doing. Like it or not, there is a degree of cachet, of social capital, that comes with being affiliated with some paramilitary organisations in certain communities. While I have been doing research on related things, women have raised this with me. They say, "I



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knew people who were paramilitaries in the '70s or '80s, and they were fighting for a cause; these people are criminals who are seeking to enrich themselves." Whether or not you agree with the first part of that statement—it is somebody's view—people certainly are, in their mind, separating the paramilitaries of the '60s, '70s and '80s from the activity that is going on today.

We should remember as well that a lot of these people are new recruits; they are not people who were active in the '70s and '80s and still about. They are my age or younger; they were teenagers at the time of the peace agreement. They are there for a reason. You have to ask whether giving them the name "paramilitaries" implies some of that social cachet in their communities. It would be better to use more specific language, although it is worth pointing out that the difference between criminal gangs and paramilitaries, to some degree, is that criminal gangs are normally quite discrete in terms of numbers, for obvious reasons. Paramilitaries have long, long arms that reach across this country. To go back to Sonya's point about trying to escape an abusive situation, it is sometimes extremely logistically difficult to escape, because everywhere you go, your colleagues are there.

Chair: Is there anybody with a different thought, or can we move on? Carla, I know you had transport difficulties because there was half an inch of snow, so the whole country grinds to a halt. How they cope in Canada, I have no idea at all. Feel free to catch my eye and chip in as and when, but we now turn to Bob Stewart.

Q288 **Bob Stewart:** Thank you so much for coming in today; it is very nice to see you. My question is three-pronged. We will still use the word "paramilitaries", if you don't mind, because it is easy. I am particularly interested in how honour-based abuse connects to paramilitarism; that is the theme I will ask about. In particular, we are interested in how legislation might be updated to make sure that children and adults at risk are given adequate protection, and in the responses to it. That's the first bit, although there are two questions there, really. Sonya, are you prepared to lead on that one?

Sonya McMullan: I will hand that over to Elaine, if that is okay.

Elaine Crory: This was something that we included in our evidence submission. We worked with an academic and social worker at Queen's University, Coumilah Manjoo, who has written quite a bit about honour-based abuse in her community. That is how honour-based abuse is most traditionally understood—as something that happens in fairly insulated communities, and is meted out by senior family members or senior members of the community to keep people in line. Her argument is that this is a mirror of what goes on in paramilitary activity. Very often, the purpose of paramilitaries' activity in their "own" community is to keep the people in it in line—to keep them quiet and obedient. Sometimes, that can replicate the exact behaviours of honour-based abuse, in terms of beatings, abductions and sexual violence.



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On making legislative changes, I would suggest that “honour-based abuse” should explicitly describe a course of behaviour, without connecting it in any way with any particular community or religious background. In that way, it can be applied equally to every situation in which it arises. I find Coumilah’s arguments very persuasive. What she describes exactly replicates what we have seen and continue to see here. It would be very useful to have legislation that targets it when it goes beyond domestic abuse.

Q289 **Bob Stewart:** Have we received that sort of evidence? Have we got it in writing?

Elaine Crory: It is in the briefing that we sent, yes.

Bob Stewart: Sorry, I could not remember, but that is good. I am not asking each of you individually, but is that a good enough answer for the first bit?

All witnesses indicated assent.

Q290 **Bob Stewart:** The next bit, really, is funding. How can we better target specialist organisations that are dealing with this problem, which you are all aware of, so that they get enough support to try to tackle these problems? Do we need more funding? Should the funding be better targeted? What is your view on that? Perhaps I will ask Siobhán.

Siobhán Harding: I am not sure I am the best person to answer.

Bob Stewart: Let the best woman speak.

Elaine Crory: We did write about this in our submission as well. If you look at the aftermath, so to speak, of paramilitarism, you see survivors scattered. The traditional narrative of paramilitarism sees those survivors as overwhelmingly young men—would-be new recruits and so forth; people who have accidentally crossed paramilitaries. Those certainly are victims of paramilitarism and need that support.

But if you look, for example, at what Sonya is saying about the number of people going through the Women’s Aid services and beyond Women’s Aid as well, we have done research in which numerous people have come forward and said, “I was a victim of paramilitarism, but it doesn’t look that way in the statistics, because I wasn’t kneecapped—I didn’t get a punishment beating—but this is what did happen.” We need better resourcing there, but also, in terms of getting rid of the scourge of paramilitarism, we need to put resources in the right place to build peace and choke off these paramilitary organisations operating in plain sight.

Q291 **Bob Stewart:** Thank you. Slightly off-piste, Chairman, if I may—

Chair: You can go off-piste, as long as you can stay standing up.

Bob Stewart: I will be very quick. Do you have any evidence that paramilitarism also includes women who are being beasts to other women as part of these organisations? Is there any evidence of that at all, in your



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experience?

Elaine Crory: I think some of what Siobhán mentioned earlier about women being recruited to do some of the work of paramilitaries in order to pay off debt absolutely happens. It also happens, I suppose, with young people as well, who might have accrued drug debt or similar.

Bob Stewart: And picking up money and that sort of stuff.

Elaine Crory: Yes, but in terms of leadership and organisation, it is overwhelmingly men.

Bob Stewart: Got that. That is my off-piste bit. I will shut up now.

Q292 **Chair:** Picking up on Mr Stewart's budget point, in a session that we had yesterday, we were hearing about the fantastic work being done to make sure that young people were either not going too far down the wrong path, or indeed not stepping foot on the wrong path at all, but that requires dedicated people doing the work and it requires funding. They pointed out to us that the money from Westminster via the NIO is signed, sealed and delivered, and they know that they have it. They now find it hugely difficult to plan for the next financial year and the year after, because they have absolutely no idea whether, in the absence of a functioning Executive, Assembly funding will be rolled over as a continuation of work—as long as the bona fides of what they are doing are clear and demonstrable value for the taxpayer.

We are in danger, are we not, as one of the by-products of the Executive not functioning, of seeing some very major steps back on the road to progress that we have made in stopping young people getting involved and being recruited, and finding other things for them to do? I am going to guess that is a concern for the three of you.

Siobhán Harding: Yes.

Elaine Crory: Yes.

Sonya McMullan: Yes, absolutely.

Q293 **Chair:** And does that make you want to tear your hair out and shout at the wall?

Sonya McMullan: It does, but all of us as organisations have been campaigning and lobbying. That is all we do. During the 16 days of action for the elimination of all forms of violence against women and girls, which started on 25 November, our campaign was "Time is ticking". Our Assembly needs to come back. I talked about all the pieces of legislation and how far we are behind. We are the only part of the UK that does not have a violence against women and girls strategy. All of our strategies, as well, fail to—

Chair: And a lot of stuff on racial equality and those sorts of issues. We have taken evidence on that for another inquiry.



Sonya McMullan: Yes. They also fail to bring in the Northern Ireland context. We have all been part of the co-design group from the Executive Office and the directorate that has been set up, but we really need to look at the Northern Ireland context. We are different. We are a post-conflict society, and that needs to be recognised. Our current domestic and sexual abuse strategy, for example, does not take that into account. We are definitely at risk of losing posts in Women's Aid. We have many posts where the funding has been taken, and at the end of March we will be losing valuable employees, who will be looking for other posts. We cannot continue—

Q294 **Chair:** On that, given what would be both a disruption to and a diminution of the quantum, quality and range of service that you offer to people, some of whom will have been reluctantly brought into the ambit of help, are people not likely to feel entirely let down if your support services cannot be delivered? They will retreat back—once bitten, twice shy—and will not come out again. They will not engage again, even if the positions were to be restored and the funding guaranteed. That is trying to cast forward and look at a worst-case scenario, but how worried would you be by the cumulative impact on the working of civil society of a major disruption to the sorts of services that your three organisations and others provide in this important sphere?

Sonya McMullan: I think we are used to it. We are now coming up to almost 25 years of the Good Friday agreement, and how many years has our Assembly actually functioned? We are used to this. In Women's Aid, in relation to those pieces of legislation, for example, we had to go to Westminster. We wanted the legislation to go through that way. We cannot simply sit back any more. We have all these new pieces of legislation: from stalking, with the justice and trafficking Bill, to upskirting, down-blousing, non-fatal strangulation and the removal of the rough sex defence. All those pieces of legislation have come through, but there is no resourcing attached to it.

Organisations need to be ready, we need to be trained and we need to have money. There just has not been enough investment in any of that, so it is a real challenge for all of us. As an organisation, we will try to keep all our services going—we always do—under very difficult circumstances, because it is all about the victims and survivors. Women, children and young people will be prioritised.

Q295 **Sir Robert Buckland:** I listened carefully to the point you made about coercive control, and the fact that it is now about eight years since we recognised it in law in England and Wales, when I had the privilege of bringing it in as Solicitor General. I think the definition that you provide in your written evidence is where we should be: it is an intentional act or series of acts of intimidation. It does not have to be the actual infliction of violence; it could be the threat of violence or excessive financial control and regulation—all the issues that we know about.

When you talk about the extra dimension here, in a post-conflict society, that is where the double barrier comes in, isn't it? If you are a woman—



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or indeed a man, sometimes—in an abusive relationship in the UK, you have, first, the problem of recognising that you are a victim and knowing what to do about it, and then you hope you have support from friends, neighbours and the authorities in order to report. But here you have that double barrier. You have the stigma in the community, particularly if the perpetrator is associated with paramilitarism or organised crime, or is a covert human intelligence source—a CHIS—as well. I think we know what the problem is, but what would you say—Sonya, perhaps you can lead on this, and obviously I want to hear from Elaine and Siobhán as well—about what we can do to remove those barriers? How can we empower more victims to come forward in an uninhibited way and make the reports that we all want to see out in the open?

Sonya McMullan: It is a very difficult question, but I think we need to start with public confidence in policing, and seeing more people being adequately dealt with for these crimes. Look at our attrition rate here in Northern Ireland. We have over 32,000 incidents of domestic abuse, which equates to 16,000 crimes, about 8,000 files going to the Public Prosecution Service and just under 3,000 prosecutions. So we have an issue here, but it is a huge issue because we have huge delays in our court system. You are waiting a couple of years for a case to come to court. If we got that time narrowed, there would be less time for manipulation, the withdrawal of statements and intimidation from family, friends and community. That happens. We have women who exit and take themselves out of the criminal justice system.

We need continuity of support and investment in court support. We have a wonderful service that we have funded ourselves in Belfast and Lisburn Women's Aid; it is a criminal justice worker post. Why should we have to fund that ourselves? It is a really good model; it should be funded through the Department of Justice. At the moment, there is very little funding coming through from the Department of Justice to any Women's Aid services, to be honest. We have a violence against women and girls strategy in the south, where over £300 million has been invested. We need investment. There are the additional barriers faced by women who are involved with someone who is connected—of course, that is that extra layer—but just for all victims at the moment, it is a really difficult and challenging time here in Northern Ireland.

Q296 **Sir Robert Buckland:** Some of the barriers we have had in England and Wales are things like a lack of independent domestic violence advisers and independent sexual violence advisers. They are being scaled up, which is good. Then there is the problem of seizure of the mobile phone. The victim's phone goes into the system, never to be seen again. Their life is on the phone. A lot of women are then making a choice, "I can't let my phone go, therefore I will drop the case." Are you getting the same problems here?

Sonya McMullan: It is that intimidation—it really is. I will read out another real-life account, which I think is very useful:



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"My ex-partner is a convicted terrorist with guns and drugs. I bought into the whole he'd changed his life around and he'd turned it around and wasn't involved, but then with covid and isolation and everything, he moved in quickly and it put me in a very difficult position. He was having strange phone calls, disappearing to make these phone calls, strangers calling to the house, and it started becoming fairly uncomfortable. There was lots of coercive control and then there came a point where there was an altercation and he assaulted me. The whole court process, every time I was getting solicitors contacting me, I was getting"—the organisation or the association—"passing messages to me." She fled her home.

She continues: "I've been exhausted. I'm hyper-vigilant. I'm always looking over my shoulder because of these men—the jeers, the shouting, whatever. But it's not just him—his paramilitary friends. It's so misogynistic. My career has been put on hold because of my injury. It's a small town I live in. This group that he's a part of or not part of—I don't even know. The affiliation thing—I don't know what it means. They said they're going to make an example out of me if I stand up to him. I don't know what's going to happen next. The non-molestation order ends on Friday. The police want me to extend it, but I just don't think I can. They'll just use it against me if anything else does happen. I'm so exhausted and let down—is an understatement—by the whole legal system, which has royally thrown me under a bus."

That is from one of the 91 women who were involved in our "Hear Her Voice" project during covid, who told us their experiences of domestic abuse. We didn't ask the question around connections with paramilitarism or anything, but we got those lived experiences and they are so very powerful. That is why it is a privilege for me to be here today, to share their voices with you.

Elaine Crory: I agree with everything that Sonya said, but in addition to that, one of the abiding things that came out—like Sonya, we didn't ask questions about paramilitaries; we asked about experiences of violence against women and girls, and separately we did work on stalking—was that people kept telling us that they had been stalked by paramilitary associates of their former partner, as well as by their former partner. Part of the abuse was the threat, "Well, you may get me out of this house, but you'll never get rid of me. I will always be watching you, even if I'm imprisoned. My colleagues live on your street. My colleagues are everywhere. They are watching you, and they will watch you." They would have people follow them home from the pub or sit outside their workplace or home. Sometimes the person isn't totally sure whether their abuser is connected or pretending to be connected, because that can also carry a degree of cachet.

One of the barriers to people reporting is the feeling that these people are inescapable. The police might put one of them away, but they have however many other colleagues in the same estate or however many other people across the whole of Northern Ireland. You can get away from the



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main person who abused you, but you are not totally free until the power of the organisation itself is taken away and it is dismantled.

That is obviously something that goes beyond an individual case. It leads to a situation where lots of people who escape these situations may go to Women's Aid for support and help, but they may never go near the police, because they know that the second it becomes clear that they have reported, their lives, and maybe the lives of their family, are in danger.

Sonya McMullan: We had one woman where cameras were installed in the neighbour across the road so they could see them at all times. We see GPS tracking devices, monitoring, covert cameras in houses, recording devices, buying them their mobile phones so the Bluetooth is there and they can hear and see every message and phone call that is being made. It is just unbelievable.

One of the women, when we were talking about the stalking consultation, had drones used above her house in the summer, so she couldn't sit out. It was constant; drones would have been watching her at all times. Also, for women whose partners are in prison, it does not end; as Elaine said, there are still people there.

Q297 **Chair:** It is like chopping the head off the Hydra, isn't it?

Sonya McMullan: Yes. They are getting phone calls from prison going, "It's 11 o'clock; why aren't your curtains open?" There is that level of intimidation and coercive control.

Q298 **Sir Robert Buckland:** This is pretty shocking and dramatic evidence. How can we change this? What can we do?

Chair: I will add a rider to Robert's question. Sonya, you talked about the exceptionalism. We are 25 years after Belfast/Good Friday. Clearly, the anticipation of the authors of that major step change in the doing of politics in Ireland would have been that, by now, we were not going to be talking about this, because it would have just withered on the vine, but it has not. When do we get fed up of saying, "Oh well, of course, you know, it's Northern Ireland. It's been very troublesome. They had all these terrible things happen 25, 35, 45, 55 years ago?" We can go back to Cromwell if we want to, if we are short of an argument to support the case.

When do we just push all the energy of the state, at all levels, to say, "Enough is enough. This can't go on. We are going to nip it in the bud. We are going to cut it off at the legs. We are going to stop this today," instead of permanently trying to spend money, time and energy on trying to deal with the problems created by an issue that no longer has a legitimacy—if it ever had one—to exist?

Elaine Crory: The sooner the better. That is almost a glib answer, but it is also not, because one of the eternal frustrations, not just when you work in this field, but just living here and not being involved in this kind of activity, is seeing Government officials meeting with people affiliated with

paramilitary organisations and referring to them as stakeholders. I cannot tell you how that feels when you then have to turn around and deal with the aftermath and the mess that these people leave behind.

Q299 **Chair:** Do you think there is this cosy flag of convenience that “I’m a community leader; I can tap into local funds, I can get public money,” and so on, but they are no such thing? Is the audit trail and checking of their bona fides robust enough?

Elaine Crory: It is not robust enough. It needs to be more robust, and it needs to be unequivocal that it is one thing to move away from that kind of conflict—to have been involved in the past and to have thoroughly denounced it and reformed yourself—but it is another thing to be ostensibly in that place and, at the same time, involved in some way in some ongoing activity. We need something robust put in place that is able to cut those ties, should things change or should information come to light.

Siobhán Harding: Aside from everything that Sonya and Elaine have said, there is a much bigger issue here as well. Hardship and deprivation in local communities allows these paramilitaries an opening. That is very much the basis for quite a lot of this activity, particularly in relation to paramilitary lending, but the hardship, poverty and financial distress that goes on in very deprived communities makes it easy for these people to operate and to figure out who to target and who their victims are.

There is that bigger issue around tackling that deprivation and poverty, and that comes on the back of a decade of welfare reform and austerity changes that have impacted women more. Women have very much paid the price for a lot of those policies, and that is borne out in research. Without an acknowledgement that that is also going on in the background, we will not be able to tackle it, aside from all the other things that need to happen in conjunction with that.

Chair: Claire Hanna indicated that she wanted to come in on this question, as did Carla.

Q300 **Claire Hanna:** I was going to move on to the issue of paramilitaries infiltrating and using community groups to elevate themselves and get more access to levers of control, as well as money. What is your analysis of that? In particular, does that create another barrier to the involvement of women in the community and voluntary sector?

Elaine Crory: In my view, it absolutely does. The thing about these paramilitaries is that everybody knows who they are within their communities. If you walk into a room and one of them is there, even if he is at the back of the room and is saying nothing, you know what room you are in, and so does everybody else who knows who that person is. It makes you afraid to say things. It makes you afraid to get involved.

Those people are sometimes connected with the funding stream itself. The funding might come in ostensibly for peacebuilding work, but the work that is actually done isn’t aimed towards building peace, because that is



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the last thing these people want. They don't want to alleviate poverty either, because that is a business generator for them. Think back to that definition of them more as criminal gangs than as paramilitaries. They are in the business of making business for themselves, so they want to encourage division and conflict. If you walk into that room and see who is involved, you are very disinclined to engage, or to engage seriously with that group.

Those people can also have a silencing effect by inserting themselves into rooms where actual peacebuilding work is being done. They immediately suck the air out of the room and change the conversation. One of the things about peacebuilding work is that it is very difficult and painful. Sometimes people in the room may have multiple experiences of trauma and difficult times in their lives and their families'. They can't be open about that if there are people in the room who are dangerous to them. Those people can really undermine the good work that is being done, as well as take public funds and fail to do any actual peacebuilding work with it.

- Q301 Claire Hanna:** Of course, this is the \$64,000 question. This is something that Stormont and other funding streams haven't been good at. Are there any solutions? Dismantling these structures is a society-wide problem, given that many of these groups have been embedded in mainstream public bodies. Do you have thoughts about a standard code of practice and behaviours that can be embedded and attached, and required for public funding of these groups? Are there steps that bodies could take but are not?

Elaine Crory: I know that the detecting paramilitarism programme has specific requirements attached to its funding, but other types of funding here don't. It would be valuable to extend those, although they would need to have some teeth. They would need to be able to withdraw the funding should something arise, or be able to blacklist those organisations in some way if they insist on maintaining those links. That would need to be followed up. It needs to be more than just words on a page. It is easy to say something; it is a different thing to do it. It would be really valuable if those things existed and had teeth.

It would also be valuable if they were adopted for funding that comes from places like Westminster and the Irish Government, which often fund community projects in Northern Ireland. It is also on them, and it is sometimes on charities. Many of these works that are carried out come from charities. They tend to be better in many ways at double, triple and quadruple-checking who they are funding than Government sources do.

Sonya McMullan: There is a huge issue with regard to the amount of money that has been put into this issue—millions and millions of pounds. It would be lovely to do an audit trail to see how much investment has actually gone into the women's sector. Where is that money going?

- Q302 Carla Lockhart:** I have just a couple of wee things to mop up. Is there a particular age group of women that you feel is getting sucked into this



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type of activity?

Siobhán Harding: In our focus groups, which were primarily in relation to paramilitary lending, it was mostly single parents who were either on social security or in low-paid work and were really struggling to make ends meet. The women who we spoke to about it ranged from their early 20s probably up to their 50s, so I don't have any evidence outside of those age groups.

Q303 **Carla Lockhart:** Women getting involved are potentially not just being forced into it, but drawn into it. They see it as some sort of role that they can take on in their community. Do you feel that there is enough leadership around the eulogising of terrorism in the past and the fact that so many leadership roles do eulogise terrorism and those who committed the most dastardly deeds throughout the troubles? Do you feel that that particularly influences women? I am keen to understand whether you have done any research on that. Even in the recent age, we have heard a lot of pro-IRA chanting. Quite a few women have been involved in that type of activity. Is there any research done on that?

Siobhán Harding: I do not have anything specific, but from the focus group sessions that we did with women, I think that if women are getting involved in giving out paramilitary loans, it is very much all done through friends and family. It is about making local connections and it is because they know people and the hardship that they are in. It is almost like there is a need in the local community for money, and so that is a way of "helping" people out. I don't have any evidence that it is anything in relation to eulogising violence or anything like that, but it is very much responding to what is seen to be a need in local communities.

Q304 **Carla Lockhart:** Very quickly, I recently met with Women's Aid in Westminster. They were lobbying the Home Office about women who want to flee, and they wanted to ensure that there is basically a fund that would allow people to flee those types of situations and scenarios. Have you had any input in that, and do you think it would be helpful in Northern Ireland if women could access a fund that would allow them to get a better life, and potentially divert them and their families from this type of activity?

Sonya McMullan: Absolutely. Noelle Collins, who is coming up later, has worked at Women's Aid for many years and oversees one of the refuges in south Belfast, so she will be able to talk to you about that. We have the issue here of migrant women who have no recourse to public funds. Women's Aid is picking up all those issues. It is looking at the money and being very resourceful through charities and churches, and things like that. It is certainly a big issue, and it would definitely be great if we had money for women to flee. We had the transport system thing that was brought in during covid, but I don't know one woman who has used it in Northern Ireland, to be honest. We don't have the infrastructure. Public transport is nowhere near; it is terrible. I am not going to get a woman and three children to jump on a bus to Armagh with all their stuff, and then have to get another taxi or whatever. We will sort out that transport.



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That is another example of something that works very well in England because of the costly train journeys, but it doesn't transfer to working in Northern Ireland. So yes, Carla, we would really welcome such a fund.

Chair: Colleagues, there is a little message that has gone round on the group chat, so you might just cast your eyes to that. While you are doing that, I invite Claire Hanna to take the floor.

Q305 **Claire Hanna:** Resolution 1325 on women, peace and security is 20 years old now. Are there aspects of that resolution unimplemented or insufficiently developed that you think could tackle the exclusion of women in the voluntary sector? Are there other aspects relating to that or relating to the wider sectarian factors affecting women's involvement in political and public life?

Elaine Crory: Absolutely. In the women's sector we have long campaigned to have 1325 implemented here. We understand the reasons why it is not. But what we try to do in our work, and to be fair what the Assembly often tries to do, is to implement the spirit if not the letter of the resolution. We could do a lot better. For example, one of the pillars of 1325 is participation, and another one is protection. Those pillars are linked deeply, because to participate in public life you have to be safe to participate in public life. I am not even talking about the "regular" social media abuse that women get in public life. We are seeing particularly dangerous harassment of women from all parties and all sections of society. Beyond political parties, for women journalists or women doing jobs like our jobs it becomes dangerous to speak.

Now, 1325 specifically encourages greater participation by women. If you have greater—not even necessarily proportionate, just better—representation, it becomes less obvious when women are speaking out. It becomes just another person speaking and giving their opinion, as opposed to a woman giving her opinion. With the pillar of protection, those women would be safer. There would be infrastructure and safeguards in place; you cannot stop a person saying something negative, but you can put things in place that would reassure women and increase participation. Women are more likely to be willing to speak out when they feel like they will be looked after if something happens when they do. One of the things that girls list as a reason why they will not get involved in politics is the kind of abuse that women in politics get. That abuse takes on such an ugly dimension, when you consider that it often comes with sectarianism, implied threats of violence and implied threats of paramilitarism and so forth. That affects literally every sector of our society; every woman from every party has had something like this directed at her at some point.

If we had 1325 operational here or if we worked more towards embodying it, we would have less harassment of women in any kind of aspect of public life, but it also has a trickle-down effect to girls in schools and women and girls in community groups. One of the things that is true in the UK—everywhere in the world, really—is that this is still quite a patriarchal society, but in Northern Ireland it is 10 times worse. We are still sometimes in the mindset that we had during the conflict. We haven't



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come out of that—there is still a macho culture, which came up again and again in the research that we did. It is so normalised that we do not notice it. Embodying the principles of 1325 would help to chip away at that and make life better for future generations.

Q306 Claire Hanna: I think there is no doubt about that. The high tolerance of aggression and violence cannot possibly be disaggregated from the high levels of femicide, as well as political harassment, which has always been present. Of course, I think everybody is aware that there were some particularly ugly incidents in the May election, as well. I know there is a meeting here—I think PSNI might be hosting it on Monday with the political parties. Is there anything that hasn't been covered around that aspect of safety and inclusion of women in public life and in community and voluntary sectors, Siobhán or Sonya?

Sonya McMullan: For me, it goes back to my last comment around the money. It all comes down to investment. There should be structural investment there and money put in to roll that out and bring women together as peacebuilders, because we are a solution to these processes moving forward.

Q307 Chair: Could you give us a word or two about the difference in impact, levels of activity and interventions in urban and rural Northern Ireland? As a rural Member of Parliament, I am always banging the drum for rural areas. Elaine, you mentioned politics, politicians and the impact on doing politics. If you look over the water, female MPs in Westminster have worked incredibly collaboratively, cross-party; I am not commenting on the merits of different campaigns. They say, "We are in the privileged position of being elected women MPs. There is a lot of work to be done. Let's combine our strength, cross-party, to make our case, and advocate and agitate for change." Do we see that here in Stormont?

Sonya McMullan: Well, Stormont isn't here, so—

Chair: On the rare occasions when Stormont is here, do we see it?

Elaine Crory: Less than I would like, although it does happen.

Q308 Chair: Who tries to facilitate it?

Elaine Crory: I know that the former Justice Minister—she was still Justice Minister at the time, although Stormont was down; this was post-election—

Q309 Chair: Are you talking about Naomi Long?

Elaine Crory: Yes, I am talking about Naomi Long. I know that she convened a meeting of parties about things that went on in the May election—as Claire Hanna mentioned, some of the stuff that happened was particularly ugly. That is valuable, and good; it would be good if it grew legs and kept going. I would really like to see some of the male MPs, MLAs and councillors do the same thing. I am the kind of person who regularly watches council meetings streamed online—

Claire Hanna: For your sins.

Elaine Crory: Yes.

Chair: It must be a fun night in your house. Do you have popcorn and a glass of something as well?

Elaine Crory: I skip through some of the boring bits. You notice that sometimes councils are even less gender-equal. A woman, particularly a young woman, might stand to speak—it doesn't matter what the topic is—and you will see large groups of male councillors, from multiple parties, turn to speak to each other, roll their eyes exaggeratedly, or speak sarcastically. It is almost as though they do not even realise that they are doing it, because the culture is—

Chair: Very male.

Elaine Crory: Yes. It would just be so valuable to see men take a lead on this.

Q310 **Chair:** If you are a female MLA, irrespective of whether you are a nationalist or Unionist MLA, is there a sort of penny-drop moment, when you go, "There are women in my community and yours whose lives are being made miserable and unsafe, and there are real concerns about family security, safety and the like. Let's work together to make sure that the PSNI is really focused on this, that there is funding through the voluntary sector, that local government is engaged, that education is involved, and that the health providers are there."? Or do they just go back to the cloak of exceptionalism and say, "Well, we've always had it; we're probably always going to have it, so it's a matter of containment, rather than solution."?

Sonya McMullan: I would like to use the example of the last Justice Committee. It really put aside party politics and focused on victims and survivors. The amount of legislation that went through, and the amount of time and energy that they spent speaking to victims and survivors—they spoke to all of us, all the time. The engagement was really good. It was such a good example. It was really encouraging for me, as someone who lives here, to see something working really well. Whenever our Assembly is working, it can—

Chair: It can work.

Sonya McMullan: It can work.

Q311 **Chair:** And it can be an agent for good, and for change.

Sonya McMullan: Yes.

Chair: That is a hopeful message. On the subject of hopeful messages, I turn to Mary Kelly Foy: the floor is yours.

Q312 **Mary Kelly Foy:** Good morning, and thank you so much for sharing with us the experiences of really frightened, vulnerable women. This is



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probably one for you, Siobhán; I want to look a bit more at the issue of illegal moneylending. What has happened with austerity, welfare reform and the cost of living obviously impacts more on women, and there is that extra layer of loan sharks who are ultimately part of paramilitary groups.

Could you elaborate a little on what factors are driving people to these money lenders? What happens when they are caught up with the paramilitary groups, and what prevents them from reporting it?

Siobhán Harding: Sure. We did some research last year on women's level of debt, and we found that around 6% of the women we spoke to—we imagine it is more, because it is very under-reported—had debts to paramilitary lenders. Women are more vulnerable to this type of lending because they are more likely to be in receipt of social security benefits, and they are also more likely to be in low-paid and part-time work. Their income is limited over their lifetimes, which makes them more vulnerable to debt and borrowing anyway. In a lot of the communities where this was reported, there are great outworkings of welfare reform and austerity, because there are a lot of social security benefit claimants and people in very low-paid work. We are very concerned that the cost of living crisis just piles pressure on these women and will make it more likely that they will have to borrow this way, because they have nowhere else to go to get the money.

I would stress that any of this borrowing from these lenders is for the absolute basics. We are talking about food, household items, clothes for children, transport to get kids to school and things like that. It is not about luxuries; it is about the very basics of life. We find that the tightening up of social security over the last decade has had a particular impact on women. We always describe them as the shock absorbers of poverty in the house, so they take on that poverty. Then they look about for ways to borrow, to make ends meet and to meet the basics of life. Unfortunately, in some of those communities, that means going to a paramilitary lender, because they cannot see anywhere else to go. A lot of these women, because of low incomes or poor credit ratings, are forced this way because there is nowhere else.

I am going to read out a couple of quotes that give you a better indication of it. This woman has a debt to a paramilitary lender. On every £100, she pays back £30. She pays it back every two weeks, so she is paying, on £1,000, £300 in interest. She works full time but has difficulty making ends meet on a low income. You ask these lenders, "Can I borrow £1,000 today?", and they will leave it round to you tonight. That is one of the issues with this. There are no forms to fill in, and there is no looking at your credit history or asking loads and loads of questions, like discretionary support currently does, about your income and what you spend your money on. If you need the money because of an urgent or desperate need, which often happens in terms of these paramilitary loans, you get it—and you can get it that night.

Q313 **Mary Kelly Foy:** Obviously, the credit union is a fantastic resource, but



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we heard yesterday that the people you are probably talking about are still far removed from getting credit from a credit union. Is that the case—things are so desperate that not even the credit union can help?

Siobhán Harding: Yes, and for some women, there is still interest to be paid, forms to be filled in, and checks on their finances and their income. Many people who go to a credit union have to have savings. I just saw some Consumer Council statistics yesterday that said that 44% of people here have no savings, so that's you out of that route as well. There is an issue with the availability of low-cost lending that is quick and easy for people to access, so that they do not go down this route. Indeed, there has been a review of discretionary support here, which could help some people avoid paramilitary lenders, especially for crisis situations. But that review, which was chaired by Gráinne McKeever, was published months ago, and unfortunately it is sitting on a shelf in here getting dusty, because we have no Assembly or Executive to take that forward. That is not the only review that is sitting and going nowhere; there is a review of welfare mitigations here.

We have the potential in Northern Ireland to do things to help people to up their incomes to avoid this type of lending. We have done that through mitigations for the bedroom tax and benefit cap, and we can do it here. The review on welfare mitigations has pointed to areas where that could be further strengthened to continue to help people to avoid going to paramilitary lenders. But, again, that is going nowhere because we have no Assembly or Executive.

Q314 **Mary Kelly Foy:** Do you have any examples of what happens when those women can't pay or won't pay, or of the fear of reporting it to the authorities?

Siobhán Harding: Yes—

Mary Kelly Foy: Because, obviously, all moneylenders are bad. I am presuming that those in the paramilitary sector, if you like, are going to be worse.

Siobhán Harding: Our evidence is mostly in relation to just random interest charges—just adding interest on and on and on if they cannot pay. But, the "Spotlight" programme really raised some other issues, where they are targeting people at food banks and targeting people who got help during the pandemic through food parcels—all of that insidious stuff that goes on from watching people in local communities.

As Jane, who took part in the "Spotlight" programme, said on the issue of paramilitary lending, they live in the same community as you. They know the time you go to work. They know what time you come back. You can't hide from them. They own you. The culture of fear and secrecy around it really allows it to thrive.

But, for those people we spoke to, it is all based on not having enough income to meet their basic essentials. That is driving them to borrow from



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these dangerous lenders because they can see nowhere else to go, and the cost of living crisis is really piling the pressure on.

Mary Kelly Foy: Thank you.

Q315 **Sir Robert Goodwill:** I will follow on from that point, Siobhán. Do you think that the exit of the conventional lenders—the Wongas and the Provident Financials, and, indeed, the high street banks, which seem very reluctant to come up with basic bank accounts—and the banking deserts as branches close have been a factor that has fed into the opportunities for paramilitary groups to engage in this sort of lending?

Siobhán Harding: Yes, I think it is part of that bigger problem. People do not have access to products that are easy and quick to access. Research showed that a lot of this paramilitary lending is when there is a really urgent or desperate need for money—so when somebody needs money really quickly. That was also highlighted on “Spotlight” by Brian Anderson from East Belfast Mission. Somebody who they were dealing with needed money for a fridge-freezer. That is an absolute necessity for that person.

Poverty is really driving them to the paramilitary lenders. That closure of help through the benefits system, such as discretionary support, and the lack of availability of cheaper products through the banking industry or the Post Office or wherever, means that many people feel like there is nowhere else to go other than down this route.

Q316 **Sir Robert Goodwill:** That is very depressing. Yesterday, we met with some inspirational women from the Developing Women in the Community programme at the Shantallow community centre, and they specifically talked about the higher concentration of a lot of single mothers in one place, and that was almost a happy hunting ground—they didn’t quite use those words—for the paramilitary lenders. Is this partly an issue of planning and housing policy, where we seem to play into their hands?

Elaine Crory: I think it is also connected with our lack of childcare provision—a lack of affordable childcare here. Imagine how many of those women are at home all day. They are on benefits because they cannot afford to pay the childcare to go to work. So, their income is what comes into their universal credit, and they are at home all day long.

If you think about what happens when something goes wrong—when your universal credit can’t meet a debt, when the fridge, the washing machine or even the kettle breaks—what happens? Where does that spare money come from? They have no savings. Maybe they have not worked in many years and have burned through any savings that they might have had. The money has to come from somewhere, or there is nowhere to keep their children’s food cold, or whatever. Even just the cost of living is rising.

If you are talking about policy things, it goes beyond planning. It goes to things like rent controls. It goes to affordable childcare. It goes to a minimum wage, for example, that makes going to work actually pay, because, if you are paying more for childcare than you are getting in, you



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are not going to go to work; there is no way. There are all of those things working together to keep women in these environments.

I think one of the things that it is important to remember is that people are not going to loan sharks because they have run into a tight spot—because it is coming near to the end of January, they have not been paid and they are down to their last £50. People are going because they are in deep poverty and it is the only way out. Routes such as the credit union—that can absolutely save lives; it really can; it is brilliant. They are only there if you can ever put away £5 a week or whatever to build your relationship with that credit union up, so that they will loan to you. You cannot just walk in off the street and say, “Give me some money.” There is almost nowhere for that, and the discretionary support, as Siobhán said, is not as simple as that. You do not walk in and say, “Give me money”, but, with paramilitaries, you can, so, when you have people right on a knife edge—not just whole housing estates but whole sectors of society on a knife edge, and not for a month or two months or three months but for their lifetimes—it only takes one crisis.

Siobhán Harding: The structure of universal credit is also not helping. We have research by the University of Ulster that has said that “Universal Credit was repeatedly described as a driver for illegal lending”. A driver for illegal lending—particularly around the harm caused by the five-week wait, but also by Government deductions from benefits to repay things like advanced payments or historical tax credit debt. That is really reducing the amount of money that people have to live on and to meet their basic essentials, and it is driving people towards illegal lending, so there is work that can be done by Westminster on universal credit, particularly looking at the five-week wait, which causes debt and food-bank use and which is driving illegal lending.

Q317 Sir Robert Goodwill: Talking to the police in my own constituency about how they deal with the problems of drug dealing in particular, I get the impression that they would rather wait for the Mr Big to come with the delivery from Manchester than get all the bottom feeders, whether they are in the drug business or in the illegal doorstep-lending business. You feel that, in some ways, if that strategy was taken by the police and the authorities, that not quite condones what is going on, but actually allows that activity to take place, which then feeds money up through the system. Do you think we should concentrate more on the paramilitary bottom feeders who are engaged in this, rather than trying to target some of the people further up the chain?

Elaine Crory: In terms of police strategy, I cannot say I know enough about which one is best, but what I do know is that the need will still be there so, if they are not borrowing from this paramilitary, they will borrow from that one, because they still don’t have a kettle. You can arrest that person and put them away, but you are not going to actually resolve the problem of poverty. All of this problem strips down to a problem of poverty—of deep, endemic, serious poverty. You cannot dig yourself out of that just by sheer willpower. There needs to be something—a foothold that you can put your foot in. So, removing one individual—I can see why the



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police might go one way or the other, I suppose it is a matter for them to decide. But it will not resolve the problem.

Siobhán Harding: That is very true, because, if I suggested to some of the women that I spoke to who have paramilitary loans or doorstep loans—which are legal but also very expensive and problematic—that those were taken away, they would panic because they need to have somewhere to go to get money when things are desperate. We are talking about food and energy and clothes—the basics of life—so it is all tied into poverty and deprivation. That low-income thing is a big piece in this.

Q318 **Sir Robert Goodwill:** Certainly, the women we met yesterday were engaged in helping women to, for example, get some better cooking skills. They have given slow cookers out. There are ways of actually enabling people to budget better, but, often, these women have not got the skills that would allow them to budget in the way that, maybe, sadly, middle-class people who do not need to do so probably can.

Sonya McMullan: That can come back around to domestic abuse as well, and the coercive control elements, because we have women coming into our service that have no bank account. They have nothing in their name. It is like they do not exist. They have not been allowed to control it. They do not know how much a loaf of bread or a pint of milk will be. They have never been allowed to do the shopping, and that kind of thing. An awful lot of financial and economic abuse is not considered sometimes.

Q319 **Mary Kelly Foy:** You mentioned childcare being an issue, and women not being in work because of childcare. I believe that Northern Ireland is the only part of the UK that does not have a childcare strategy or Government funding for childcare. I was not aware of that. What is the reason for that? That obviously has a huge impact on poverty.

Elaine Crory: Again, for decades now, we have been asking and pushing for that. The all-party group on early education and childcare has been working on a childcare strategy for nearly as long as I have been an adult. It is not progressing because of a lack of will, I suppose. Not among individual politicians, because many recognise the need, but because of a lack of collective Government will to go in behind us. Individual parties have made promises, but they have not been followed through. We need an actual childcare strategy and actual funding for childcare—it needs actually to happen, not just to be written down on a piece of paper.

The reality is that we don't just have no childcare strategy; we have the most expensive childcare in the UK outside London and the lowest wages in the UK. Immediately, that means you have to be quite well paid to afford to go to work, and that if you are not particularly well paid, if you are on the minimum wage or a low wage, you simply cannot afford to pay for childcare.

In addition, that is why we have a disproportionate number of women who are what the state calls—I hate this expression—economically inactive. In other words, they are not looking for work and are not in receipt of unemployment benefits. They are very vulnerable—their children, too—to



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attendant things, to decisions that are made in Westminster, Stormont or somewhere else that can take money away, or put it in their pockets, at the drop of a hat. That increases the feeling of powerlessness and reliance on people outside themselves, be they illegal moneylenders or a partner who might be abusive. We started off speaking about domestic abuse, and I know that Sonya could certainly say that the contents of your purse weigh on your mind when making a decision about whether or not to leave.

Mary Kelly Foy: It is remarkable that a strategy and a policy like that could have a huge impact on the lives of these women.

Q320 **Carla Lockhart:** I have taken a huge interest in childcare. Just this morning, flicking through some information, I was reading that the average cost of a full-time childcare place in Northern Ireland is £170 per week, and that 41% of parents regularly use savings, overdrafts, credit cards and even payday loans to pay for childcare. That underlines the call on the Chancellor to increase the tax-free allowance for working families, which we support and call for. Do you remember the childcare voucher scheme? It operated a number of years ago and, personally, I thought it was a really successful scheme, which worked very well in Northern Ireland. Was that a big blow to women in Northern Ireland, that they could not access the vouchers to help with childcare provision?

Elaine Crory: Without a doubt. Anything to help people access childcare. It is not just getting into work or increasing your income; it is getting into education and all the other things. The doors open for you when you do not have to be the childcare provider.

Those kinds of vouchers and schemes tend not to extend here—the 30 hours' free childcare does not extend here. Going back to what I was saying, we live in a patriarchal society—Northern Ireland more so than anywhere else—and we are quite used to being left behind. We are quite used to the fact that our sisters—literally sometimes—living in Scotland, England or Wales have better provision than we do.

Anything our MPs, MLAs or anyone else can do to bring in those kinds of things—

Chair: It doesn't matter who does it, as long as it is done.

Elaine Crory: This is it, yes. Exactly.

Siobhán Harding: There is also an issue around childcare for people—women in particular—who are, as Elaine spoke about, economically inactive, as much as we hate that phrase, so they can get the training and skills they need to make the move into work. The childcare provision needs to take into account the childcare offering that needs to be made for those women.

For example, we have the Women's Centre childcare fund here, but the funding for that hasn't increased in I don't know how long, so effectively there is a cut in those services. But those are important, because they



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provide childcare linked to somebody's ability to do a training course or get extra skills, in order to make them more employable.

Q321 Chair: These are important topics and clearly they feed into why people might then have to revert to paramilitary loans, but this is an inquiry on the effect of paramilitaries and we could spend three days discussing childcare, and so on. I just wanted to ask two very quick questions, because I then want to draw to a close. We could sit here all day, could we not, and talk about these important issues, but time runs on.

Let me just ask two hopefully quick questions, but I would just like one of you to pick up and answer for each. Let me go back to what Robert Goodwill was talking about when he talked about planning. It is an emotive word to use, but I am going to use it—ghettoisation, where housing policy and housing allocation dumps a large amount of young single mums, often without the wider network of support of extended family around them. Maybe it is not the most elegant metaphor or simile, but that almost creates a sort of fox in the henhouse, because people who want to make money through extortion, loans and the like are unlikely to find a man answering the front door, because they are not within that housing area. And it's easy, because virtually every person who you will be knocking on—a lot of people—will say, "Yes, because I'm in desperate need".

In order to try to make it harder for those paramilitaries, should there be more what we would call in GB pepper-potting of housing allocation, to avoid this sort of ghettoisation of one socioeconomic group of people all living in one area where role models will be few and far between, and the like?

Elaine Crory: I am not sure it is quite the same in Northern Ireland as you might be envisaging. We don't have an awful lot of new estates built, so we are talking about people living where they were already living. It happens to be, for economic reasons, the cheapest area they can live in, hence the so-called "ghettoisation". But they have not been put there; they are ending up there by their own means. It isn't necessarily that they have been allocated a house there. Sometimes, they went looking for the cheapest private rental they could find and that's what they found.

Unless you are talking about deliberately moving people from things like private rentals—and we do not have as many social houses as we need. And what I would encourage if there are new social developments is not just mixing up socioeconomic backgrounds but also mixing up religious backgrounds and so forth, to make it harder for a particular groups to get—

Q322 Chair: To work in, okay.

This is my final question. I know it is not brand new, but because of the cost of living and so on and so forth, clearly all the indicators are that more women are using these loans—"Spotlight" showed us that—and the like. Are you confident that throughout the world of education in Northern Ireland, headteachers, classroom teachers and so on have been made



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alert to pay particular notice to changes in children's behaviour if they become withdrawn or look less well nourished or less well cared for than they might have been in the past, because of those pressures of paying back loans and so on?

Siobhán Harding: I have no specific evidence of that, but I know just in general, from listening to various media reports, about the steps that teachers have to take in schools, where they are providing food and trying to direct people for bits and pieces of uniform, school lunches and things like that. Particularly looking at what might be at the back of that, I think it is tied into the cost of living, but whether it is specific to paramilitary lending, I do not know.

Q323 **Chair:** But do you think there would be merit in it being so?

Siobhán Harding: Yes, with the caveat that it is very hard to get access to this information anyway. Trying to find out that somebody has a paramilitary loan is really difficult when most people tend not to admit to it.

Q324 **Chair:** I think what I was trying to get at is that at a time of crisis, one needs all agencies and organisations involved and alert, rather than, "Oh, well, they might be asked to do it."

Siobhán Harding: Yes.

Chair: Thank you for that. I am seeing no indication from colleagues who want to come in on anything else.

Can I thank you very much indeed? I am very conscious that there could be some better cross-party working on these issues in Westminster, so I intend to share the transcript of this session with Caroline Nokes, who chairs the Women and Equalities Committee, and also with—I think I have got this right—Jess Phillips, who is the shadow Women's Minister. I think female MPs cross-party in Westminster could be bringing extra pressure, whether in discussions with the Chancellor—as Carla has referenced—with Chris Heaton-Harris, or with others to see what more Westminster could possibly do, particularly at a time of Stormont impasse.

I thank you for your attendance and for taking our questions, and for what it is worth, I thank the three of you on behalf of the Committee for the work that you and your organisations do. It is valuable at any time, but never more so than now, so thank you. You are very welcome to stay for panel two.