

Backbench Business Committee

Representations: Backbench Debates

Tuesday 19 March 2019

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Watch the meeting

Members present: Ian Mearns (Chair); Bob Blackman; Nigel Mills; and Alex Sobel.

Questions 1-25

Witnesses

[I](#): Catherine West.

[II](#): John Woodcock, John Spellar and Anne-Marie Trevelyan.

[III](#): Wes Streeting and Anna Soubry.

[IV](#): Seema Malhotra, Gareth Thomas, Marion Fellows, Bim Afolami and Nicky Morgan.

Written evidence from witnesses:

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Catherine West made representations.

Q1 **Chair:** Good afternoon and welcome to the Backbench Business Committee. We have four applications in front of us this afternoon. The first is from Catherine West and is about celebrating the work of women human rights defenders globally on International Women's Day. Catherine, over to you.

Catherine West: Thank you very much, Chair. This idea has come about because International Women's Day was last week, and it is an opportunity not just to think about our own domestic situation, which is quite positive relative to most places in the world, but to think about the plight of women across the globe. We know that it is mainly women who promote important legislation, such as on violence against women and girls, and it is mainly those women who then go on to campaign and make sure that laws are enforced.

There are some very high profile examples of women human rights defenders, such as Azza Soliman, who has worked for many years to support women experiencing domestic and sexual violence, and who has been arrested, stopped from travelling and had her assets frozen in Egypt. People may be more familiar with the case of Marielle Franco, who tirelessly campaigned in support of minority rights and against police brutality in Brazil, and who was murdered in March last year. That case has been closely followed in our newspapers.

Obviously, it would also be wonderful to make links through our various parliamentary networks with women who represent their communities in other countries. Talking about these sorts of questions gives us something to talk about when we do our various trips with the Commonwealth Parliamentary Association or the Inter-Parliamentary Union, and also makes connections, not just on broad policy areas, but in particular about how those policies might have an impact on women and girls.

The application has a great deal of cross-party support, and quite a lot of Members have said that they would be interested in speaking in the debate, should my application be successful.

Chair: Thank you very much, Catherine. Members of the Committee will be interested to know that since you submitted the application you have added the names of Priti Patel, Caroline Spelman, Maria Miller and Fiona Bruce.

Q2 **Bob Blackman:** How time-sensitive is your request, Catherine?

Catherine West: Well, Bob, it was meant to be for International Women's Day, which was 8 March.

Q3 **Bob Blackman:** We did have a substantive debate in the Chamber on International Women's Day, which is why I ask about time-sensitivity.



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Catherine West: Hopefully, depending on other topics that the Committee is trying to accommodate in the programme, there would be some flexibility. Given that we haven't managed to have it bang on 8 March, if this application is successful, I hope the debate will fit in with the programme in a way that we could connect back to International Women's Day. Obviously, the subject should be on our minds constantly—it is not just because of International Women's Day that we are talking about this particular topic at this time of year.

Q4 **Bob Blackman:** The current position is that your request, as we are interpreting it, is for 26 March.

Catherine West: That's correct.

Bob Blackman: But we do not have any time allocated for 26 March. We do not know the Government business for next week, so if relatively late on a time slot became available, possibly in the Chamber, would you be able to take it at very short notice?

Catherine West: I believe we could, yes.

Chair: Thank you very much indeed. Anyone else please? No. In that case, thank you very much indeed, Catherine.

Catherine West: Chair, could I just check that just because there are no women on the Committee that does not mean anything does it? I was surprised to see that there are no women here.

Bob Blackman: There are women on the Committee but they are not here.

Chair: We have Patricia Gibson and Jess Phillips on the Committee. They are not shrinking violets, shall we say.

John Woodcock, Anne-Marie Trevelyan and John Spellar made representations.

Q5 **Chair:** The subject of the application is the commemoration of the 50th anniversary of the continuous at sea deterrent.

John Woodcock: Thank you for hearing our application. We are going into a very exciting period in the naval world, because as the title of the debate makes clear, as of the end of next month, on 29 April, for every single minute and every hour of every day for 50 years there has been a British submarine on patrol, staffed by our Royal Navy submariners, keeping the nation safe with the UK's independent deterrent. Whatever your views on nuclear deterrence that is an extraordinary feat which—I hope you will agree—Parliament should be at the forefront of commemorating.

I am really pleased to have Anne-Marie and John here today, which shows that it is a two-and-a-half-party coalition, with Labour Members, Conservatives and independents behind it. This is a prime topic. Although I have applied for a Westminster Hall debate and a main Chamber debate, I hope you will do this subject the courtesy of granting it a main Chamber



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debate. We have a list of more than 20 distinguished names here, including the Chair of the Foreign Affairs Committee, who sends his apologies because he is currently chairing that Committee; the Chair of the Defence Committee, who is chairing his Committee; and John, who is the deputy of the Defence Committee. There is also Bernard Jenkin, the Chair of the Public Administration and Constitutional Affairs Committee, so this is a distinguished group.

If we secure the debate, not only will you have the supporters of ongoing nuclear deterrence, but it will also give an opportunity for Members, perhaps such as yourself, Ian, who might want to thank our submariners for 50 years of service but suggest that the UK might want to be defended in other ways in future. Even this number of illustrious MPs underplays the attention and interest that there will be in the debate.

Anne-Marie Trevelyan: I would add that it is a really important subject that needs to be raised. It is so often ignored. The submarine service is known as the silent service, because it is out and about doing its job invisibly. We ask them to do one of the most difficult jobs in the world and they take little reward—they mostly do not even get medals as individuals.

It is an extraordinary part of our military capability that is massively not understood and underplayed. In practical terms, we always have one submarine out and the Americans always have one submarine out. Literally, between the two of us—the two great nations of NATO—we are the ones keeping those waters safe, not only defending our own shores but supporting the whole NATO premise. The opportunity to share some of that information, and—John is right—to thank those submariners who have served over the 50 years in this extraordinary military capability, would be profoundly important for the House.

John Spellar: Whatever view one takes on the issue, it is a significant anniversary. The operations of our continuous at sea deterrent, by its essence, do not make headlines—and thankfully so. Therefore, it is important to commemorate the service, and not just those currently involved, but those who have been involved in the last 50 years, and the communities that support them, not just in the shipbuilding community but in the naval bases as well. That makes it a suitable case on the anniversary.

Q6 **Chair:** Thank you. You want the debate to be as close as possible to 29 April?

John Woodcock: Absolutely, if that can be done. April is seen as the 50th anniversary, but there are not that many people who know it is 29 April, so any point in April would be fantastic.

Chair: Can we miss Easter out, please?

Anne-Marie Trevelyan: Yes, after Easter.

John Spellar: Chairman, we just don't know at the moment.



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Chair: That's why I posed the question.

Anne-Marie Trevelyan: We would like you to have Easter too, Chairman.

John Woodcock: The final thing to say is that, although it often ends up being Members who represent the great dockyards, Barrow shipyard and the places where the submarines are refitted who tend to speak on issues about submarines, the motion makes it clear that an extraordinary supply chain, which touches the vast majority of the constituencies of all Members, goes into the submarine enterprise.

Q7 **Chair:** I have a funny feeling that there are components and technical equipment manufactured in Gateshead that end up on our submarines.

John Woodcock: Exactly. Without doubt.

Anne-Marie Trevelyan: And some submariners, too.

Q8 **Bob Blackman:** Briefly, I am very supportive of the application, but you have asked for 90 minutes. I think, after a quick scan, that you have 25 speakers on the list. Allowing for the Front Benchers, who will all have 10 minutes each, and an opening speech that might be 20 minutes, that gives less than two minutes for each person to speak.

John Woodcock: We clearly ticked the wrong boxes. Thank you. If the Committee wishes to correct our error by giving us a full-day debate, that would be excellent, because you are quite right: 90 minutes is not remotely sufficient.

Q9 **Bob Blackman:** We have got you to three hours, as an application. The other consideration is that obviously we do not know what is going on with the Chamber and with Government time, but we potentially have Westminster Hall for 25 April, which would obviously be after an Easter recess if there is an Easter recess but, more importantly, just before the anniversary. If we offered you three hours in Westminster Hall for that day would you accept it?

John Woodcock: Bob, I would accept it in the absence of anything else, because obviously it is better to commemorate than not, but I hope you will agree that the setting of the Chamber would send a much more fitting signal to the submariners and families.

Q10 **Bob Blackman:** I don't dispute that. The choice might come down to either Westminster Hall or not having a debate.

John Woodcock: I guess a bad debate is better than—

Q11 **Bob Blackman:** We won't go into that. What we could say, however, is that to strengthen your chances of getting a Chamber debate you would need to have a divisible motion, in which case we could not have it in Westminster Hall and would have to have it in the Chamber. But then you are dependent on us receiving the time in the Chamber.

John Woodcock: Understood. I hope the text I have submitted meets the test of being a divisible motion, because there will clearly be Members—*[Interruption.]* The Chair is unhappy.

Q12 **Chair:** It is more a narrative than a motion.

John Woodcock: It would certainly be no problem to slim that down into something that not only commemorates the 50 years but says it would continue, which I imagine would make the House want to divide.

Q13 **Bob Blackman:** Okay, but if push comes to shove and the choice is either a debate in Westminster Hall or not having a debate, would you accept that that would have to be the case?

John Woodcock: If that is genuinely the choice, then yes.

Q14 **Chair:** The problem that we have at the moment, John, is that we are entirely reliant on the Government's gift, as it were, in terms of getting time. You could get a guaranteed debate in Westminster Hall or just be part of a queue. Okay?

John Woodcock: Understood.

Chair: Thank you very much indeed.

Wes Streeting and **Anna Soubry** made representations.

Q15 **Chair:** Next up we have Mr Wes Streeting on the definition of Islamophobia. Thank you, Wes.

Wes Streeting: Thank you, Chair. I am here in my capacity as co-chair of the all-party parliamentary group on British Muslims to propose a Backbench Business debate of three hours—a general debate on the motion, "That this House has considered the definition of Islamophobia." Recent events notwithstanding, we intended to apply for this debate primarily in response to a serious and substantial piece of work that we did as part of our APPG, looking into establishing a working definition of Islamophobia for the first time. The report, which is available in the House, is called "Islamophobia Defined". Following an extensive, grassroots consultation with a wide range of people, including academics, lawyers and Muslim community organisations at various levels, we have proposed for the first time a definition of Islamophobia, which has taken inspiration from the International Holocaust Remembrance Alliance definition of antisemitism.

Our premise was that we know from hate crime statistics, including those I have included in the application, that we have seen a worrying increase in the level of Islamophobia faced by British Muslim communities in recent years. Home Office statistics show that more than half of religiously motivated attacks were directed against British Muslims, and this is a rising trend. Effectively tackling the problem is not just about education, policing and criminal justice; we feel very strongly that we need to have a clearly defined and well-understood definition in the first place.



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All this is thrown into sharp relief by what we saw in Christchurch in New Zealand at the end of last week. My partner in crime will come and join me; Anna is the co-chair of the APPG.

Anna Soubry: I'm so sorry I am late.

Wes Streeting: Hatred and prejudice against Muslims doesn't start with a gunman walking into a place of worship and gunning people down. It starts with unchecked prejudice in our communities, schools and workplaces, and it is now incumbent on us as legislators to think about whether the law is in the right place and what more we can do in terms of the breadth of public policy. I think this debate is long overdue, and I hope, therefore, that the Committee will grant our request.

Q16 **Chair:** Thank you very much indeed. Anna, would you like to add anything?

Anna Soubry: I don't know whether Wes explained—I'm sure he did—about how we in the APPG have done a huge piece of work. We knew it was kind of out there, but even we were surprised at the evidence about the breadth and the depth of Islamophobia. The definition, which we are hugely proud of, is quite a brave decision. We have said that Islamophobia is racist; it is a form of racism. It was one of the best discussions I have ever seen in this place when we explained why we took that view. It was a very robust conversation, with people who said, "No, it's a religion; it's not racism," and then they understood the argument. I think it would be wonderful to be able to make that argument on the Floor of the House as well. I think colleagues would really benefit from that, as much as understanding how serious a problem it is in our country.

Q17 **Bob Blackman:** You are probably aware that I asked for this debate at business questions two weeks ago and Naz Shah asked for it last week. Clearly, it is an important topic cross-party. Obviously you are asking for a general debate, which I understand, and you have produced your APPG report, but there are concerns that I think I should share, not about the first paragraph of the definition but about the illustrative examples that are then given. There are real concerns about this. I will chair the APPG for British Hindus later today, and I have been inundated with concerns that have been raised by Hindu organisations about what is being proposed.

I ask you one simple thing: defining Islamophobia is quite challenging, as you have obviously discovered, but there is also the issue of anti-Muslim hatred, which is much easier to define and to combat. Have you considered the two aspects for such a debate?

Wes Streeting: The starting point for our work was a genuinely open mind about whether we were talking about Islamophobia or anti-Muslim hatred. You may have read Baroness Warsi's book—she is the treasurer of the APPG—in which she sets out a stall around anti-Muslim hatred. Over the course of our work, her view changed and so did ours. Islamophobia is by far and away the term that is most widely used by British Muslim communities. It certainly encompasses hatred directed towards Muslims,



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but as we found, Islamophobia is not experienced just by Muslims. Lots of Sikhs, for example, experience Islamophobia because, funnily enough, racists aren't that bright.

If I may say so, Bob, your question and the way you have posed it are exactly why this debate would be really healthy and helpful.

Bob Blackman: Yes, absolutely.

Wes Streeting: That's why we chose to put forward the proposition on a neutral motion, rather than saying, "This House adopts wholeheartedly every paragraph, chapter and verse of the report."

There are concerns out there. When we talk about Islamophobia, people say, "Is this just about a back-door blasphemy law?" I think our view, as an APPG, is quite firmly that God does not need our protection; God can look after him or herself. We are quite explicit about drawing some of those distinctions. I think that, at this stage and given what has happened, people would find it incredibly reassuring to see Parliament, in a thoughtful and sensitive way, debating these issues on the Floor of the House of Commons and, hopefully, building consensus with one another and with the public. The proposal that we have put forward has huge support within the Muslim community, but has also generated debate. That is a debate that we very much welcome, and it is a debate that I hope will be conducted in an exemplary way on the Floor of the House, with your permission.

Anna Soubry: Could I add something? I have no faith at all; all my faith has gone, so when—

Wes Streeting: That's what being an MP does to you.

Anna Soubry: No, it was long before that; we won't go into all that, but it was a very long time ago. And I do not have, frankly, Wes's experience. He is a vice-chair of the all-party group against antisemitism, he is a Christian himself and so on. So I came at this from a slightly cynical, to be truthful, point of view, thinking that Islamophobia was actually, as you say, Bob, about being anti-Muslim and so on. But I had a completely open mind. I have a very, very small Muslim community in Broxtowe. I am going to be very honest about it: this whole report—the gathering of the evidence and the debates—has just blown me away. I am the first to put my hand up and say that I went from being slightly cynical, even though I was completely open-minded—I'm not saying I was closed-minded—to being utterly convinced about the definition and the scale of the problem, and the strength of the community was striking. So I think it would be a cracking debate to have on the Floor of the House.

- Q18 **Chair:** Is there any particular time sensitivity? As you may have picked up earlier, Wes, we have a queue at the moment and very little time; we are dependent on the Government giving us time. But who knows? If the Government were to say to us that we have a spare three hours next week, on any day, with 24 hours' notice, would you be able to pick that



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up?

Wes Streeting: Yes, there's no particular date; this isn't an anniversary thing. Obviously, there is a broader time sensitivity in terms of current affairs. But I think we are in a good position to jump at those slots—even if my office will kick me for saying that when the diary change request goes in to slot this in. We would jump at the chance.

Anna Soubry: Yes.

Chair: Thank you very much indeed for the application.

Seema Malhotra, Gareth Thomas, Marion Fellows, Bim Afolami and Nicky Morgan made representations.

Q19 **Chair:** We have an array of talent in front of us this afternoon. You are all very welcome; thank you very much indeed. This is an application on financial exclusion and the future of access to cash. Seema, would you like to start?

Seema Malhotra: Thank you, Chair, and thank you for the opportunity today to pitch to the panel. I am very pleased that we have secured the support of at least 15 colleagues from the Conservatives, Labour and the SNP; other groups have also expressed interest. I have provided the Clerks with a list of MPs, including, I think, four Front Benchers not in this portfolio area who would want to contribute to a Back-Bench debate.

We are seeking a debate on financial exclusion and access to cash. Bim and I have recently joined the Financial Inclusion Commission as commissioners so it is an area of work that is extremely important to us. The reason for bringing this is driven by recent reports such as the Access to Cash review, which has put access to cash much more firmly on the national agenda.

There is an issue with many in financial services realising and acknowledging that we are rapidly moving towards a cashless society, with campaigners increasingly looking at the implications that this could have for many. This is alongside the closure of bank branches, which has become an issue for many of us in our constituencies, reducing the access to cash for those who do have bank accounts. To give some statistics: about 380 ATMs and 60 bank branches are closing each month.

There is also an ongoing public policy challenge with the unbanked—approximately 1.4 million people are unbanked. Only half of those want to be banked, so approaching 1 million people rely on access to cash to run their lives.

We have debated the issues around bank closures and cash machines in different ways, but there is an issue that is much wider in scope around financial inclusion and the impact on millions of this reduced access to cash. That is why we think a debate that goes beyond some of those separate issues, thinking about this in a more integrated and joined-up way for policy, is really important.

A statistic that came out of the recent research suggested that about 8 million adults would struggle to cope in a cashless society. There is a poverty premium whereby those who rely solely on paying cash pay more if they cannot shop around or buy online. Financial exclusion is also connected to digital exclusion.

Cash is an important tool for low-income households to control their budgets. Small businesses still rely on cash and access to infrastructure to cash up. Post Office research suggests that about 44% of businesses find the convenience of cash extremely beneficial.

We also have to recognise the psychology of how people, save, shop and conduct their financial transactions. About 20% of people feel more in control of their money when they use cash.

This important question goes beyond some of the ways in which we have been talking about this issue. There is also a generational issue and geographical location and levels of financial security are also factors. Many working class and low-income families as well as residents of more rural areas are under-served by financial services that increasingly embrace digital payments.

A final statistic, before I conclude with why we want the debate: 10 years ago, six out of every 10 transactions were cash. Now it is three in 10. In another decade, which is not that far off in terms of policy implications, it could be as low as one in 10. That is serious for all our constituents who could be further excluded.

This really important debate would think about how all this comes together: considering what measures need to be taken so that our high streets, town centres and communities have the necessary facilities for a sustainable and affordable way of making sure that these services remain; encouraging Government to refresh their strategy; looking at the drive for financial inclusion and digital inclusion, and what that means for post offices, credit unions and others; and examining what risks there may be to our cash infrastructure and what strategic moves might need to be made .

This would mean an important consideration of policy proposals for towns, rural areas, education, perhaps duties on financial institutions, support for individuals and SMEs. Which? has promoted discussion of whether there should be a cash regulator. It has done quite a lot of important work on this prior to the Access to Cash review.

This important and timely debate has been picked up just today by Forbes. A cross-party parliamentary debate could consider what we need to do as a country. There are definitely important cross-party considerations. We need to make recommendations for action as soon as possible and discuss how proposals should be implemented.

Q20 Chair: Thank you very much indeed. Do you have anything to add, Nicky?



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Nicky Morgan: The Treasury Committee recently took evidence from the author of one of the reviews that Seema mentioned. The lesson from Sweden, which has moved towards being a very cashless society, is that there was not enough public debate before that happened. Part of their emergency guidance for households is now to make sure they have a supply of cash, should the IT go down and not prove as resilient as one would like. They were very clear in saying that the lack of public debate had made the situation go so far. This debate would allow the Committee's other work to be mentioned, but it would say in particular that we are starting to have the public debate now. I think it is the kind of thing that Parliament should be facilitating.

Chair: So the Swedish Government are recommending that people keep stuff under the mattress, as it were.

Nicky Morgan: The next thing we know there will be a crime spree in Sweden, so we had better not be responsible for that.

Q21 **Chair:** Bim?

Bim Afolami: As chair of the APPG for credit unions, I should say that credit unions are long established. There is a whole aspect of this issue that could bring credit unions into the debate. We do not debate them often enough. Millions of people use credit unions and there is a lot of support for them across the House. Fleshing out how credit unions play a part in a new society with less cash around is a very important thing that I do not think many people have done much thinking about.

Q22 **Chair:** Marion?

Marion Fellows: This ties in so much with all the work I have been doing on post offices and things to do with financial education for young people—all of that. We have to look at the swathes of society that do not have access to internet banking, or to the internet at all, and who really rely on cash.

Q23 **Chair:** And the other voice of Harrow?

Gareth Thomas: I think I have been asked along to add glamour and sophistication to this application. In so doing, I want particularly to emphasise Bim's point. I have had a series of conversations with the credit union movement in Northern Ireland. The need not only to ramp up the movement's ability to fill the gap as banks leave, but to help credit unions to get more sophisticated systems so that they are able to meet people's need to operate just with debit cards and so on, will be critical going forward. I hope you are feeling generous, Mr Mearns, and are of a good-natured disposition in respect of this application.

Q24 **Bob Blackman:** Which Department do you envisage responding to this debate?

All witnesses: The Treasury.

Q25 **Bob Blackman:** The reason why I ask is that if we allocate it for a



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Tuesday in Westminster Hall, it will have to be a Tuesday on which the Treasury answers debates in Westminster Hall. At the moment, we do not know what the position will be post the so-called Easter recess, if we get one, but we have filled all the slots on Tuesdays going up to then. We have also filled all the slots on Thursdays till after Easter, so you are going to be in a queue. Is there any particular event going on that makes this application time-sensitive?

Seema Malhotra: I don't think that would affect us particularly. Sooner rather than later would be important, because there is a mood out there in favour of asking these questions. If it is May or soon after recess—

Bob Blackman: We are obviously then in the hands of when the Government choose to implement the recess period or whatever.

Chair: Thank you very much. It is a timely application and I am certainly aware of significant problems for parts of the community in my constituency. People just do not have access to bank accounts, and how do you manage in a cashless society without a bank account? It is not possible. Thank you very much indeed.