Success through Skills 2:

The Skills Strategy for Northern Ireland

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1.0 Introduction WCRP

1.1 WCRP Vision

"Our vision is of communities where women are recognised and valued as equal partners working towards a future based upon shared values of equality, participation and inclusion."

1.2 WCRP Mission Statement

"To work in partnership to support and strengthen the voice of community based women's organisations"

1.3 Background

The Women's Centres' Regional Partnership (WCRP) is a partnership of four lead regional women's organisations linking with fourteen frontline women's organisations across Northern Ireland to provide support and services to women living in disadvantaged areas.

1.4 The four key lead partners of the Partnership are the Women's Resource and Development Agency (WRDA), Women's Support Network (WSN), Northern Ireland Rural Women's Network (NIRWN) and The Women's Centre, Derry. The fourteen Women's Centres are spread across Northern Ireland with seven from the Greater Belfast and Lisburn area, four in the North West and three in Dungannon, Magherafelt and Craigavon. Together the WCRP seeks to develop and strengthen a regional infrastructure which will support community based women's organisations across Northern Ireland.

1.5 There are four aims to the Partnership encouraging collaborative and strategic work on key areas such as influencing policy, identifying needs and gaps in relation to training, education and childcare services, improving communication on good practice and lessons learnt across the sector, sourcing potential sources

1.6 The Women's sector has played a key role in building and promoting, social, economic and political change in Northern Ireland. A review carried out in 2001 highlighted that through its infrastructure, comprising regional support organisations, networks, women's centre's, and local groups engaged in a diverse range of activities, it has made a valuable contribution to promoting equality,

social and economic inclusion, peace-building, and the development of the voluntary sector and volunteering[1] of funding, etc.

1.7 The WCRP tackle women's inequality and disadvantage and support community development in the most marginalised and disadvantaged communities and work for policy change. The principles of inter dependence, co-operation, participation, representation and good practice will be at the heart of the partnership's work.

1.8 The WCRP infrastructure and its partner organisations, has significant membership from older women across Northern Ireland.

1.9 The WCRP welcomes the opportunity to comment on the *Success Through Skills 2: The Skills Strategy for Northern Ireland*

[1] Where to from Here: A New Paradigm for the Women's Sector in Northern Ireland. NIVT, 2001.

2.0 This strategy sets out where Northern Ireland is now and where it needs to be if we are to compete globally and build a fairer prosperous society. Do you agree with the analysis and the aspirations?

2.1 A fairer prosperous society

The WCRP believes the Department of Learning and the *Success through Skills 2: the Skills Strategy for Northern Ireland* must take account of the following issues if we are to be and to build a fairer prosperous society.

2.2 The Vision; and The Benefits

The WCRP would like to state our disappointment that the goal of 'social inclusion' is not once explicitly referred to under The Vision.

Success through Skills 2: the Skills Strategy for Northern Ireland document expresses under The Benefits that:

'*The twin goals of the Skills Strategy are to raise the levels of productivity and social inclusion within Northern Ireland*' p.5

It is inexplicable to the WCRP that achievement of a twin goal is not part of The Vision for the Skills Strategy. We would ask the Department of Employment and Learning why social inclusion is not embedded into their Vision for the Skills Strategy?

2.3 Infrastructure

The *Success through Skills 2: the Skills Strategy for Northern Ireland* document states on p15 that '*..it can ensure that the infrastructure is in place to train people…*' The WCRP requires clarification on what the Department and the Government understands by 'infrastructure'. The WCRP considers an effective infrastructure for training to have accessibility at its core; taking cogniscance of the multiplicity of roles we have and the barriers these can create when accessing educational and employment opportunities.

Barriers to accessibility include: childcare provision; transport; age; disability; ethnicity; confidence etc. The WCRP cannot locate evidence in the *Success through Skills 2: the Skills Strategy for Northern Ireland* document of how the government and the Department has set targets to create this 'infrastructure' that they are so confident they can 'ensure'. The WCRP are confident that it does not currently exist.

2.4 Childcare

Dr Helen Mc Laughlin, in the 2009 Report; '*Women Living in Disadvantaged Communities: Barriers to Participation*' states that: all research consulted points to the lack of appropriate childcare as the single biggest barrier to women's engagement in education and training, work, and public and political life. The research shows that childcare provision is much more than a useful extra which "helps" women to participate: it is more correct to say that without it, many women from disadvantaged areas are entirely unable to consider education or work at all[2].

Employers for Childcare's 2003 survey of over 2000 women in Northern Ireland found that lack of suitable childcare was the single most prohibitive factor for women in Northern Ireland who want to work[3]. Derry Well Woman's Childcare Audit *Childcare on the Borderlines* (2006) found that: "The absence of accessible, affordable, quality childcare poses a major stress factor, particularly in women's lives, and is a major barrier to accessing or returning to education, training and employment" (p. 1).[4]

If the *Success through Skills 2: the Skills Strategy for Northern Ireland* aims to build a fairer, more prosperous society, childcare provision must be addressed. It is worth noting that creation of more childcare places would in turn create more employment and contribute to the economy through; those now employed in childcare provision and those who can access training and jobs through appropriate, flexible, affordable childcare provision.

2.5 Childcare Grants

The WCRP recognises that while Childcare Grants are currently available; it is not a system that is without need for improvement in relation to fairness and prosperity. According to www.studentfinanceni.co.uk, help is available with childcare costs. A Childcare Grant is available for full-time students with children in registered and approved childcare. Support with childcare costs is available to part-time FE students who are receiving financial assistance from the Support Funds (which are limited and for which there is high demand) and available only to students in financial difficulty.

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[2] Dr Helen Mc Laughlin, (2009) '*Women Living in Disadvantaged Communities: Barriers to Participation*'

[3] Employers for Childcare *The Childcare Barrier: is childcare the most prohibitive factor for women in Northern Ireland who want to work?* June 2003

[4] Dr Helen Mc Laughlin, (2009) '*Women Living in Disadvantaged Communities: Barriers to Participation*'

Childcare support is also available through the *Care to Learn* programme for 16-19 year old parents in FE, for a range of courses[5].

While support is therefore available to some degree with childcare costs, stipulations around age, and around the amount of time spent studying, mean that there remain a range of potential students who are unable to access such support. For example, some childcare support for part-time students is dependent on the student following a course which represents 50% or more of full-time study. Many women returning to education begin with courses which require lower time input, and build up to other courses afterwards.[6]

2.6 Lifelong Learning

The *Success through Skills 2: the Skills Strategy for Northern Ireland* refers to 'the need to address sectoral imbalances'. The WCRP are disappointed that it despite a twin goal of social inclusion the imbalance refers only to qualifications and not to the socially excluded sectors.

Our population is ageing and evidence indicates that older people in Northern Ireland face many barriers that inhibit their quality of life and equitable participation in Northern Irish society. Some of these barriers have been highlighted by OFMDFM and include; health care, poverty, social exclusion, fear of crime, housing and transport[7].

The WCRP argues that *Success through Skills 2: the Skills Strategy for Northern Ireland* is short sighted not to address the imbalances in demographics and target those who traditionally have difficulty accessing further education within or without the workplace. Within Northern Ireland, the proportion of people who lack basic qualifications rises sharply with age. Among those in their 20s, the proportion is around 10%, rising to 15% among those in their 30s, 25% to those in their 40s and 35% to those in their 50s. It is the very high rates among older working-age people which give Northern Ireland such a high overall proportion. Among those aged 50 and above, markedly more women than men lack any formal qualifications. Northern

[5] Dr Helen Mc Laughlin, (2009) '*Women Living in Disadvantaged Communities: Barriers to Participation*'
[6] Dr Helen Mc Laughlin, (2009) '*Women Living in Disadvantaged Communities: Barriers to Participation*'
[7] OFMDFM (2009) A Commissioner for Older People in Northern Ireland: A Strong Independent Voice for Older People p 21

Ireland has the highest level of adults in the UK with little or no educational qualifications[8].

The Government strategy on education and learning, including 'Success through Skills 2' has narrowly focused on improving employability. The Strategy *Further Education means Business* was introduced in Northern Ireland to 'ensure that curriculum provision in colleges focused on economic and workforce needs'. This approach has neglected the needs of older people. The majority of pension age students enroll in non-vocational courses, almost three times as many as those taking vocational courses[9]. Of futher concern has been the way the Age Regulations have been interpreted to revoke concessionary fees for older people. Many older people can no longer afford to attend courses due to increased fees, which is marked by the significant decline in the number of older people accessing courses[10] There has been a 37% reduction in the number of older people registered in the Northern Ireland further educational sector for both vocational and non-vocational courses since the introduction of the Age Regulations[11].

WCRP believes that '*Success Through Skills 2: A Skills Strategy for Northern Ireland*' does not address the needs of older people and our increasingly ageing population in fact, '*Success Through Skills 2: A Skills Strategy for Northern Ireland*' has the capacity to contribute to the ongoing neglect of older peoples requirements from the Higher Education sector.

[8] http://www.poverty.org.uk/i59/index.shtml
[9] College Courses for Older People, Northern Ireland Assembly Debate 9 June 2009
[10] AgeNI; One Voice Shaping our Aging Society in Northern Ireland, 2009
[11] College Courses for Older People, Northern Ireland Assembly Debate 9 June 2009

3.0 This Strategy builds on the actions from Success through Skills 1 recognising that there needs to be a step change in the skills levels of the workforce in Northern Ireland. Do you agree with the range of actions outlined in this document?

3.1 The WCRP believes that '*Success through Skills 2: A Skills Strategy for Northern Ireland*' needs to take actions which do not prohibit participation. These include action regarding: the cost of education; Accreditation; Systemic Barriers and the role of Community Education.

3.2 Cost of Education

3.2.1 The Role of the Individual

The WCRP are opposed to the statement and proposals on p.18 that:

'*the Department feels that it is appropriate that the individual should increasingly contribute to the training costs of higher level qualifications on an incremental basis*'.

The WCRP feels that the rationale provided for this statement is overly simplistic and such a statement clearly works against the twin goal of social inclusion referred to in The Aim (p.5). The rationale takes no account of personal circumstances or personal education and work goals. The WCRP argues that this incremental contribution will simply further marginalise those who are already facing marginalisation; people will be forced to stop at level two because they simply cannot afford to progress. This flawed rationale assumes an income increase will naturally arise with each qualification level attained; this assumption is naïve at best.

3.2.2 Women

The cost of mainstream courses is consistently raised by women as a prohibitive factor in accessing educational opportunities. Feeley it in her 2001 report *Making Good Learning Partnerships*[12]articulates this: "Women in employment, women with qualifications, transport, good childcare and extensive social networks, face fewer material and social barriers to inclusion in mainstream FE than do working class women" This is borne out in the Shankill report[13] which found that: "for many women the prospect of further expense within their tight budgets was not feasible".

[12] Feely, M *Making Good Learning Partnerships: Interim Report to the Equality Commission for Northern Ireland*. WRDA November 2001

[13] Women's Support Network *Shankhill Women Having their Say* 2006

The lack of independent income is an important barrier particularly with regard to education. If the household income is seen as coming from and perhaps pertaining to the male partner, it may be more difficult for a woman to make calls on that money for her own development, particularly in a domestic situation where resources are already stretched.

3.2.3 Lone Parents

The Possibilities Development Partnership report[14] states that poverty was a major factor restricting choices and opportunities for lone parents, 91% of whom are female. Financial hardship led to debt for many, sometimes totalling thousands of pounds. Many relied heavily on the Social Fund. The report notes that the Northern Ireland Anti-Poverty Strategy, *Lifetime Opportunities*, suggests that many people need help to manage their finances and avoid debt. The report points out that in fact, for many, debt is inevitability; as there is simply not enough money, however well it is managed (PDP 2007 p. 31). Given these factors, it is not surprising to find that lone parents found the need to buy course materials and equipment prohibitive.

The study found that a number of New Deal for Lone Parents participants undertaking FE courses reported that they faced "unrealistic demands" to buy their own equipment (PDP 2007, p. 26). A number of respondents in the study also reported problems with having expenses reimbursed from further and higher education colleges. Some reported having to wait weeks for childcare payments to be processed, which in turn caused problems with childminders.

One woman found that an FE college had waited for her to submit two expenses claims before reimbursing her. When she asked why this had happened, it was clear that the staff had no idea of the impact late repayment could have on a woman on an already stretched budget (PDP 2007, p. 27).[15]

3.3 Accreditation

WCRP argues that because many women from disadvantaged areas can find themselves lacking qualifications and confidence, the availability of the right accreditation options is essential and needs to be addressed by *Success through Skills*

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[14] Possibilities Development Partnership *Lone Parents Speaking Out: the views of lone parents in Northern Ireland on Employment* 2008

[15] Dr Helen Mc Laughlin, (2009) '*Women Living in Disadvantaged Communities: Barriers to Participation*'

2: the Skills Strategy for Northern Ireland. For some women lacking qualifications and experience, an accredited course is the answer. For women who are the most marginalised from education, training and work, non-accredited options are often an essential first step.

The Women's Centres Regional Partnership own report into *Women's Centres Community Based Education* points out that women's centres ran an almost equal number of accredited and non-accredited courses in 2005/6 (163 accredited, 168 non-accredited) (p. 98). Of 4686 women enrolled in courses that year, 1561 gained a qualification. Given that these centres are based in disadvantaged communities, and are needs-led, this is a strong indication of the range of need in such communities, and the consequent need to provide a range of both accredited and non-accredited courses. It is often the attraction of non-accredited courses that brings women through the doors of centres for the first time, and leads them on to accredited courses.

The importance of providing a range of options was clear from the research. What is important is for the Department to recognise then; that there is no single correct accreditation path for women in disadvantaged communities. Women of different ages and in different circumstances find themselves at different starting places. As Feeley[16] observes: "...access that is dependent on attendance at formal adult education privileges those who have already had positive experiences of learning and acquired sufficient cultural capital to feel at ease in such an environment. For the rest, the formal educational system is excluding, and reproduces inequalities including those of race, gender and class".

The WCRP urge the Department through *Success through Skills 2: the Skills Strategy for Northern Ireland* and other strategies to acknowledge the essential role of non accredited courses as a first step back into formal education and training.

[16] Feely, M *Making Good Learning Partnerships: Interim Report to the Equality Commission for Northern Ireland*. WRDA November 2001

3.4 Systemic Barriers

3.4.1Gender Action Plan

The WCRP notes that *Success through Skills 2: the Skills Strategy for Northern Ireland* does not appear to have any actions set against the Department's Gender Action Plan. The gender equality strategy, which recognises that treating men and women the same — that is, being gender neutral — is not the solution to eradicating gender inequality.

The Gender Equality Strategy states that:
"*Treating men and women the same will not ensure equal outcomes because of the different experiences of women and men and the different economic and social positions occupied by them.*"
It commits the Government to apply gender mainstreaming when implementing the strategy. To tackle gender inequalities effectively we need to address the structures and systems that are the root causes of gender inequality.

Gender mainstreaming challenges decision-makers; such as DEL, to question the assumption that policies and programmes, including *Success through Skills 2: the Skills Strategy for Northern Ireland,* affect everyone in the same way.

The WCRP would like to see actions in the *Success through Skills 2: the Skills Strategy for Northern Ireland* that clearly link to the Department's Gender Action Plan.

3.4.2 Progression: Time of Delivery

The *Women Living in Disadvantaged Communities: Barriers to Participation Report*[17] cites The Derry Women's Centre's Demystifying Computers course as a good example of the variety of progression experiences women had. The evaluation found that one participant planned to teach IT, which would mean undertaking a course at the local FE College. However, the course she had looked into ran from5.30pm-9.30pm, hours which precluded her from following that progression route. That said, another woman had embarked successfully on that course, and planned to progress to IT teaching. Two of the women interviewed were planning to progress to ECDL, and three others to the City & Guilds Electronics course. One of these three was concerned that the timing of

[17] Dr Helen Mc Laughlin, '*Women Living in Disadvantaged Communities: Barriers to Participation*'2009

that course (evenings) would prevent her from progressing, as it would coincide with other responsibilities.[18]

The evaluation concluded: "While many women demonstrated a clear awareness of progression routes, and an enthusiasm to access them, some women reported that certain progression routes remained closed to them due to, for example, timing which clashed with family responsibilities and lack of childcare". One woman observed: "There is never the same level of access elsewhere as there is in the Centre"[19]

Lifetime Opportunities pledges that: "Under the FE Strategy, FE colleges will develop learner programmes that encourage and support progression, particularly for those learners who have low or no qualifications, those who are furthest from the labour market, and those who are reluctant to make use of conventional FE provision" (p. 37).

The WCRP argues that the issue of progression is not just about having next step accreditation options available; it is about having *barrier-free* next step accreditation options available.

3.4.3 Progression: from Community Education to FE or HE

The experience of participants in women's centres' courses and classes provides a clear illustration of the barriers to educational progression that many women face, and the importance of viable progression options for women in disadvantaged communities. The Women's Centres Regional Partnership report found that of 4686 learners accessing women's centres courses in 2005/6, 85% progressed to further education and training, many within the women's centre itself (p. 100). While this is a good indication that the centres are meeting women's needs, it also raises questions about how easily women can progress from local community provision to FE or HE.

3.4.4 Gendered Pathways

The *Success through Skills 2: the Skills Strategy for Northern Ireland* refers to the need to address sectoral imbalances (p 6) with a focus on an increased need for people with qualifications in STEM. The WCRP could not identify in the strategy any actions to

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[18] Dr Helen Mc Laughlin *Has the women's Centre made a Difference? Women's Centre Evaluation 1982-2003* Women's Centre Derry 2003

[19] Dr Helen Mc Laughlin *Has the women's Centre made a Difference? Women's Centre Evaluation 1982-2003* Women's Centre Derry 2003

address the traditional under representation of women in the uptake of STEM training and qualifications.

There are convincing economic reasons to address the problem of gendered choices in education, training and work. The Women and Work Commission estimates in *Shaping a Fairer Future*, that "removing barriers to women working in occupations traditionally done by men, and increasing women's participation in the labour market, could be worth between £15 billion and £23 billion or 1.3 to 2.0 per cent of GDP" (p. vii).

3.5 The Role of Community Education

Current policy developments training and education in Northern Ireland, including *Success through Skills 2: the Skills Strategy for Northern Ireland,* have seen a greater emphasis on employability, a requirement for recognised accreditation of courses and a need for progression in terms of gaining employment or starting a business. Consequently, there has been less investment in community-based learning and more concentration on access to colleges of further education.

The relationship between community-based women's training and colleges of further education has been varied. Some women's groups and community education centres have had good relationships with colleges, but many of these connections have been through personal contact and informal arrangements. More usually, however, the facilities, access and goodwill of community-based organisations has benefited the colleges more in terms of learner numbers and the associated funds they attract.[20]

Parallel provision in the community has come about due to need. The rationale for many women's organisations in Northern Ireland has been the provision of training and education where colleges are not capable of accommodating learners' needs. In most cases, community-based organisations have developed into accredited centres of learning where high quality training and education produce qualified individuals who progress to employment, business start-up or further education or training[21].

The WCRP argues that training and education is about more than employability and progression. For many, education provides an holistic approach to wellbeing and social interaction. This social role of education is often overlooked and undervalued

[20] Dr Helen Mc Laughlin, '*Women Living in Disadvantaged Communities: Barriers to Participation*'2009
[21] Dr Helen Mc Laughlin, '*Women Living in Disadvantaged Communities: Barriers to Participation*'2009

and this is indicated in the emphasis on accredited training leading to employment, for example in the prevailing policy climate. The Department for Employment and Learning in Northern Ireland is in danger of becoming the Department for Employability and losing the deeper meaning of 'learning'[22].

The *Success through Skills 2: the Skills Strategy for Northern Ireland* includes as one of its aims to '*increase levels of social inclusion by enhancing the employability of those currently excluded from the labour market*' (p 5). The WCRP cannot identify clear actions in this document that would increase social inclusion. This Aim displays a disappointingly narrow view of social inclusion and appears to suggest that if an individual's employability is enhanced they will feel socially included.

Community-based centres of learning engage people as individuals on the personal level, can be flexible with programmes and take an interest in the progression and wellbeing of the individual. Usually with a mixture of volunteer and paid staff, there is commitment to the work, to the people and the surrounding community that makes the environment more conducive to learning and development. Learning is a social process. It is about gaining skills, knowledge and understanding, but it is also about personal development, engagement, interaction, health and wellbeing.

The WCRP argues that Community based learning, such as that currently available in Women's Centres, is now and always has been dedicated to meeting the need of social inclusion; which is stated as the twin goal of the Success *through Skills 2: the Skills Strategy for Northern Ireland*

3.6 Engaging the Stakeholders

The WCRP seek clarification on whether the Department includes the Community sector, the Women's sector and learners as 'stakeholders' p.13. The emphasis appears to be on Employers with some reference to the Government's role and the only mention of the Role of the individual being about their responsibility to incrementally increase payments for qualifications received.

The WCRP believes that there must be many more actions set against the Engagement of stakeholders in the *Success through Skills 2: the Skills Strategy for Northern Ireland* The WCRP recommends that any such engagement with stakeholders should have

[22] Dr Helen Mc Laughlin, '*Women Living in Disadvantaged Communities: Barriers to Participation*'2009

appropriate and wide geographical representation so that the Department is fully aware of all the particular needs and issues affecting stakeholders and their engagement with the *Success through Skills 2: the Skills Strategy for Northern Ireland*, particularly in rural areas.

The WCRP would further advocate that any panel/group sought for consultation should be gender balanced (taking account of CEDAW[23] and UN Security Resolution 1325[24]), and reflect the multiplicity of society in their locality.

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[23] UN Committee on the Elimination of Discrimination Against Women, http://www.un.org/womenwatch/daw/cedaw/recommendations

[4] http://www.peacewomen.org/un/sc/1325.html UNSC 1325 emphasises the distinct position of women in conflict and post conflict situations. It calls on member states to act in several areas, including the promotion of women in decision making institutions

4.0 Given the pressures on public finances which actions do you believe will make the most difference and should be priority?

4.1 Value for Money

WCRP are cognisant of the difficult financial climate that the Assembly are working in now, and the Department for Employment and Learning will have to demonstrate value for money.

The WCRP would ask that when considering Value for Money; quality and service provision are not compromised.

4.2 Good Practice: Women's Centres

As a priority going forward the WCRP recommends that the *Success through Skills 2: the Skills Strategy for Northern Ireland* take account of the good practice and knowledge the Women's Centres have acquired over thirty years on how to engage the 'hard to reach' and most socially excluded.

Women's community-based education provides the most obvious example of good practice in addressing the needs of women from disadvantaged communities with regard to education, training and confidence building. The Women's Centres Regional Partnership report on *Women's Community Based Education* points out that the centres, mostly located in areas of high social and economic disadvantage, are specifically geared to address the barriers faced by women in disadvantaged communities. Their target groups include "those living in the most deprived areas, ethnic minority women and a considerable number of women at risk of isolation in rural areas" (p. 10). The centres featured in the report provide community based education and training to women in disadvantaged circumstances for whom mainstream education has been unsuccessful, who have little or no qualifications, and little or no experience of the labour market (pp. 11-12). The report shows that all the centres address the barriers faced by women in the disadvantaged communities in which they operate by providing:

- Free, on-site childcare for women attending education and training, thereby removing the major barrier to participation for women in disadvantaged areas;
- Elder and Dependent care provision where possible: a number of centres offer financial support to enable an alternative carer to be paid.

Others aim to have this provision, but can find themselves limited in their ability to do so due to funding restrictions;

- Personal development support and courses which provide a first step back into education;
- Courses delivered at times of day and evening to suit women with caring responsibilities;
- Free and subsidized courses and a provision for weekly fee payment;
- Central location in the community so that travel and transport are less likely to be barriers to participation;
- A broad range of both accredited and non-accredited courses so that women can find the right point of entry for their level of skill and confidence;
- Information and encouragement on progression to FE and HE;
- Supportive staff and tutors;
- A conducive learning environment: "informal, friendly, unbureaucratic, encouraging and participatory" (p. 14).
- Opportunities to become involved in the life and management of the Centre.

These features represent a menu of support which has developed over the last 20-30 years in these centres, based on meeting the specific practical needs of the women who come through the door. In other words, the approach of women's centres is tried and tested, based on the particular experiences of women in disadvantaged communities, and is clearly meeting a need, given that 4,686 learners came through the doors of only 13 women's centres in 2005-2006, with an 84% completion rate, and this with limited funding[25].

5.0 Conclusion

The WCRP believes the *Success through Skills 2: the Skills Strategy for Northern Ireland* is missing many opportunities for creative actions that would improve the access to delivery and consequently improve outputs and outcomes for all engaged. The WCRP are disappointed that the strategy pays lip service only to the 'twin goal' of social inclusion; it is patently evident in the document and actions associated, that social inclusion does not have equal status in this document with 'increasing productivity'. The WCRP argues that on the contrary, there are many elements within this strategy; most

[25] Dr Helen Mc Laughlin, '*Women Living in Disadvantaged Communities: Barriers to Participation*'2009

particularly under 'The Role of the Individual' that will increase social exclusion and inhibit accessibility and progression.