

# THE IMPACT OF THE COST-OF-LIVING CRISIS ON MUSLIM WOMEN IN THE UK

A REPORT FOR ISLAMIC RELIEF UK



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# Executive summary

This report highlights the disproportionate impact of the cost-of-living crisis (COLC) on Muslim women in the UK, providing a data-driven analysis that moves beyond anecdotal evidence. Conducted in partnership between the University of East London (UEL) and Islamic Relief UK (IR UK), the research aims to offer an understanding of the intersection between gender, faith, and poverty while presenting actionable insights for advocacy.

The findings are based on surveys and focus groups conducted with beneficiaries, staff, and volunteers from 12 IR UK partner organisations across England and Scotland. These insights provide a deeper understanding of how interconnected impacts of the COLC shape the experience of Muslim women supported by IR UK partners.

## **Impact of the COLC on muslim women in comparison to the UK population:**

Income and employment:

- 51% of Muslim female beneficiaries live on an absolute low income (ALI), compared to 14% of women in the UK.
- Only 28% of Muslim female beneficiaries are employed, compared to the 72% employment rate for women in the UK.
- Women aged 45+ are disproportionately affected, often due to unemployment, caregiving responsibilities, or inability to work due to illness or disability.
- 11% of Muslim women are unable to work due to illness or disability, compared to 7% of the general UK population.

Financial struggles:

- Nearly half (49%) of respondents are struggling to get by financially, compared to 32% of women in the UK.
- 51% of Muslim women surveyed have household incomes below the average annual cost of childcare.

*\*ALI is calculated as income below 60% of the median income in 2011 (Dept. of Work and Pensions, 2024)*

Safety and security:

- 29% of Muslim women reported a decline in safety and security, amplified by post-riot tensions and economic instability.
- 9% of respondents experienced domestic violence in the past year, compared to 3.9% of women in the UK.

### **Muslim women and poverty in the UK:**

Impacts of poverty on Muslim women:

- 84% of beneficiaries reported increased financial difficulties over the past year, with women aged 35-44 most affected.
- Beneficiaries identified income, employment, and health as the aspects of life that have worsened the most over the past 12 months.
- The research found that not everyone has experienced a negative change in aspects of life, with a positive outlook on community and education dimensions.

**Domestic violence has emerged as a significant impact of the COLC on Muslim women. The crisis exacerbates financial dependence and severely affects both physical and mental health, creating a vicious cycle that can both lead to and worsen existing financial hardships.**

Challenging life experiences:

- Almost 40% of staff and volunteers observed beneficiaries facing relationship or domestic life challenges, including domestic violence, divorce, and bereavement.
- Financial dependence on husbands intensifies the effects of these challenges.
- Declines in mental and physical health were frequently linked to challenges, creating a cycle where one issue exacerbates the other.

### **Challenges for muslim women experiencing food insecurity:**

Food Bank Usage:

- 31% of Muslim women reported using a food bank in the past year, significantly higher than the 8% national average.
- Food bank users were predominantly aged 35-44.

- Beneficiaries are often faced with “impossible choices\*” between rent, utility bills and food costs, leading to food insecurity.
- Low incomes and gaps in the benefits system remain primary drivers of food insecurity, alongside challenging life experiences and a lack of support.

#### Cultural Barriers:

- Despite widespread difficulty in affording food, the research suggests that cultural barriers may discourage Muslim women from accessing food banks.
- As suggested by Power (et al., 2018) (2023b) and Stewart-Knox (2017), a likely cultural barrier is that food banks often do not provide culturally appropriate food, which disproportionately impacts ethnic minorities.

*\*Impossible choices is a term used by the Money Advice Trust (2022)*

# Background

The research objectives for this project were collaboratively developed with IR UK following an initial approach by their media team. The aim was to provide an evidence-based understanding of the impact of the cost-of-living crisis on Muslim women in the UK.

IR UK has traditionally focused on international humanitarian aid. However, in response to the rising COLC in the UK and increasing levels of domestic poverty, IR UK has been looking to help communities in the UK. A significant area of IR UK's domestic efforts involves partnering with mosques, food banks, and local community organisations to distribute food parcels during the annual winter campaign.

IR UK's next winter food drive will take place during Ramadan (February to March 2025), and the media team want to underpin the 2025 campaign with fresh evidence drawn from their own network of partners. The area that Islamic Relief is keen to focus on is the impact of the cost-of-living on Muslim women in the UK.

## The Cost-of-Living Crisis (COLC)

Since 2021, the COLC refers to the rising costs of essentials such as food, energy, and housing, which have strained household budgets nationwide.

As of October 2024...

**“53% of adults in Great Britain reported an increase in their cost of living compared to the previous month.”**

Among these individuals, 90% attributed the increase to rising food prices, while 72% pointed to higher gas and electricity bills

(Francis-Devine, 2024).



The COLC has received significant attention in media reports, civil society, government and academic research. Triggered by sharp inflation, stagnating wages, and escalating living costs, the crisis has had long-lasting and uneven impacts on communities since 2021, exacerbating existing inequalities across regions, ethnicities, and socio-economic groups.

The impact of COLC has been measured in different ways. The use of food banks, level of household debt and ability to pay energy bills are frequently used as indicators of impact of the COLC.

## Food insecurity

Remains a key metric, with the Money Advice Trust (MAT) reporting that 11% of the UK population went without food over a three-month period due to rising living costs (MAT, 2022).

Similarly, the use of food banks, an increase in household debt, and the inability to pay energy bills have become markers of financial stress (Francis-Devine, 2023).

This has meant many households are faced with “impossible choices”, such as skipping meals or forgoing energy use, as switching to more affordable providers is no longer an option (MAT, 2022).

Alongside these measures, a frequently used indicator in the Muslim community is requesting zakat (Muslim Census, 2022). The National Zakat Foundation’s Annual Reports (2022, 2023) revealed a 77% rise in hardship fund applications to cover necessities over two years.

Before the current COLC, different communities were already experiencing food insecurity in varied ways. For example, food banks often do not provide culturally appropriate food, which disproportionately impacts ethnic minorities, including the 55% of Bangladeshi and 47% of Pakistani households living in poverty (Power, 2023b).

These challenges are compounded by the shame and stigma associated with seeking food aid, as observed in Pakistani communities (Power et al., 2018). The exclusionary nature of faith-based food banks remains an issue, with non-Muslim food banks rarely catering to culturally specific dietary needs (Stewart-Knox, 2017).



There is now a consensus that the impact of the COLC has been felt unevenly across the UK, especially amongst ethnic minorities. (MAT, 2022, p.5). While white households have seen an average income reduction of 1%, black, Asian and minority ethnic (BAME) households have experienced a 6% decline. These disparities are reflected in heightened impacts of the COLC, with 32% of white people expected to face fuel poverty this winter compared to 52% of BAME individuals, and as high as 66% among Pakistani and Bangladeshi households (Edmiston et al., 2022). Additionally, the Institute for Fiscal Studies (Cribb et al., 2021, p.81) states that ethnic minorities are more likely to use a food bank than white people. Furthermore, the House of Commons (HOC) (Harari et al., 2024) reports that disabled individuals are disproportionately impacted by rising food and energy costs, highlighting the complex and intersecting vulnerabilities faced by communities.

Regions with high levels of existing deprivations have been hit hardest by the COLC. London illustrates the stark disparities within the UK, being both a hub of wealth and a city with significant poverty levels. Nearly 16% of Londoners report severe financial struggles, and 45% have struggled to pay or fallen behind on bills in the last six months (London Assembly, 2024).

Projections suggest that an additional 537,000 households will fall into financial vulnerability during winter 2024–25, with the East of England and Scotland more likely to be extremely vulnerable (Forrest et al., 2024). Across the UK, 6.4 million households are classified as financially vulnerable, struggling to afford heating, housing, and food (Forrest et al., 2024). This vulnerability is driven by factors such as low income, limited savings, housing conditions, and family size. Children are disproportionately affected, with 64% of the most vulnerable households including dependents.

The SMC's (Stroud, 2023) analysis uses a broader definition of poverty, termed "below average resources," accounts for unavoidable costs such as childcare, disability-related expenses, and liquid assets, alongside traditional metrics like income and housing costs. This methodology considers that an additional 4 million people, including 1.6 million children, are in poverty compared to government estimates, which rely on a narrower "households below average income" (HBAI) measure (Halliday, 2024).

However, there is little research which identifies the impacts of the COLC by gender. A recent study reveals the gendered nature of the COLC across Europe, finding that female-headed households often face compounded vulnerabilities due to a reduced level of education in comparison to men, older age, lower incomes and higher energy consumption (Sologon et al., 2024).

The Women's Budget Group (2024) find that women across the UK are more likely to shoulder increased household costs due to their roles as primary carers and earners of lower incomes. Rising energy bills, childcare expenses, and food prices exacerbate financial strain, especially for single mothers and women in precarious or part-time employment. The report underscores the intersection of gender with race and class, revealing that women from ethnic minority backgrounds, Bangladeshi, Pakistani and Black ethnic groups in particular, are more likely to experience poverty.

The Trades Union Congress (TUC) response to the Women and Equalities Select Committee call for evidence is one of the few that specifically focuses on the COLC and women, concluding that women are at the “sharp end” of the COLC as structural inequalities “expose women to greater risk when economic shocks and crises happen” (p.3), regardless of race. One in three women (32%) now say they are struggling to get by, compared to 23% men (TUC, 2023: 6).

Furthermore, women face unique challenges such as domestic violence, intersecting with factors such as ethnicity, income and disability to exacerbate impacts of the COLC.

## Domestic abuse and violence

Refuge (2022) revealed that the COLC has been used to “increase economic abuse and control.”

77% of frontline workers surveyed said that the COLC is preventing women and children from leaving abusers due to being unable to afford necessities, pressured by impossible choices between “heating and eating” and having a long-term impact on mental health (Refuge, 2022).

The COLC generally and the way Universal Credit requires one household payment are identified as further barriers to leaving violent relationships (TUC, 2023: 7; Asian Women's Resource Centre, 2023).

On top of this, the Women's Resource Centre (2023) report highlights the severe impact of the COLC on the women's sector, which provides critical support to vulnerable women across the UK. Rising costs, increasing demands and stagnant funding have exacerbated challenges for organisations already under pressure, threatening their ability to deliver essential services like domestic abuse support and mental health assistance.

The authors of this report note that the common usage of the term "domestic violence" can be used to normalise and minimise gender-based violence, placing it behind the walls of home and rendering it invisible to society.

There is a lack of targeted research on how the COLC disproportionately impacts Muslim women in particular, meaning that conclusions are often extrapolated from broader data on Muslim-majority communities (Muslim Census, 2022), such as communities with Bangladeshi or Pakistani heritage.

The work of the Muslim Census (2022) provides rich data on the varied impact of the COLC across different segments of the UK Muslim communities. The British Muslim community sits at the intersection of low-income, working-class, and urban populations with limited financial buffers, with nearly 50% of Muslims live in poverty compared to 18% of the general population.

The violent riots following the Southport murders have further exacerbated vulnerabilities within Muslim communities. Safety concerns have significantly altered daily life, with 92% of Muslims reporting feeling less safe and 70% changing their plans due to fear of violence, with a sample based on 55% of females across the UK (Muslim Census, 2024).

This above research underscores the need for intersectional approaches in understanding and addressing the impacts of the COLC on Muslim women. Addressing gaps through targeted research and long-term policy solutions is crucial to mitigating the COLC's prevailing effects.

# Research objectives

1

## OBJECTIVE 1

The impact of the COLC on Muslim women in the UK in comparison to the rest of the UK female population.

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2

## OBJECTIVE 2

The number of Muslim women impacted by poverty within Islamic Relief's UK partners and with this - the analysis of data and statistics on key issues and dimensions of poverty.

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3

## OBJECTIVE 3

Identifying the main challenges for Muslim women who are struggling to put food on the table

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4

## OBJECTIVE 4

Identifying if there are any cultural barriers that Muslim women are facing in receiving food support

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5

## OBJECTIVE 5

Identifying issues relating to age demographics



# Methodology

This section will outline the methods, analysis and limitations of this research.



UEL and IR UK agreed, given the three-month time frame, to adopt the research approach of the Trussell Trust's (TT) *State of Hunger* report (Bramley et al., 2021). This decision was based on the report's:

- Relevance to food insecurity in the context of the COLC.
- Robust methodology.
- Suitability for implementation within the specified timeframe.

To achieve the research objectives, UEL and IR UK agreed to work with a minimum of 10 partner organisations across England and Scotland with a regional and thematic spread, where possible. In practice, the research engaged with the following 12 partners.

Partner	Region	Area of Work
<b>Aaina Community Hub</b> 	Walsall	Community engagement and support services for women.
<b>Give a Gift</b> 	Leeds	Support services to disadvantaged communities, including short term financial assistance and food parcels.

<b>One Roof</b> 	Leicester	Provides accommodation and support to those struggling with homelessness.
<b>Crookston Community Group</b> 	Glasgow	Reducing food insecurity in the local community.
<b>Green Lane Masjid</b> 	Birmingham	Providing welfare and outreach services.
<b>Abrahamic Foundation</b> 	Birmingham	Religious educational and social provisions for communities.
<b>Muslim Women Connect</b> 	London	Supporting women to overcome personal, institutional and societal barriers.
<b>Cycle Sisters</b> 	London	Inclusive opportunities and networking for women through cycling.
<b>Muslim Youth Helpline</b> 	London	A faith and culturally sensitive helpline for young people.
<b>Advance</b> 	London	Working towards systems change and offering community-based support for women and children affected by domestic abuse.

<b>Nour</b> 	London	Helping survivors of domestic violence, childhood abuse and sexual violence.
<b>Redthread</b> 	London	Working with youth that have been affected by issues such as violence and mental health, and training professionals to better identify at-risk children.

The data collection process aimed to gather 50 survey responses from Muslim female beneficiaries at each partner organisation, totalling 500, and 20–30 responses from staff and volunteers of all genders across partner organisations.

Since many partners enquired about a financial incentive to fill out the survey, we decided to offer this to beneficiaries to encourage participation. Due to the anonymous nature of the survey, respondents had the option to provide an email at the end to be entered into the giveaway. At random selection, two respondents per organisation were awarded a digital £20 One4All voucher in their email inbox.

Additionally, the methodology included running two to three focus groups over Microsoft Teams for partner organisations in underrepresented geographical or thematic areas in the survey data, inviting 11 staff members and any additional volunteers to participate.

The focus groups adopted the Most Significant Change (MSC) Methodology (Davies and Dart, 2005), where each person is prompted to “tell us about an experience you had in your work/volunteering that best captures the impact of the cost-of-living crisis on Muslim women?” Participants were given the option to share their stories verbally, via the Teams chat, or on the Slido platform. The group would then discuss the shared stories and vote on the one they felt best captured the realities they had observed, providing a rationale for their choice. This process generates multiple layers of data, including all the shared stories, the selected story, and the rationale for its selection.

# In reality we collected data from...

163 beneficiaries

37 staff & volunteers

2 focus groups with 3 participants

While the response numbers fell short of the initial targets, the data gathered offered valuable insights into the experiences of Muslim women during the cost-of-living crisis and the perspectives of frontline workers within partner organisations.

In practice, only two focus groups were conducted, involving three participants in total: two staff members attended on Tuesday, 26 November 2024, and one staff member attended on Wednesday, 27 November 2024.

Given the limited number of participants, the MSC methodology was adapted. Instead of holding a voting stage, the discussions focused on exploring the stories in greater depth, ensuring that participants felt comfortable and avoiding any sense of competition.

**When assessing the significance of the data collected in this research, it is important to be mindful of the nature of the sample of the 163 women who use the services of community-based organisations. This is not a representative sample of Muslim women in the UK, whose lived experience is varied and should not be subject to reductionist simplifications. However, our insights draw on a detailed picture of the communities IR UK serve.**

For example, although many women in our sample are not working, 84% of British Muslim women are part of the labour market, working in a range of industries including, health, education, charity, business and government (Bi, 2020).



# Demographic data of beneficiaries

Survey responses consisted of beneficiaries from a range of different **ethnicities**.

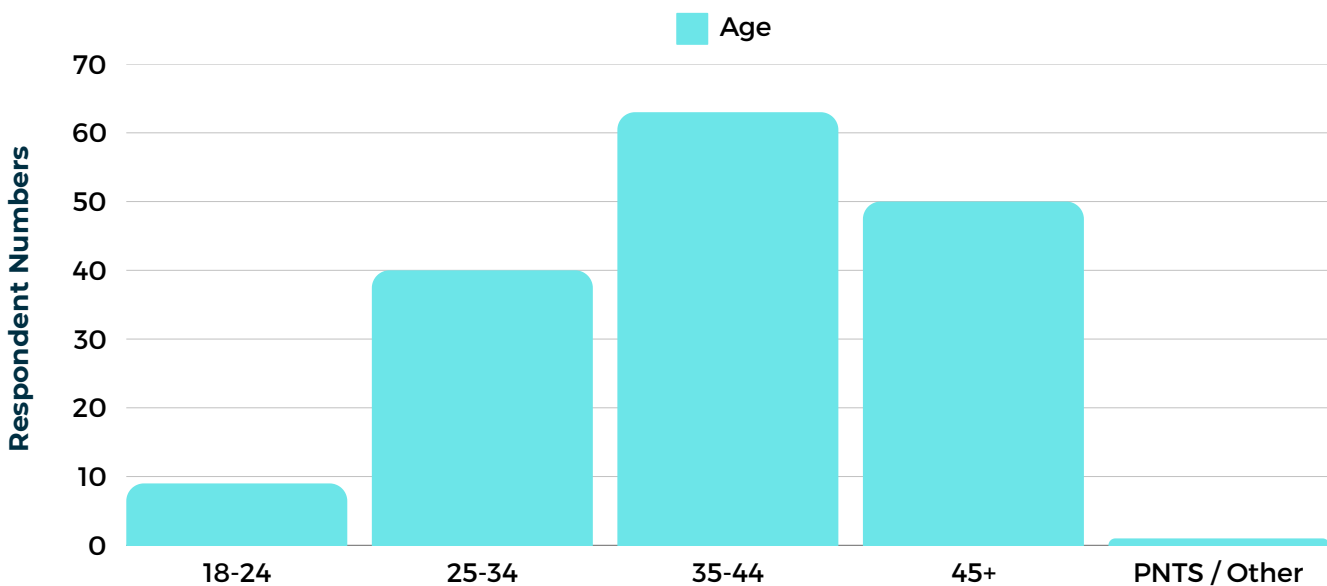
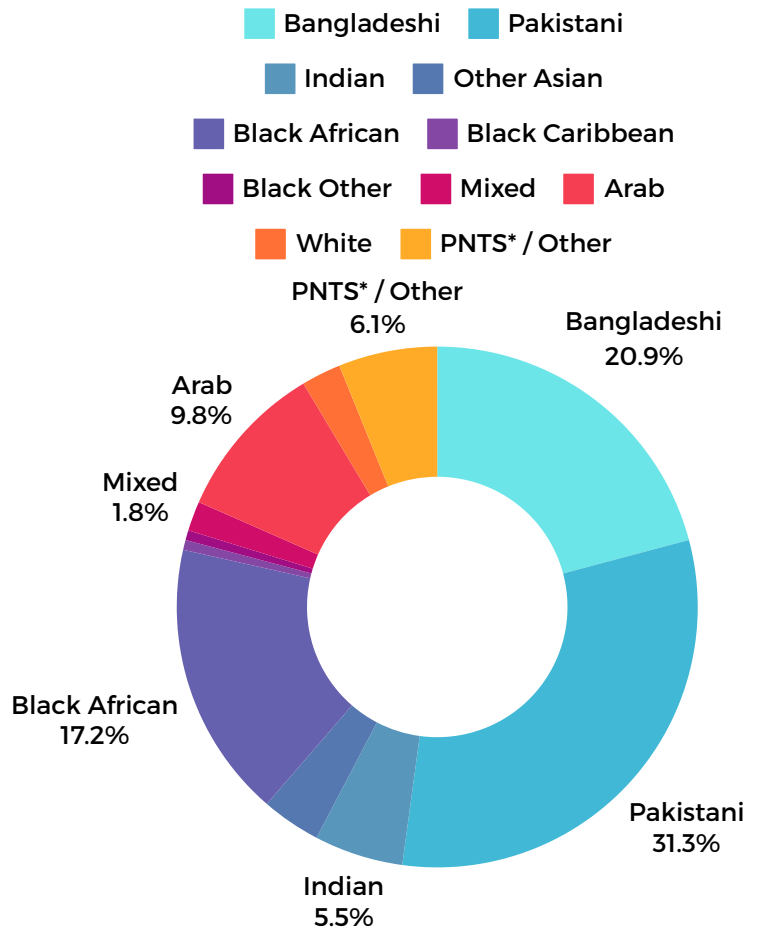
Majority of these beneficiaries are:

- Black (African, Caribbean, Other) (19%)
- Bangladeshi (21%)
- Pakistani (31%)

Survey responses were from beneficiaries between the **ages** 18-45+.

Majority of these beneficiaries are aged:

- 25-34 (25%)
- 45+ (31%)
- 35-44 (39%)



\*Prefer not to say (PNTS)

## Where do you live?



Despite attempts to attain a regional and thematic spread of data, majority of beneficiaries are from:

- Yorkshire & Humberside (12%)
- East Midlands (16%)
- London (30%)
- West Midlands (34%)

# Data analysis

The analysis for this research used the seven domains from the **Index of Multiple Deprivation** (IMD) (Ministry of Housing, Communities and Local Government, 2019) to assess the impact of the COLC on Muslim women. These domains include income, employment, education, health (mental and physical), crime, barriers to housing and services, and living environment. These areas were used to examine the multidimensional aspects of deprivation, and identify key factors contributing to the challenges faced by Muslim women in the UK during the cost-of-living crisis.

Alongside this framework, this research adopted the **theory of intersectionality** (Crenshaw, 1989) to analyse the impacts of the COLC. By recognising that the impacts of COLC on Muslim women cannot be isolated from each other, the research acknowledges the interconnected nature of these impacts.

*There are 7 domains of deprivation, which combine to create the Index of Multiple Deprivation (IMD2019):*



# Limitations

It is important to mention that the research faced certain constraints that influenced its methodology and outcomes:

- A short timeline of three months limited the input from partners and beneficiaries during the design phase (Malik et al., 2024). We welcomed feedback throughout the process, and implemented changes where advised.
- Working with small, community-led organisations presented challenges due to their informal structures. To manage this, multiple points of contact within each organisation were engaged, supported by regular reminders and encouragement from IR UK to enhance participation.
- As language and accessibility issues arose, adjustments to the beneficiary survey questions were made based on partner feedback, simplifying the terminology to improve comprehension.
- While the research aimed for a larger sample size to ensure statistical significance, the combination of time constraints and logistical challenges resulted in a smaller sample.

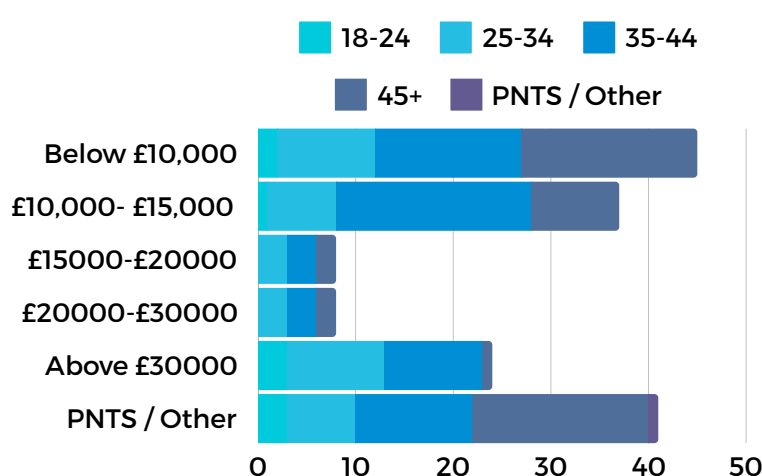
Despite these limitations, the data collected provided valuable insights and highlighted key themes relevant to the study.

We received feedback from a partner that parts of the beneficiary survey was difficult for comprehension. As a result, the following changes were made to IMD terminology to aid comprehension:

IMD TERMINOLOGY	ADJUSTED SURVEY TERMINOLOGY
Crime	Safety & Security
Barriers to Housing and Services	Housing
Living Environment	Community

# Impact of the COLC on Muslim women in comparison to the UK population

## What is your current household income?



This chart captures the survey responses to the question about household income. It shows, for example, that a total of 45 (28%) respondents recorded a household income of below £10,000. Of these, the majority were in the older age brackets of 35-44 and 45+

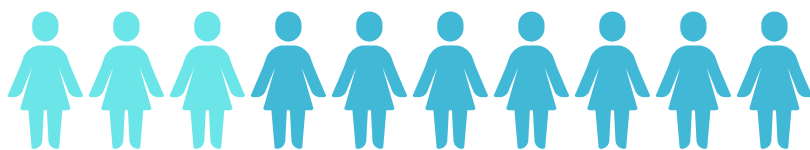
**Over half of Muslim female beneficiaries' (55%) household incomes were below the 2018 national average household income** of £28,400 (Office for National Statistics, 2019, cited in Bi, 2020).

According to the Department for Work and Pensions (DWP)(2024), people on incomes below £19,000 (60% of current median income) are considered on a relatively low income (RLI). Those living on incomes below £15,600 (60% of the 2011 median income) are considered on an absolute low income (ALI).

Therefore, 5% of Muslim female beneficiaries surveyed are on a RLI compared to 17% UK wide. On the other hand, **51% of Muslim female beneficiaries surveyed are on a ALI, in comparison to 14% of the UK** (DWP, 2024).

Furthermore, TUC (2023) finds that childcare costs alone add up to over £14,000. Therefore, **51% surveyed had household incomes under the average cost of annual childcare**. This starkly draws out the challenges experienced by the Muslim women surveyed, demonstrating how their financial exclusion intersects with their access to work.

**28%** of beneficiaries are on household incomes **below £10,000**.



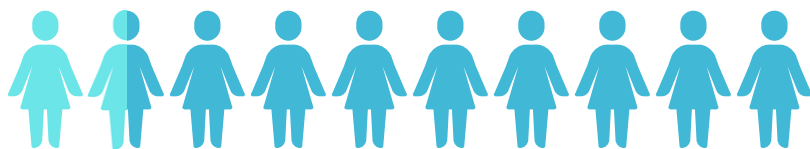
This has impacted beneficiaries aged 45+ the most. It should be considered that beneficiaries aged 45+ are mainly:

- Unemployed and seeking work
- At home caring for family members
- Unable to work due to a disability or illness

**23%** of beneficiaries are on household incomes **between £10,000-£15,000**, most of which are aged 35-44.



On the other hand, **15%** of beneficiaries are on household incomes over **£30,000**, most of which are aged 25-44.



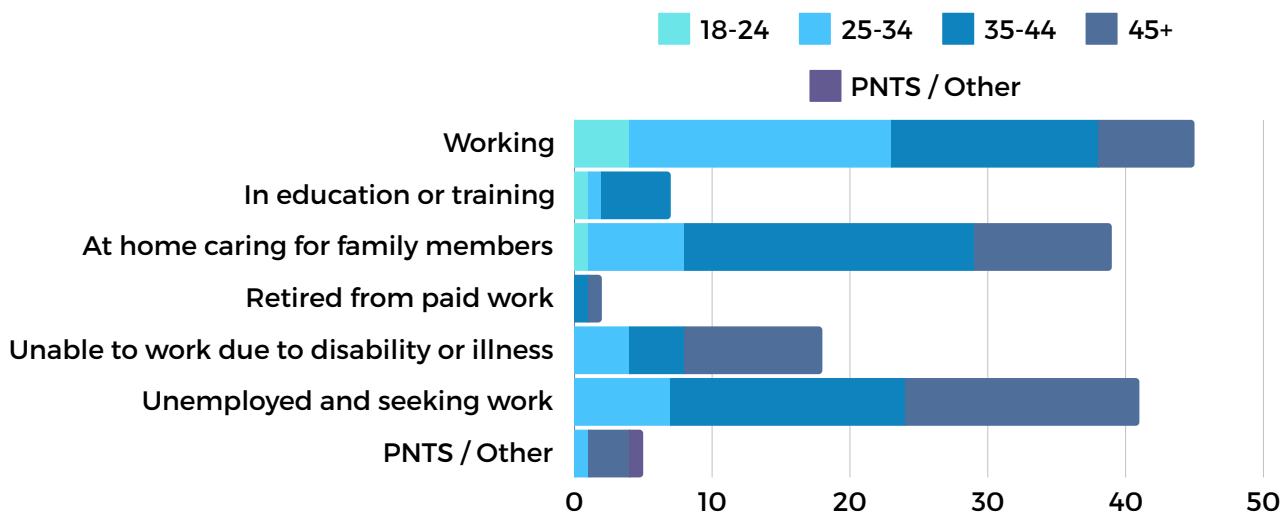
Beneficiaries of these ages are mainly:

- Working
- Unemployed and seeking work
- At home caring for family members

Only **10%** of beneficiaries are on incomes **between £15,000- £30,000**.



## What is your current employment status?

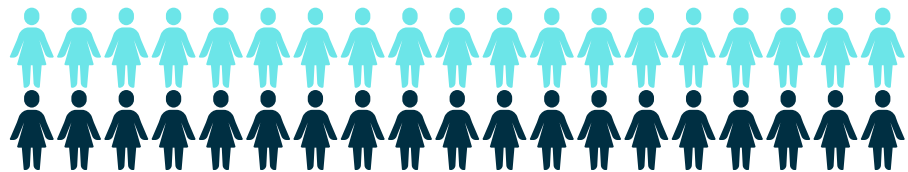


To note, a few beneficiaries said their current status is being an asylum seeker.

The data finds that **only 28% of Muslim female beneficiaries are working, in comparison to the 72% rate of women's employment** (TUC, 2023). This correlates with a common theme of households supported by income earned by husbands, alongside issues relating to domestic violence found in our data that could possibly have a cyclical effect on the Muslim women's rate of employment.

Almost 13% of staff and volunteers have identified low wages, unemployment/underemployment and temporary/insecure work contracts as an issue most impacting Muslim female beneficiaries.

**Almost 50% of beneficiaries are on benefits, with over 40% on Universal Credit.**



Many beneficiaries have multiple sources of household income, including work, benefits, friends, and family. **44% of Muslim female beneficiaries are on Universal Credit compared to 18% of UK households** (DWP, 2024).

**49% of respondents are struggling to get by financially**, and 46% responded that "I have times when I'm managing financially and times when I really struggle," **compared to 32% of women in the UK** (TUC 2023).

On top of this, health disparities further compound financial challenges, with **11% of Muslim women unable to work due to illness or disability, compared to 7% of the general UK population** (Harari et al., 2024).

**31% of Muslim women reported using a food bank in the past year, significantly higher than the 8% of RLI UK population** (DWP, 2024).

Many beneficiaries have expressed feelings of insecurity when asked about which aspects of life, in relation to the IMD, have worsened over the past 12 months:

*“Security concerns **amid racist riots**. Concern over government foreign policy. Increasing energy bills, cost of living, Lack of child support...”*

*Beneficiary aged 35-44*

*“I am more **fearful of being a woman and walking around by myself in London, it’s not safe with violence against women** and girls becoming more prevalent as well as other anti-social behaviour such as **targeted bullying of visibly Muslim women** and phone snatching”*

*Beneficiary aged 25-34*

*“My life is a bit less stable, I don't have a stable job or stable income, **I feel less safe going out in public as a visibly Muslim woman**”*

*Beneficiary aged 18-24*

The accounts above illustrate how respondents experience feelings of insecurity in a post-riots context. This is a key differentiator between the experience of Muslim women and the wider UK population, displaying how intersecting factors compounds and/or amplifies impacts of the COLC.

29% of respondents saw safety & security decline. **Furthermore, 9% experienced domestic violence in last 12 months, in comparison to 3.9% of women in the UK who experienced of domestic violence in last 12 months** (National Centre for Domestic Violence, 2024).

The above data contrasts the experience of the Muslim women surveyed and the broader population of women in the UK, across the dimensions of household income, sources of income, employment, health (including food bank usage), and safety & security. This reflects the findings of research referenced in the Background chapter that the COLC has disproportionate impacts across communities in the UK.



This is further supported by research by Redthread (RT) (2024) which was shared with the UEL team on a confidential basis but can be cited here in part. It demonstrates that Muslim women and girls are more likely to be living in households in the five most deprived deciles when measured by the IMD. Within the same sample, the majority (51%) live within the three most deprived areas of London and Birmingham

The IMD ranks small areas in England “from most deprived to least deprived and divides them into equal groups called ‘deciles’. The deciles range from the most deprived 10% of small areas nationally to the least deprived 10%” (Ministry of Housing, Communities & Local Government, 2019). Consequently, the IMD provides a ranking from 1 to 10 (1 corresponding to most deprived and 10 least deprived).

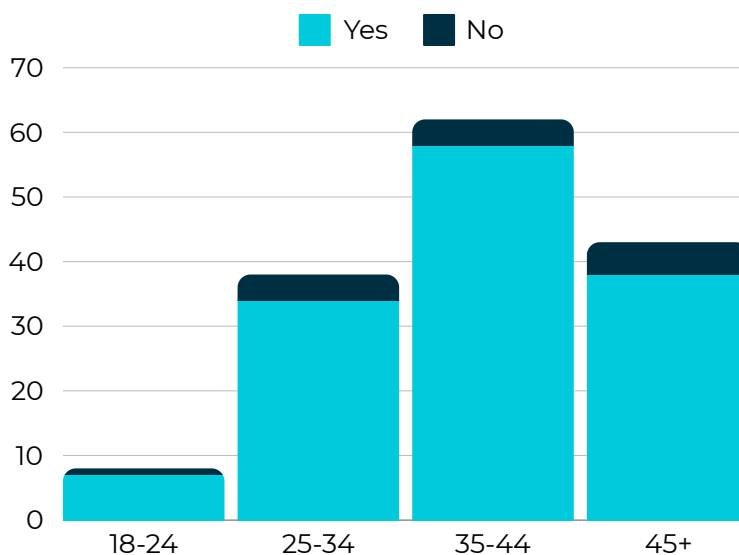
RT concluded that, due to the highly limited internal data on Muslim women and girls—stemming from irregular data collection on young people's religion and the fact that a big proportion of Muslim participants identify as male — any conclusions drawn should be interpreted with caution, considering the low sample size. RT (2024) identifies that “most muslim participants sit within the 1-3 IMD decile,” the 3 most deprived deciles regardless of gender.

It was found within the small sample/limited data provided that “crimes that most commonly affect muslim women and girls are noticeably affecting those from more deprived backgrounds” (RT, 2024). These crimes include (child) sexual exploitation, honour based abuse and sexual violence.

# Muslim women and poverty in the UK

This section provides further analysis of our quantitative and qualitative data using the Index of Multiple Deprivation to dig deeper into our understanding of Muslim women's experience of poverty and the interplay between these deprivations

## Have you experienced increased financial difficulty over the last 12 months?



84% of beneficiaries have experienced increased financial difficulty over the last 12 months, impacting beneficiaries aged 35-44 most.

*"Everything is just so expensive from food, bills and even clothes."*

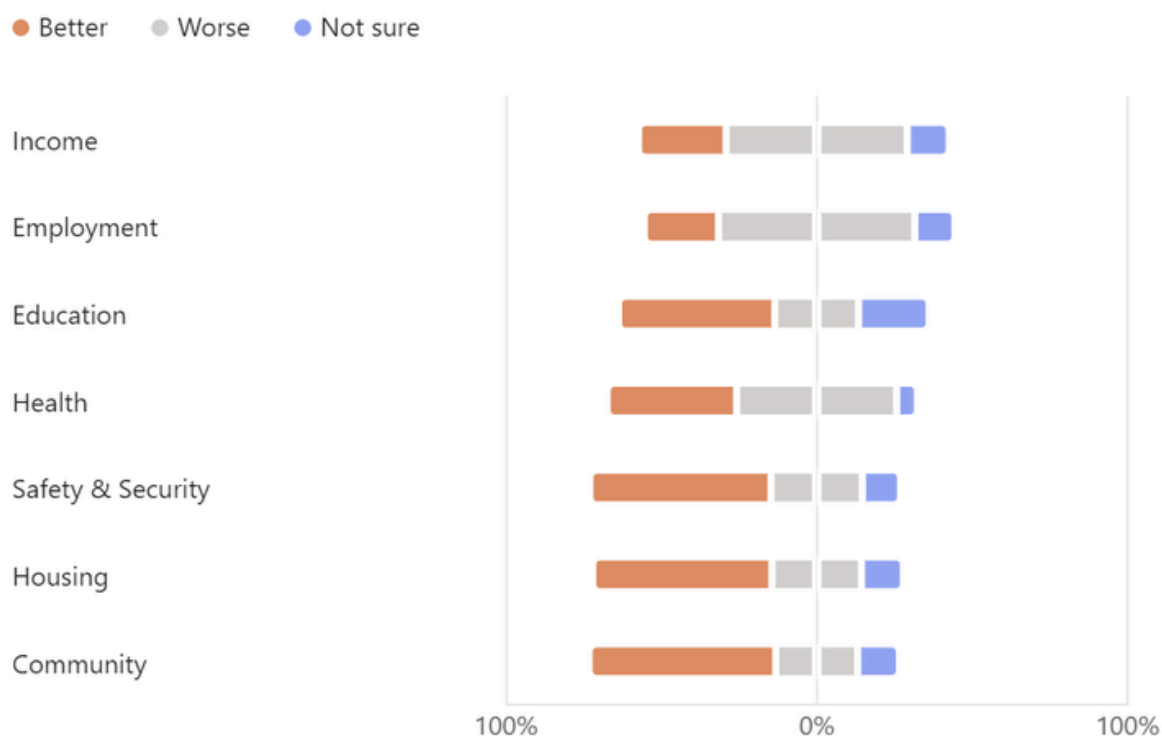
*Pakistani, aged 35-44*

## Would you like to share more on your financial situation?



# Index of multiple deprivation (IMD)

Which aspects of your life have got better or worse over the last 12 months?



**58%**

of beneficiaries said **income** is an aspect of life which has got **worse** over the last 12 months.

*"It is very difficult to manage on the amount of benefits I receive. There have been times that I have gone hungry due to not having the money to buy food."*

*Beneficiary aged 18-24*



**63%**

of beneficiaries said **employment** is an aspect of life which has got **worse** over the last 12 months.

*"Losing my job unexpectedly, being in survival mode constantly, having to pay high rents costs and then extra service charges monthly which is an additional almost 1/4th of my universal credit..."*

*Beneficiary aged 25-34*



**52%**

of beneficiaries said **health** is an aspect of life which has got **worse** over the last 12 months.

*"Due to my daughter's illness, she is unable to work at the moment. She is scheduled for a hip replacement surgery, but I don't know how long her recovery will take. I am also worried about our finances, as she was the main income provider for our household."*

*Beneficiary aged 45+*



**29%**

of beneficiaries said **safety & security** is an aspect of life which has got **worse** over the last 12 months.

*"My relationship is broken down with my husband because of domestic violence issues. For that I am suffering long time mentally illness anxiety and depression. For that I am unable to do work and other things..."*

*Beneficiary aged 25-34*



**29%**

of beneficiaries said **housing** is an aspect of life which has got **worse** over the last 12 months.

*"Being forced to live in damp conditions with infestation has made me ill. Nobody seems to care. I also feel scared of the future based on what is happening and the lack of care or willingness to take action about the cost of living crisis. All the schemes available to help seem to be perfect on paper and then have unrealistic and unachievable requirements that cater to those with very high incomes"*

*Beneficiary aged 35-44*

Interestingly, education and community were viewed as aspects of life which have improved:

**Can you share more with us about some of the aspects of life that have improved over the last 12 months?**



*"Since my husband passed away a couple of years ago and my daughter's illness and surgery, **my mental health has worsened significantly.***

***However, joining Aaina Centre has made a big difference,** as I no longer feel as isolated. I have participated in the exercise class, sewing class, wellbeing sessions, and IT and ESOL classes.*

***Joining these classes has greatly improved my mental health** and given me the opportunity to make many new friends."*

*Beneficiary aged 45+*



of beneficiaries said **community** is an aspect of life which has got **better** over the last 12 months.

*"I feel a sense of community from my community and the women in the community"*

*Beneficiary aged 25-34*



of beneficiaries said **education** is an aspect of life which has got **better** over the last 12 months.

*"Joining the exercise class and the health and wellbeing class has helped improve my mood and health."*

*Beneficiary aged 25-34*

## There are interconnected impacts of the COLC on Muslim female beneficiaries.

*“Relationship issues have led to mental health struggles **which affect almost every part of my life**, it’s difficult trying to recover whilst having to think about so many other things with very little support”*

*Beneficiary aged 25-34*

*“Over the past year, **a lot of things have gotten harder for me.***

- **Financially**, it's been a big challenge, and I've had to cut back on almost everything—things like going out, buying anything extra, and even some basic comforts.*
- On top of that, my stress levels have been higher because of all the uncertainty, and it's starting to affect my **mental health.***
- **Relationships** have also been tough.*
- The financial strain has put a strain on my **social life**, too. I don't want to bring others down, so I've been isolating more, and that just makes it harder to stay connected with people.*

*It feels like a constant juggling act, **trying to stay afloat, but at times, it just feels like I'm falling behind.**”*

*Beneficiary aged 25-34*

*“**Poor housing can create health issues** such as asthma, ezema and mental health problems.”*

*Staff/Volunteer*

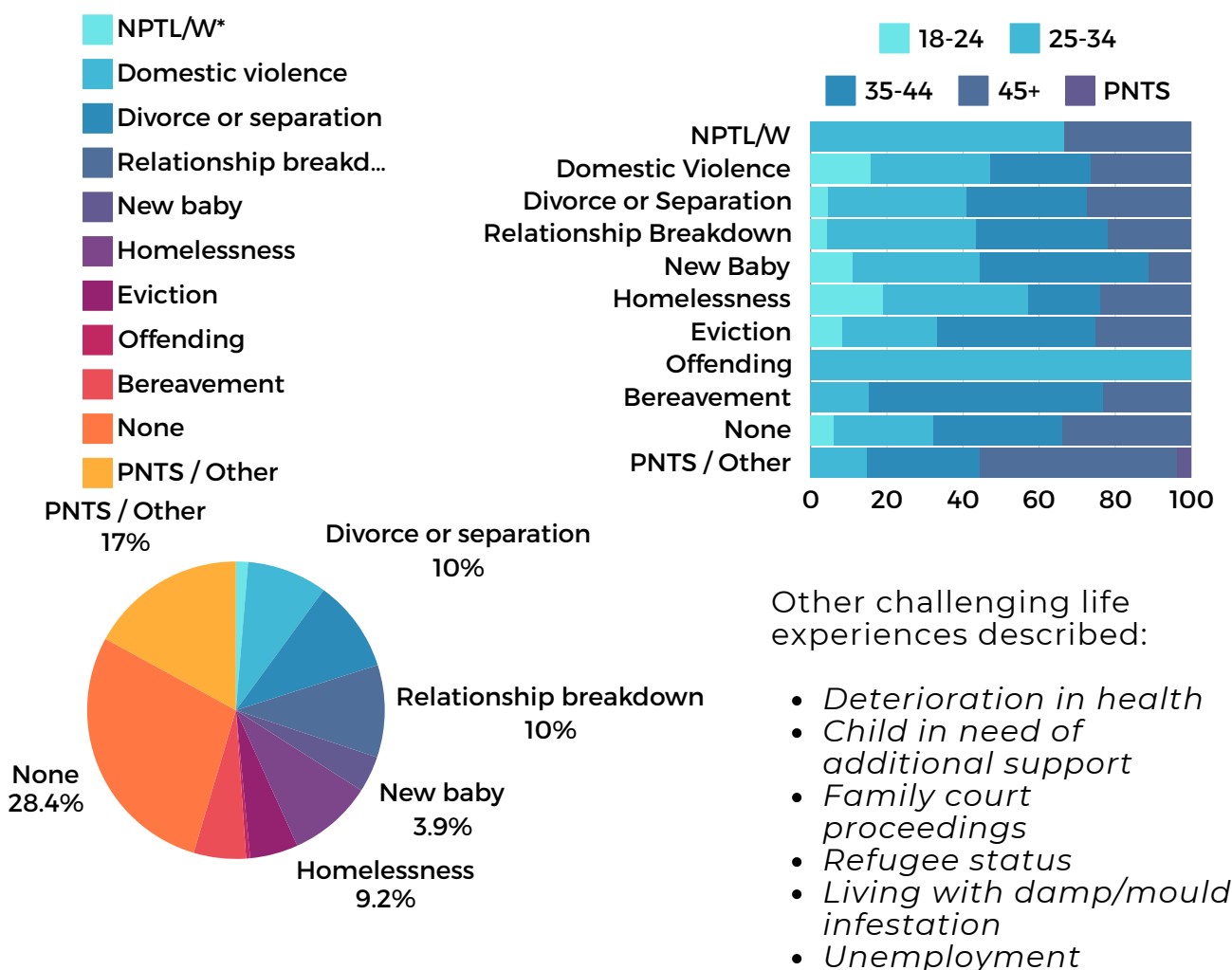
## Not everyone has experienced a negative change in these aspects of life.

*“Things have not gotten better or worse; **some things have stayed the same whilst others have been up and down.**”*

*Beneficiary aged 45+*

# Challenging life experiences

Have you experienced any of the following challenging life experiences?



**Domestic violence, divorce or separation, relationship breakdown and homelessness** was most prevalent in **beneficiaries aged 25-34**.

**Bereavement and eviction** was most prevalent in **beneficiaries aged 35-44**.

\*No permission to live or work in the UK (NPTL/W)

Responses from beneficiaries and staff relating to a challenging life experience have been mapped against the IMD. Beneficiaries, from a range of ages, incomes and ethnicities, often associate challenging life experiences with financial difficulty.

## Deprivation

## Challenging Life Experiences

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### Income

*"I have been a single mum of three **without any financial support from ex- husband**. I have been working two jobs in order to provide for my three children."*

*Beneficiary aged 45+*

*"**My husband was the main provider** and used to sort out all matters relating to the house however, **he passed away** at the start of the year and **I have struggled trying to keep on top of things...**"*

*Beneficiary aged 35-44*

*"**She needed help to apply for benefits and pay her bills as her husband used to deal with all of them**. He passed away at the start of the year which **left her confused and scared** as she did not know what to do. She has three young children as well and is now having to manage the household independently."*

*Staff/Volunteer*

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### Employment

*"The main issue is cost of living crisis and how this is putting strain on families; **there are still Muslim females who do not work and rely solely on the income their husband provides** however, they feel this is not enough to make ends meet."*

*Staff/Volunteer*



*"I'm a victim of **domestic abuse** and also an Asylum seeker. **I'm not allowed to work.**"*

*Beneficiary aged 25-34*

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## Education

*"**My husband is the main income earner** in our household. **Since he got sick**, he has been unable to work and has had to reduce his working hours. I have been trying to find a job for some time now but have been unable to find anything that suits my availability. **I keep getting rejected because I don't have any experience or speak English well. Additionally, I was never allowed to go to school when I was younger**, which makes it harder for me to find a job and learn new things..."*

*Beneficiary aged 45+*

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## Health

*"Since fleeing **domestic abuse and "honour"-based violence** with my young daughter, I have struggled quite a bit. I also suffer from **mental health disabilities and physical health problems** which impact on my ability to manage things alone."*

*Beneficiary aged 25-34*

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## Safety & Security

*"one client **fled an abusive relationship** and had to leave almost all her and her children's belongings behind. after living in a refuge for several months (surrounded by other struggling women in close confinement) she was rehoused away from everything she knew, **she experienced high levels of isolation and loneliness - to the point she regretted leaving the abusive relationship** because her suffering had not ended when she fled."*

*Staff/Volunteer*

"But then you have some husbands who aren't the best, and then they kind of **financially abuse their wives** and they say, well, it's my money. So then the women are **left reliant and they're not able to [leave\*]**. So then they feel that there's nowhere for them to go."

Staff/Volunteer

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## Housing

"I have a **relationship breakdown** recently and **struggling with my 2 children to cover up my utilities.**"

Beneficiary aged 35-44

"I had to leave home due to **domestic violence** and was **homeless**. I was making immigration application and then applied for UC which took time. I had no money for food, travel and clothes."

Beneficiary aged 25-34

"I have received **Section 21** from my current home because the landlord wants to sell the property. This situation has significantly impacted my health, as I don't have a support system, such as family, to help me through this. **I am deeply worried about my finances as well as my children's health and well-being.**"

Beneficiary aged 35-44

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## Community

"I have been feeling more **isolated** as **I do not have much family around** which means **I do not have people to rely on when things are tough.**"

Beneficiary aged 45+

It should be noted that some beneficiaries are facing multiple challenging life experiences at the same time, placing emphasis on the interconnected nature of the COLC's impacts.

### **Staff and volunteer accounts of what issues they believe are most impacting Muslim female beneficiaries during the COLC.**



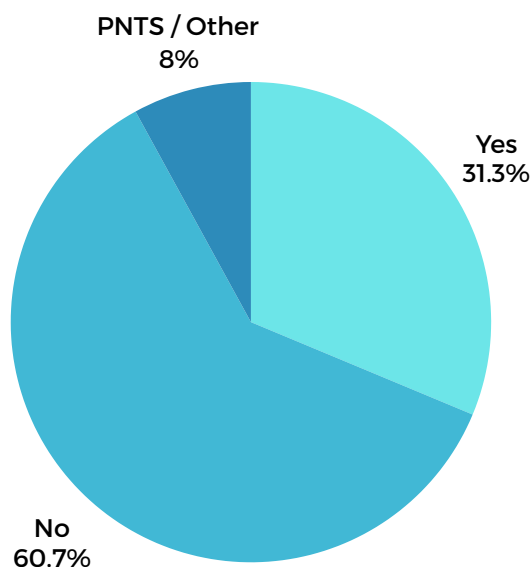
Almost 40% of staff and volunteers say beneficiaries have faced a challenging life experience relating to relationships and domestic life e.g. domestic violence, divorce, and relationship breakdown. 10% of staff and volunteers believe housing, homelessness or eviction are most impacting Muslim female beneficiaries during the COLC.

It is common that a challenging life experience relating to relationships and domestic life has a significant financial impact on Muslim women. There is a common theme of financial dependance on partners amongst staff/volunteer and beneficiary responses, which further amplifies the effects of a challenging life experience such as domestic violence, bereavement and divorce or separation. Furthermore, 10% of staff and volunteers state that mental health, relating to financial difficulty, is an issue most impacting Muslim female beneficiaries.

The above findings support those of Refuge (2022) - that women are often unable to leave abusers due to financial dependence and face long term impacts on mental health due to domestic abuse and violence.

# Challenges for Muslim women experiencing food insecurity (including cultural barriers to support)

Have you used a food bank in the last 12 months?



According to DWP (2024), 8% of RLI UK population have used a food bank.

**31% of beneficiaries have used a food bank** in the last 12 months, majority of which are between the ages 35-44, whilst **61% don't use a food bank...**

...despite the fact that **over 50% said the main challenge of putting food on the table is "the cost of food in relation to my income."**

Almost 40% responded that "getting food that is suitable and appropriate for my family" is a secondary challenge, followed by over 30% finding challenges in "eating food that is healthy and affordable."

*"My rent has increased and it has become more expensive to afford groceries so I tend to eat unhealthy fast food because it's cheap and quick."*

*Pakistani, aged 25-34*

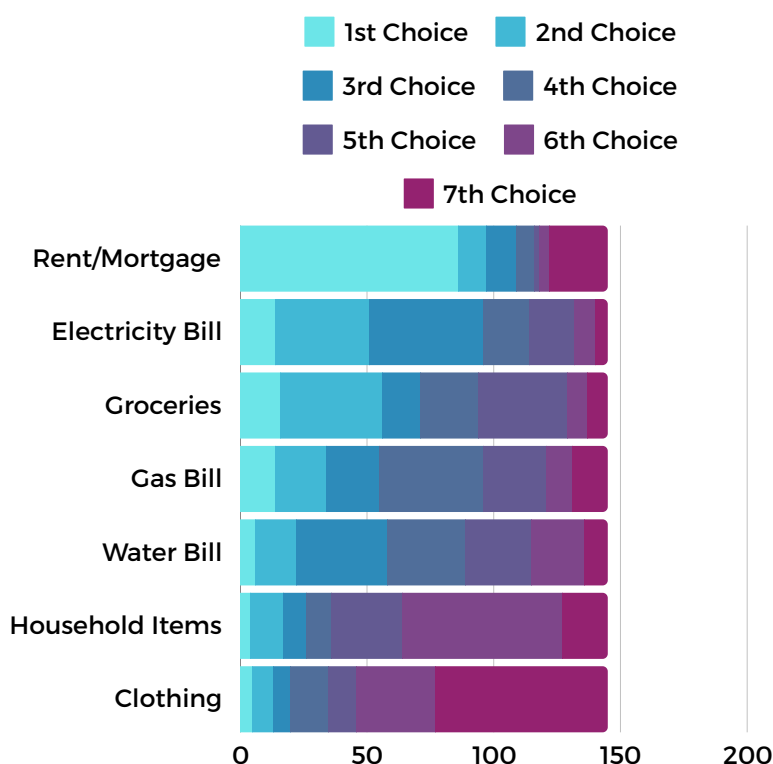
*"So they can get halal meat and things because we do supply cultural food, but we can't possibly stock everything and you know people sometimes want the fresh fruit and veg, poultry, meats and things."*

*Staff/Volunteer*

This suggests that there are cultural barriers to accessing food banks, as previous research has already identified (Power et al., 2018; Power, 2023b; Stewart-Knox, 2017). Further cultural barriers cannot be identified from this data, however, previous research by Power (2023a) suggests that religious expectations from Christian faith-based food banks, which dominate the sector, can lead to feelings of discomfort and exclusion amongst beneficiaries.

### **The most significant challenge for Muslim women experiencing food insecurity is the need to make "impossible choices" (MAT, 2022).**

The visual representation of our beneficiary survey data below shows how women are juggling between rent, utility bills and food costs. They were asked to rank the following, starting off with least affordable in your experience,



In response, **rent/mortgage, electricity bill and groceries were ranked the 3 least affordable** items during the COLC.

The following analysis vividly illustrates the dilemmas of Muslim women who use food banks as they seek to feed their families on insufficient incomes, unaffordable housing and rising utility bills. It uses the findings of the TT *State of Hunger* report (Bramley et al., 2021) and data from the 31% of respondents from this research who had used a food bank in the last 12 months. The TT research concludes that there are four key factors associated with food bank usage: destitution, income and benefits, challenging life experiences and lack of support.

## Key factor

### Destitution

TT findings show that on average food bank users are impoverished. The data from this research shows that although 51% of respondents are on ALI, a significantly smaller proportion (31%) have used food banks in the last 12 months.

*“A mother of five said she'd built up large debts as a result of being unable to meet make ends meet. **The family lives of £236 a week. She pays £66 a week towards her rent and an at least £50 a week on gas and electric. She regularly runs out of money before the week is out, she said.**”*

*Staff/Volunteer*

*“...I have to get by **make food stretch or eat less meals / skip meals** to get through the last week / the last few days [before\*] my next payment only for the cycle to continue..”*

*Black Caribbean, aged 25-34*

*“They're just finding it **hard to put food on the table because of the utilities** and things.”*

*Staff/Volunteer*

*“But it is about providing the best you can for your, for your family, for your children, and they've not. And what we've seen is they've not been able to do that because they're trying to weigh up. Which way do we go? **Do I pick, put the extra money towards the utilities? Do we eat less, you know?**”*

*Staff/Volunteer*

## Income and benefits

TT findings show that most people referred to food banks are on state benefits. This is usually since income from benefits is not sufficient and subject to deductions, with particularly long waiting times for Universal Credit payments.

The data from this research shows that 48% of beneficiaries have benefits as a source of income. Furthermore, almost 10% of staff/volunteers said that beneficiaries are most impacted by “benefit levels that are too low to make ends meet” and “people experiencing problems with their benefits.”

*“I am under 25 years and **only receive £249.34 [of benefits\*] per month**, I have my own tenancy. **The amount is so small and it is difficult for me to be able to pay my utilities, buy food and be able to visit my only relative in the UK...**”*

*Black African, aged 18-24*

*“Due to my age, **I receive a reduced amount of Universal credit**. I do not speak English fluently, thought studying at college. This means **I cannot look for work to increase my income. It is very difficult to manage on the amount of benefits I receive**. There have been times that **I have gone hungry due to not having the money to buy food.**”*

*Black African, aged 18-24*

## Challenging life experience

TT findings show that many people are confronted by a challenging life experience and/or a decline in health before needing to visit a food bank. This is compounded by issues relating to income and benefits, as it often leads to additional expenses such as "below average resources\*".

As mentioned, the data from this research finds that according to staff/volunteers, almost 40% say that beneficiaries have faced a challenging life experience relating to relationships and domestic life. Furthermore, 10% of beneficiaries are unable to work due to disability or illness, 24% are at home caring for family members, and 25% are unemployed and seeking work.

*"I had to leave home due to **domestic violence and was homeless**. I was making **immigration application** and then **applied for UC which took time**. I had no money for food, travel and clothes."*

*Indian, aged 25-34*

*"I am a **single parent** and I am currently caring for my child. I **am unable to work due to the level of responsibility I have over my child however, because of this money has been tight**. I still have to look after my family and household which can be demanding and tiring."*

*Pakistani, aged 35-44*

*"And so she's had to provide for the family **husband's very, very ill with his cancer. The washing machine broke down**. There's a family of six, and **she's having to wash her husband's bed sheets practically every other day because of his condition**. And she was desperate to get a washing machine."*

*Staff/Volunteer*

*\*Below average resources is a term used by SMC (Stroud, 2023)*



## Lack of support

TT findings show that many people visiting a food bank lack formal support from the social security system or informal support from family and friends.

This research finds that 5% of staff/volunteers responded that beneficiaries are most impacted by “limited or restricted access to local support services.”

*“We had one a week today actually we dealt with and it's **domestic violence case that came in from Manchester on a spouse's visa, no recourse to public funds (NRPF)**. And basically she was brought to Leeds by the police and **there is no support service for her.**”*

*Staff/Volunteer*

*“I mean, look, she's a **domestic violence victim** and. You know, she didn't want to go back to the in laws and the husband and everything, and **she's got no support network.** Then **she'd have been literally on the street,** and it's another, and it's a Muslim sister, you know, 26 years old.”*

*Staff/Volunteer*

*“I am a **single parent** and I am currently caring for my child. **I am unable to work due to the level of responsibility I have over my child however, because of this money has been tight.** I still have to look after my family and household which can be demanding and tiring.”*

*Pakistani, aged 35-44*

*“I am a **single mother** of two boys and **struggling paying bills and having healthy nutritious food** at the table.”*

*Pakistani, aged 35-44*

# Conclusion

This research explored the comparative dimensions of household income, sources of income, employment, health (including food bank usage), and safety and security between Muslim women across England and Scotland and women in the UK as a whole. This found significant disparities: 51% of Muslim female beneficiaries surveyed live on an absolute low income (ALI), compared to 14% of women in the UK overall. Women aged 45 and older are disproportionately affected, often facing unemployment, caregiving responsibilities, or an inability to work due to illness or disability.

The data finds that only 28% of Muslim female beneficiaries are working, majority of which are aged 25-34, in comparison to the 72% rate of women's employment. Additionally, 51% of respondents reported household incomes below the average annual cost of childcare.

Safety and security emerged as a critical issue, with 29% of Muslim women surveyed reporting a decline in this area, a notable differentiator compared to the wider UK population as this insecurity is further compounded by post-riot tensions. **On top of this, 9% of respondents have experienced domestic violence in the past year, compared to 3.9% of women in the UK.**

**The COLC's impacts are further intensified by challenging life experiences, including domestic violence, divorce or separation, relationship breakdown, homelessness, bereavement, and eviction. Many beneficiaries face multiple challenges simultaneously, often linked by a theme of financial dependence. For example, the loss of financial support due to domestic violence, separation, or bereavement amplifies the mental health toll and worsens financial hardship.**

The research also found that 84% of beneficiaries have faced increased financial difficulties over the past year, with women aged 35-44 being the most affected. Nearly half (49%) of respondents reported struggling to get by financially, while 46% stated, "I have times when I'm managing financially and times when I really struggle," compared to 32% of women in the UK.

The challenges faced by Muslim women in a state of poverty are interconnected, with worsening aspects of life in relation to the IMD, such as income, employment, and health, amplifying the effects of the COLC. Declines in physical and mental health were frequently linked to financial struggles, creating a cycle where one issue exacerbates the other.

Conversely, some positive aspects, such as improvements in community and education, were identified, demonstrating opportunities for targeted policy interventions. The research also noted that not all respondents experienced significant changes, underscoring the varied lived experiences of Muslim women in the UK.

Despite widespread difficulty in affording food, only 31% of beneficiaries reported using a food bank in the past year, in the last 12 months, majority of which are between the ages 35-44, suggesting cultural barriers to accessing food banks. Although, this figure is significantly higher than the 8% of the UK's relatively low-income (RLI) population who accessed food banks.

The primary drivers of food insecurity and food bank usage, identified by TT and supported by this research, include low incomes and shortcomings in the benefits system, particularly Universal Credit, which 44% of beneficiaries rely on. The impacts of challenging life experiences, alongside a lack of informal support from family or formal support due to factors like no recourse to public funds (NRPF), are also significant factors driving food bank usage, compounded by income and benefits related issues.

This research draws attention to the complex, intersectional challenges faced by Muslim women in the UK. These findings point to the need for tailored, inclusive interventions to address the varied impacts of the COLC.

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# Appendices

## Research Terms of Reference

### **UEL and Islamic Relief UK examine impact on Muslim women in the UK affected by the cost-of-living crisis**

Date: 23 Sept 2024

#### **Research Agreement (Agreement)**

Islamic Relief UK wishes to appoint UEL to undertake the Project subject to this Agreement, its Terms and any Schedules.

Where words are capitalised, they have the meaning attributed to them in this Agreement, or the Terms that form part of this Agreement attached at Schedule 2 (as applicable).

#### **Project Scope and Services**

##### **Background**

Islamic Relief UK has traditionally been seen as an international NGO. However, with the increasing cost of living crisis in the UK and more people falling into poverty, the organisation has been looking more inwards to help communities in this country.

One of the areas of Islamic Relief's work in the UK is funding partners such as Mosques, food banks and local community organisations which provide food parcels during the winter months, Ramadan and Qurbani. These partners have huge experience in assisting communities hit hard by the cost-of-living crisis and have information both anecdotal and recorded on people struggling to put food on the table.

Islamic Relief UK's next winter food drive will take place in January of 2025. The organisation will work with different partners across the UK to deliver food parcels. In recent years the media, mainly regional, have covered these distributions to highlight the cost-of-living crisis, however for 2025, Islamic Relief need a different angle to engage with the media.

The area that Islamic Relief is keen to focus on to help get pick up in the media is the impact of the cost-of-living on Muslim women in the UK. Working with UEL, the charity would like to draw out the issues, challenges, barriers and overall impact on Muslim women to help raise awareness. A research project would help identify statistics for the media and show the problems which need to be tackled on a wider, national basis.

### **The services shall include:**

The research work to be performed by UEL in relation to the project, including:

1. Design a research project for Islamic Relief UK that will address the following research objectives.
  - a. The impact of the cost-of-living crisis on Muslim women in the UK in comparison to the rest of the UK female population.
  - b. The number of Muslim women impacted by poverty within Islamic Relief's UK partners and with this - the analysis of data and statistics on key issues and dimensions of poverty.
  - c. Identifying the main challenges for Muslim women who are struggling to put food on the table
  - d. Identifying if there are any cultural barriers that Muslim women are facing in receiving food support
  - e. Identifying issues relating to age demographics
2. Undertake data collection from IR UK partners (x 10 in England and Scotland) to address the above objectives and in line with the agreed research methodology (review of literature, inc. post-riot; surveys of partners & beneficiaries; interviews with partners).

3. Write a summary report of the research findings for IR UK, structured to address the above objectives.

### **Completion**

Final research piece will be attributed to UEL and authors when pitching to the media with Islamic Relief UK presenting the issue and the UK advocacy asks depending on what is picked up by the study.

### **Timeline**

Islamic Relief UK would like to have the final report by the end of 2024 to help pitch to the media during the 2025 January winter food distributions across the UK. To meet this deadline, this consultancy will need to begin as soon as possible.

# Beneficiary survey questions

1. What is your ethnicity?
2. What is your age?
3. Where do you live?
4. What is your current employment status?
5. Which of the following your main sources of household income?
6. What is your current household income?
7. Have you experienced increased financial difficulty over the past 12 months?
8. Please select any of the following that you relate to; I used to manage financially until recently but I am going through a crisis, I have times when I'm managing financially and times when I really struggle, I have been struggling financially for a while, I have been struggling financially for a very long time, I have never known a time when I have not struggled financially, Prefer not to say / Other.
9. Would you like to share more on your financial situation?
10. Please rank the following, starting off with least affordable in your experience; Rent/Mortgage, Electricity Bill, Groceries, Gas Bill, Water Bill, Household items, Clothing.
11. Do you receive any of the following? Universal Credit, Job Seekers Allowance, Housing Benefit or Local Housing Allowance, Child Tax Credit, Employment and Support Allowance, Council Tax Support, Personal Independence Payment, Income Support, Disability Living Allowance, Carer's Allowance, Working Tax Credit, None, Prefer not to say / Other.
12. Have you used a food bank in the last 12 months?
13. What are the main challenges of putting the food on the table? Please rank in order of what you most relate to; The cost of food in relation to my income, Getting food that is suitable and appropriate for my family, Eating food that is healthy and affordable, Government policy towards the cost of living crisis, Little time to prepare food in a busy working day, Knowing how to access a food bank, Not enough support from my local community, Not wanting to visit a food bank.
14. Have you reached out to any of these organisations?
15. Have you faced a challenging life experience over the last 12 months?

16. Which aspects of your life have got better or worse over the last 12 months?
17. Can you share more with us about some of the aspects of life that have worsened over the last 12 months?
18. Can you share more with us about some of the aspects of life that have improved over the last 12 months?
19. Optional: If you would like to enter a free giveaway, with the chance to receive a £20 One4all digital gift voucher, please enter your email.

# Staff survey questions

1. Which organisation do you work or volunteer with?
2. Which gender do you identify with?
3. What is your ethnicity?
4. What is your age?
5. Which of the following issues do you believe are most impacting Muslim female service users?
6. Can you provide a reason why you have selected the issues above? This can be an experience, report, data etc.
7. Please share a significant experience you have had with a Muslim female service user.

# Extracts from focus group transcripts

## Focus Group 1: Tuesday, 26 November 2024

So our organisation we run weekly sessions, so we have. So we run a health, health and well-being session. We run swimming classes, exercise and for those sessions we end up charging £1 to £1.50. It's that money ends up going back into the class as a way to get refreshments or teas. Coffees, biscuits, cake and things. But we've noticed, and while it's been fine, we've noticed that some of the ladies do struggle to pay the pound and the £1.50. So they'll come up to us or say that I'll be OK to speak in private and we'll say is everything OK? And they'll mention that they are struggling a bit and for us it might just be £1. But for them that £1 might take home just a bit more further in that week. So we end do end up arranging something where they can, they don't need to pay for a few weeks until they get themselves back on their feet. But we've seen that quite common with the few of the ladies.

We provide other organisation provide you know like we've got Pantry running five days a week but we we also make a referral food, food parcels as well while we run a pantry and we also have like a charity shop for clothes and shoes and you know house house households. We notice that you know the people migrating from other countries. They they are struggling to put food on the table because they only get small amount of money from government and even warm shoes or clothes and these kind of things. So we kept to keep a dignity of a people that they coming, they know buying everything free. We just kept a small amount of a donation is £0.25 towards each item. This give them the satisfaction that when they are coming to our organisation they are working with a dignity they know begging. They're not taking money from anyone, they're not taking anyone's rights. It's just for a small amount. But sometimes some people can't afford to even pay £0.25 towards the items. So at the background we just say to them we return your name. You paid, but we pay from our organisation ourselves. You have to just to to walk in with the dignity and we run coffee morning. Same as mom saying some people walking and they say that they can't. We've we've got small amount is well £1 in a £1 we provide them tea, coffee and lunch for afternoon.

But sometimes people just, you know, elderly people or migrant people, they it's just for our ladies coffee morning. They can't afford. So we just see it write their names that they paid, but we just contribute some money from our organisation to, you know, keep keep their dignity and high heads up that, you know, feeling that they're not being a power for the people or they've been picked up or. Stuff like that.

They need to be helped. And a lot of the time, people don't like to admit they need help, and it doesn't come from ego or it's not like they think they're too good for it. It's sometimes, sometimes you have everything. And then one day you have nothing and you don't have to pick yourself up. So having that as an option that. They can pay £0.25 and again it might be a small amount to us, but to some people it's not.

That sometime people maybe £1 is nothing for us. We our our child can spend that money in a shop more than that but £1 for other people. While this time maybe I'm not seeing majority of us, is struggling to put food on the table and £1 for them is 1 meal. And if their organisation helping this one person for with the £1 build up more, more and more and then it's appreciation and feeling warm when they comes in the organisation, they feel they've been welcome and they've been understood. Because once you're going through a crisis small amount of help can be like a mountain. Honestly, and we we we understand these things because. During COVID time, we've been through all of this. Maybe this was just a small wake up call for us. How it's like to be in a poverty or in a bad time when you're going through that was I think it's COVID teaches us so many lessons in a positive way towards and humanity. If we can look into it deeply.

When I see these people's, I think I could be in that situation they deserve more help because when you down small amount of criticism or small amount of. Anything can see a mountain because it when you low and you down. Small criticism can be like a big thing and we should treat these people as a very highly respect that they are part of us. That's what we try in our organisation, those people. Always come and they really appreciate they keep coming back and they bringing more people with them because they knows they're getting treated as a respect with a respect.



One day, then the next, it could be us, you know, like we don't know who's around the corner for any single one of us with everything that's going on in the world right now, I think it's very easy to figure out the privilege that we do have. And I think that just having that and I don't need to look at somebody and think that could be me. That could be my mom. That could be my friend because at the end of the day, you should have that basic empathy and respect for other people. And I think just having the means that you're able to support these people understanding where they're coming from and how best to support them because they're the ones that are experiencing that. So a lot of the time being like managers or workers within an organisation, we feel that we should do whatever we feel is right. But no, we should listen to them. The experiences they've got. And then from that work on a plan to move forward and see how we can best support our community.

I mean, from what I've seen, I think it's an issue for women overall. Only because, I mean, this could kind of be like just grouping everybody together, but especially from what I've seen our organisation is that a lot of the women that we meet on a daily basis are housewives, so they live off of the income that their husband provides and in today's day, people aren't. Go to survival of two. So one there's just managing to get by and people are having to prioritise what we put on the table, their bills pay to have light water, any of that. And The thing is, I guess it's harder because if you don't have the qualifications, you don't have the language, it's harder to find a job to go out. And so a lot of the women struggle and then and this again, this isn't everybody. **But then you have some husbands who. Aren't the best, and then they kind of financially abuse their wives and they say, well, it's my money. So then the women are left reliant and they're not able to. So then they feel that there's nowhere for them to go.**

Men's are in powering more on women's role in the in that part and some of the men's don't want their wives to go out and work or mingle with other peoples. I don't know what issue is with the Asian men's, especially some of Asian men overpowering their partner. Did they want to be in the power so they don't want their wives to go out and work and bring some. Home because.

I think if their wives is out about their children's getting neglected and you know and woman become more aware of, you know the, you know, the outside and their role in their lives and stuff like that, and that makes it some of a woman's life harder than they can go out and eat and and they're struggling because of Asian background is majority of men's wants women's to stay home. Look after the house and the children and that they've man trying to provide for our family.

I think Islamic relief is more aware now and like it this today's training and futures trainings, I think Islamic relief is stepping forward towards it and it's it's quite positive. It's to you know finding out people's problems and then looking into our solutions. And then I think Islamic Relief face towards it. First step of this work we started is looking forward to changes.

I don't really have too much to add, but I guess it's again very similar in the sense that I've just taken the time to understand each story and then accordingly to that, because a lot of the time when we do things like this, so we we sometimes look at it from we tend like we tend to categorise everybody and we don't realise that every story is different and the way that you to support a person. Will also be different. It's like how for example, if you've got two students and they're both going to say an exam. One might excel because they're academically very smart, but the other might not, and they might need a bit more guidance, some support it's the same way here that each story is different and to work accordingly.

## Focus Group 2: Wednesday, 27 November 2024.

**...A mother of five said she'd built up large debts as a result of being unable to meet make ends meet. The family lives on £236 a week. She pays £66 a week towards her rent and at least £50 a week on gas and electric. She regularly runs out of money before the week is out, she said.** Life is not easy now, she says, as her youngest child, the two year old Ali plays in another room. My children don't understand when they feel cold, they just put the heating on. They ask, can you buy this? Can you buy that? And I often say I will buy you tomorrow and hope they forget. She gets a weekly food parcel from Give a Gift. **But worries constantly about her debts. I pay as much as I can, but it's the minimum amount each month and the interest is building up. I feel so bad. I don't sleep well at all. I think if I die, I will have to answer to God for that money. And who will pay after?** So what actually happened is as a result of that story is. She's been coming to us for weekly food parcels since. Well, for the last couple of years, to be honest with you, she never ever told us about her situation. We didn't realise she had accumulated debts and you know, with these catalogue companies and very in all of these, you take out a credit amount with them. And as long as you're paying the minimum amount they give and give you more credit. So what happened is we would like. Really surprised by this and you know, we sort of. Chat with her and said that why didn't you? Why didn't you tell us about this?

...

Look in and sort of see what's happening. And if they've got loans, they've got credit cards and stuff. And the interest is accumulating because the APR. Ridiculous. Like 54.9% and they think just because they're making the minimum payments, the balance is going to go down. It's not because the interest keeps getting applied. So what happened as a result of that story coming out? And it went national. Two businessmen contacted me from down South and said they'd read her story. They were really taken a back by her story and they want to help clear her debts. So when I invited her in, I didn't tell her that we'd have this offer. And I said to said that, can you be honest with me and share what your situation is? And she did. And she'd got she'd accumulated debts of £9000. And she says, look, I've got five kids and she's a single parent.

And basically, you know when your kid wants the best trainers, then you try and do that. But she wasn't overly spending even when I saw her bank statement, she wasn't doing stupid spending. And so when I went back to the two businessmen and told them the debt, they said they'll pay it off. So between them they paid it off. And what actually happened is I had to speak to my board of trustees because it's not something we normally do. But when they agreed because it wasn't give a gift, paying for it, it was these two independent businessman who really took to her story. And so we got a confidentiality agreement and signed up. She called her in. I sat with her on a Friday when there's nobody in the office, it took me 3 hours to go through. And ring every single company that was on her phone with her Commission and we asked for a redemption figure and we cleared everything off and on the condition.

She would never apply for another loan or a credit card again, and I said if you ever get into a situation where you need something for your children, you get in touch with us. She cried and cried and she said this is the first time in three years I'm actually going to be able to sleep at night. You know, honestly, I mean, I was that here crying with her, you know? And. And so that's just one example. But we've got like loads of Muslim females with, you know some some are married, some are obviously got families and stuff and they're just finding it hard to put food on the table because of the utilities and things. So we are sort of doing an all round service in terms. It's not just food that we do, we do signpost. But then we also have like we deal with Zakat. So you know about Zakat, obviously you know, so we do have a restricted pot that we can dip into, but we do have to carry out our due diligence. But then one of the recent things that we've been experiencing with the cost of living and Muslim women is no recourse to public funds. This business is a large cohort of the population. That have come here and either they're on a spouse's visa or they've got work permits and they simply can't make ends meet. So we've got a family of five example and the the Muslim sister, she got the work permit based on work and a care agency. They spend anything between 10 and 20,000 pounds to get here through an agent, which is this exploitation going on. They arrive here, find that when they get to the care agency, which you and me can just set up on the website, it's not very difficult to do that. And then one of the criteria is that you've got to be, you've got to be a driver and if you're not a driver, then how are you going to get from one job to the other?

We really expect to get on the bus to do this off work, so in effect they're left with no work and then it's like they have to get the money to pay for the driving licence. Sorry, the driving lessons. And then get a car and everything else when how they're going to do this if they need to get into a property and and some of them got assigned up for properties, they try and muster as much money as they got to pay the rent, but then they're left with the debt.

And then there's a threat of eviction. So we're supporting these families that are coming to us at the moment, and they're literally taking on any work. We are feeding this information back to the local authority because there is a big problem. And so we're trying to support as many families as possible. We've got a lot of single females as well, vulnerable females. **We had one a week today actually we dealt with and it's domestic violence case that came in from Manchester on a spouse's visa, no recourse to public funds. And basically she was brought to Leeds by the police and there is no support service for her.**

We have we have been supporting them, but we supported them with food every week. But I think about eight months ago we gave them some primark vouchers to get some clothing and now winter's here, so they need some winter coats and stuff. So we've got we keep, we don't give cash, we do Primark vouchers, ALDI vouchers, we've got a deal with the nation supermarket chain in Leeds called Abu Bakr and we do. **So they can get halal meat and things because we do supply cultural food, but we can't possibly stock everything and you know people sometimes want the fresh fruit and veg, poultry, meats and things.** So she's just she just wanted to. She just needed some extra stuff. But people are struggling. Seriously. It's like for them even even getting things like chicken and meat is a luxury. We take these things for granted.

So yeah, constantly, constantly busy trying to support many families. I mean, the list is endless, to be honest with you. I mean, I don't know how many scenarios I can give you. I can give you loads. I mean, there's there's a situation whereby no recourse of public funds is a big issue and we realised after today's meeting with the local authority that the departments that are set up within local authority are not really set up to deal with no recourse to public funds because they've not really been given any set guidelines in terms of what do you do with somebody like that when you present somebody at housing options with no recall.

And so, yeah. And then obviously with the recall, no recalls, but blue phones, the lady in question that we've dealt with recently with the DV victim, we had to put in accommodation last Wednesday because we got the call at 4:30 last Wednesday and housing options closes at 5 O clock. Well, they're kicking her out. So we had to put in emergency accommodation and then we had her back here on Thursday, last Thursday, and she was so vulnerable. **I mean, look, she's a domestic violence victim and. You know, she didn't want to go back to the in laws and the husband and everything, and she's got no support network. So it's like if if she hadn't come to us and I don't know how they found us. Then she'd have been literally on the street, and it's another, and it's a Muslim sister, you know, 26 years old.** You know, it's like, what do you do? So thankfully, because we've got good relationships with some of the migration managers at local authority, they managed to intervene and speak to adult social services. And I think there's a unit called rapid response. And so they've managed to find. So we've so they stepped in last Thursday and gave her emergency accommodation in a hotel. Tomorrow she will be travelling to a women's refuge in Hull.

But there's so many different scenarios that we could give you, you know, even with children we we do like we're quite fortunate with this lot relief. We do things like Eid Ramadan we do eat toys throughout the year.

...

Families tend to come to us in August, September. A school uniform. And I know there's a uniform exchange, but what we try and do is say to the families, yes, do take the uniform exchange because it is second hand uniform. But we will try and provide one at least one set that's new. You know things like the logos on the Blazers are quite expensive the you know the the sort of school blazes and jumps of can be a little bit expensive. So we try and provide those new. So we've got a deal with uniform shops in Leeds now and they'll give us things at cost so. Wherever we can, you know, we've got, I mean, the thing that the other Booker stores, they've got six stores in West Yorkshire, which is great because a lot of our clients can access that for me and things. And at least we're not part of with cash because we paid the store directly and we create prepaid vouchers for Abubakar...

ALDI vouchers, I feel, is certainly value for money in terms of what you can get from there. You get a lot more for your money in terms of, you know, like perishables and things and fruit and veg and things. So yeah, I mean, I could go on, honestly, we've just done a funeral. I mean, it's like, honestly, I don't know which scenario to give you because like this is.

Do you know something? It's it's the sister herself, because I know even though she's on benefits and I know she's been struggling, she has tried to do as much as she can to support her children. And, you know, coming every week to get food for them, partaking in some of the healthy, we do healthy holidays activities. So that children are who are underprivileged, they can benefit from. Taking part in activity, they'll have a dream of doing good bowling. You know, climbing, taking them to trips. We took 75 of them to Alton Towers this year, but because I loved her determination and she just Wants to make a difference and change the lives of her children to give them the best she can because there is no father on the scene, so she's fulfilling the role of both. And she said my children are fantastic and they are. They're lovely children and whenever we've asked her to help us in terms of some of our projects, in terms of the Ramadan and things or she does she, she likes to give back but and and that's really nice. Is that because you can see somebody actually.

When, whenever all I did was ask, I said look at the media, want to cover a story around cost of living. How do you feel about that? If you're not happy about your identity, you know you want it to be hidden. They will happily do that. They will change their names and all of that. And she says, no, no, I'm happy to share my story. I bet. Look, because she had that intention of sharing a story and lots of things came out that we weren't aware of. She had two good people who wanted to support her. And look at that for doing that. So we've got lots of people got lots of lovely ladies that, you know. They they are really for me. They're an inspiration in terms of what they want to do for their families and how they try and do the best for their children. And we just want to help them, to be honest with you.

...

The most important thing is to ensure that her child is fed and watered and clothed. Whereas I'm dealing with another family where there's the very vulnerable, but the child is a low priority. That's the difference.

...

And I suppose here. If we're talking about this particular client, she's a single Muslim female whose husband's just decided to go off and leave her with five children. So for her, her priority is to look after her children and try to do the best as she can. But the fundamentals is that her foundation, her faith, is the one driving force that keeps her on track. Maybe because, you know, we have like, a basic fact in our faith, whether you're Muslim, Christian, Jewish our basic foundation is on based on trying to be good. It is religiously collected and you know, I'm not saying you have to be a really like practising Muslim or Jewish person or a Christian person, but you've just got those principles embedded in you in terms of being a good human being, whether you're of faith or no faith, it is about being a good human being and trying to do the best for yourself, for your family, for your friends and the people around you.

That men are not experiencing. Well, just just providing. The basics for the family in terms of food, for example, you know like I'll give you an example where we are so busy in Ramadan and we've never had that before, not to that level where Ramadan is a time when we're fasting and you would think there's less food consumed in Ramadan. No, actually, it's the opposite. It's more food consumers, more sales go up in every single Asian supermarket and you know, people are cooking more, but. It is because people say, look, we can't provide as much now like we used to, you know, and I think with food, food is the one of the things that brings Muslim people together. You know, whether you're Middle East and Kurdish, Pakistani, Bangladeshi, I think food is a fundamental part of the family, sort of like, you know what I mean, it's sort of it's the one thing it's like even when we do things.



We do events and things and we have meetings and with the clients and things and food is the one thing that attracts people. **But it is about providing the best you can for your, for your family, for your children, and they've not. And what we've seen is they've not been able to do that because they're trying to weigh up. Which way do we go? Do I pick, put the extra money towards the utilities? Do we eat less, you know?** And then, you know, is it something? This is why we've had to get the vouchers for halal meat and things because people are saying we're just not having meat and chicken as we used to.

...

Hundreds. If I could put it down because we have acrm system and so at the moment we've got 450 beneficiaries each week. That's just coming for food. That's that gives you an indication. That's just for food, but then on top of that, you've got other beneficiaries who don't necessarily come for food but come for other things, like the client that my colleague just Asked me about just now came for clothing vouchers. So those are separate things. So those are extra beneficiaries, travel tickets, they'll need travel tickets, they need extra things for their home.

For example, we had a Muslim sister whose husband has got cancer. **And so she's had to provide for the family husband's very, very ill with his cancer. The washing machine broke down. There's a family of six, and she's having to wash her husband's bed sheets practically every other day because of his condition. And she was desperate to get a washing machine.** So she came to us and we sort of looked at everything. And she's the guard eligible as well. So we managed to secure a sort of deal with one of the local domestic appliance providers and got her a machine, a discounted price. So. There's many of the scenarios you know, like we, you know, in terms of the people that come to us, you know, for things like, you know, funerals, for example, we've just dealt with so many funerals and we've just dealt with one recently. And things, you know, and that sister. She would never been able to afford to pay for husband's burial.

# List of partners

Green Lane Masjid  
Abrahamic Foundation  
One roof Leicester charity  
Muslim Women Connect  
Nour  
Cycle Sisters  
Crookston Community Group  
Aaina community hub  
Advance  
Give a gift  
Muslim Youth Helpline  
Redthread