



Why we compiled this information

Outside the Box and local partners have been working with women with babies and small children in three rural areas of Scotland.

The project is called Mums Supporting Mums.

It brings together women in the Scottish Borders, Dumfries and Galloway and South Lanarkshire who want to help themselves and other women in their areas.

Some of the things that they have set up are:

- Buggy walks (pushy mums!)
- Groups meeting in cafes
- Facebook pages

Many of the women we met talked about their jobs or lack of jobs; fitting jobs into family life; and how having children has affected their choices, both for the good and the not so good.

Although they are from different walks of life - some have never worked; some work in highly-paid jobs; some live in towns; others on farms - they have more in common than differences. And they also share the same worries and hopes.

It could be helpful for any woman in the same circumstances to see what they said. So we have set out:

- What women told us about combining work and children
- Some of the issues they face
- Some ideas for you to think about
- Some top tips for women and others

Where to get more information

There is information about services in the Scottish Borders and we have suggested where you can get information about services near you.



What women said

What are the work-related problems and opportunities for women with babies or children living in rural areas?

Barriers

The women we spoke to said that the following things make it difficult for them to combine work with having a baby or young children:

- They live in places where there are few jobs and they tend to be low paid
- There is little or no public transport
- They have no car or no regular use of the family car
- Petrol and public transport are expensive
- They have to travel a long distance to work which makes the working day long
- There is no or not much childcare near them, whether pre-school or after school
- Childcare is expensive, especially if there is more than one child needing care
- Because of travel time, childcare is needed for a long working day, which may be too long for the hours of the childcare provider
- Partners also have long working days
- Their families/friends do not live close by
- There are few services in their area and they are spread out across the area
- Some employers are not helpful to, and some even discriminate against, women with babies and young children
- There is sporadic or no mobile phone signal and no or slow broadband/internet access. This can make it difficult to phone potential employers or advisers, for example to make appointments, or to send online applications, for example for iobs or benefits

Women who are lone parents, or very young, or who have a child with a disability or some other health issue may find that these problems are even worse.

'There are only two childminders in the village and there are no vacancies. They are also expensive. I do not trust others with my child.'

'They said that having chosen to live in a rural area meant they had to have a balance and most accepted that this meant not being able to work until the children go to school.'



Women also said there were opportunities. They said that having a baby or young children:

- Gave them the chance to take stock
- Made them think about new ways of doing things or new directions they could take
- Made them think about how they and their partner could share their responsibilities
- Brought more work/life balance
- Meant that they had developed a network of support (with other women, family and professionals such as health visitors)
- Gave them the chance to learn new skills which could be useful in the world of work (such as caring, managing, budgeting and so on)

'If we had a magic wand there would be more local opportunities with better pay and good, credible, trustworthy childcare available with reasonable fees.'

'I work flexitime so I can work around the times I need to get the children ready for school and the childminder.'

'As a single mum I must work a certain number of hours to get tax credits. It's not worth it to work a few hours if that is the only opportunity available.'

'For me, going back to work was good.'

> 'Getting back to work gives you your identity back.'

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What women asked

Here are some of the questions that women asked. We have included them because lots of women with young children ask the same questions.

- Is it worth my while working?
- Should I work part-time or full-time? How do you make the right choice?
- What help can I get with childcare costs if I go back to work?
- If I am ill, who is going to look after the baby? What time can I have off work and what happens if I need to take more time off?
- Do women have the right to return to work part-time after a baby?
- Can you get your salary spread over a year even if you only work for a certain part of it?
- I'm a single parent and I am in a 'benefits trap'. Is there any point in working?
- What do employment agencies do? Do they take some of your money for finding you a job?
- How do I approach my boss to ask about changing my hours and flexible working?
- Can I breastfeed at work?
- When do you need to go back to work after having a baby if you are on benefits?
- What is the maximum maternity leave?
- If my child gets ill at nursery am I allowed to leave work early and make up the time difference?
- Do I get time off to attend nursery events such as the nativity play?
- If my child is not well and I need to stay at home, do I have to take that day off as annual leave?
- How many hours can I work before my benefits are changed?

'My workplace has made me feel bad. It is as if they are saying, "How dare you get pregnant again?"'

'I don't know what will happen. My husband works on a farm and he is often out until 10 o'clock at night.'



Where to find the answers

The women in our groups said that they could ask each other or maybe their health visitor or playleader if they were unsure of anything. The people who women look to for advice about child-related matters tend to be the people they look to for other information too.

If you are not used to looking in other places for information, the contacts on page 16 are a starting point for finding the answers.

See also our top tips on page 14.

Types of flexible working

There are many different types of flexible working arrangements. Not every employer will be able to offer all of these arrangements, but this gives you a starting point.

This is the list in the UK Government Guide to Flexible working.

- Job sharing 2 people do one job and split the hours
- Working from home
- Part-time working less time each day or fewer days
- Compressed hours working full-time but over fewer days
- Flexitime choosing when to start and end work (within agreed limits), usually with 'core hours'
- Staggered hours different start and finish times from other employees but with less flexibility day-to-day
- Annualised hours working a certain number of hours over the year, but with some flexibility on when they work over the year





There is an interactive tool on the Government website with more information on the process of asking your boss about working flexibly: https://www.gov.uk/flexible-working

Some ideas to think about

The work-related choices you have depend on your personal circumstances. Some women have no options about working or not working; others may have various options; and some may have more options than they think. Your age, your qualifications, the support around you, how much money you have, how many children you have, all affect what you do.

Weighing up different options can be difficult. Sometimes it involves taking a bit of a risk, or deciding that you are not a position to take risks. It also means thinking about your life now but being aware that things change (very quickly when babies and children come into it) although it may not seem like that at the time.

Employers also vary. Of the women we spoke to, those who worked in the public sector (NHS and local councils for example) seemed to have more flexibility and options than those working in the private sector, whether small shops or large companies.

Some women had partners and so had more options to work part-time or not at all. Others were the household breadwinner, living with a partner or on their own.

Here's what some women have done:

Jill's story

After having her third child, Jill left her full-time job in a large financial institution and set up a judo club, running classes at evenings and weekends. She says that, with two older children and a baby, it was not worth her while continuing with her job because of the high cost of childcare. Her long commute to work and back also meant that she did not have enough time with her children. Her older children were interested in judo. So, she and her partner trained as instructors. Her older children go with her to the club, and the baby stays at home with her partner. The judo club is very successful, and she says, 'It is the best thing I have ever done'. She says that she has a good balance between work and home. Her partner helps her run the club and she thinks that sharing childcare and the work of the club sets a good example to their children.



Mary's story

Mary was training to be a hairdresser when she got pregnant. The college compressed her course so that she was able to do it more quickly than the other students and complete the year before she had her baby. She will return to college to finish the training and the college has agreed to continue a flexible arrangement with her.

Tina's story

Tina was doing her nurse training at university when she got pregnant. The university allowed her to switch to an HNC in social care in order to complete the course before having her baby. Her baby is now nine months and she has just got a job with the council (after making 18 job applications). Her job is part-time and offers flexi-time so she can start and end her working day at times to suit. She plans to share the childcare with her partner who works shifts. She says that nursery places are hard to come by and that a childminder would be too expensive. So she is happy with this arrangement.

Brenda's story

Brenda was working full-time as a pupil support worker in a school. After her second child was born, she decided to go self-employed as a fundraiser and project manager because it allowed her to take contracts to fit around her family. She is a single parent and says that she is better off financially being self-employed and can pick and choose her working hours to fit with her family life. She and a friend do a childcare swap to reduce childcare costs. She says, 'If I had known how easy it was to go self-employed, I would have done it years ago.'



'It's worth asking
if you can change
your hours or some
other aspect of
the job. They might
say no. But they
might say yes.'

Fiona's story

Fiona runs a ceramic café. She did not set out to run her own business. She worked as a community worker for years, with her last full-time job as a youth worker. It was a highpressured and well-paid job. After having her first child, she went back full-time and her husband worked from home and looked after the baby. Ten months later, when she found out she was expecting twins, she says, 'It was a bit of a shock but I thought that life would just carry on as it had done. When I got ill and was signed off work at threemonths pregnant, my career as I knew it ended! A chance encounter with someone she used to work with led to taking over the ceramics business which she now runs with her husband. Although not quite what she originally had in mind, she says she quickly had to learn about ceramics and using a kiln, she saw this as a really good opportunity to use ceramics to bring people together and run a 'familyfriendly, family-focused, family business. Her husband took advantage of free business courses at Business Gateway in Galashiels (see page 25). Fiona, her husband and her parents share the childcare, working out a weekly rota.

Asha's story

Asha is a lone parent with a two-year-old. She does not have any formal qualifications. Before she had her child she worked as a home care assistant, which often meant working shifts early in the morning and in the evenings. She says that the type of work she might be able to get would be so badly paid that she is better off staying on welfare benefits. She hopes that this will change as time goes on.



Alison's story

Alison works for a local branch of a large company. She hopes to stay working in this sector. She had planned to take maternity leave for her first child and then return after the full period of leave. That's what happened and it worked well. When Alison was expecting her second baby she planned to do the same thing. But by the time her daughter was six months old she realised it was not going to work. Life with two children was a lot more chaotic (as well as more entertaining) than she had expected. Mornings were the worst time and Alison found that getting both children and herself up, fed, dressed and ready to get out to childminder, nursery and work was a struggle.

She thought of various options and decided that the ideal was to stay at work but start later in the morning, with her husband home for tea times. She phoned her old boss and asked if he thought that might be an option and if he would check it out. He rang back to say personnel was fine with this; they would support whatever arrangements Alison and her boss worked out. In this instance, there were no implications for her pay or other terms and conditions, but her workplace would have been able to deal with any changes necessary. Alison was willing to move to a different team or take a pay cut if that made it possible, but it never came to that. She has recently gone back to work with the new arrangements and so far it is all working out fine.

Kathleen's story

Kathleen had always planned to stop working when she had her family. She was happy being at home when her baby was small. But when he was about one, she was not feeling so good — just not content, feeling trapped and a bit down. She realised that she missed having contact with more people and having more variety in her week. She decided she wanted to try going back to work.



She knew she did not want to go back to the sort of job she did before. She took some temporary jobs, partly because that was what was available and partly to let her work out what she was good at. She also started doing some voluntary work and got more involved in activities in her village. That helped her feel confident and brighter in herself. Looking back, that also helped her when sending in her CV and when she got interviewed for jobs. She has kept these community activities on as she and her son enjoy them and have made friends.

Kathleen now has a part-time job which she enjoys. She knows that she is not that much better off financially once she has paid for her car costs and childcare, but there is some extra money and it is welcome. She and her partner reckon that the arrangement is right for them as a family at this stage.

'There's a lot of pressure on us to go back to work. But lots of us don't want to. We want to be with our children – otherwise what's the point of having them?'

'Look at your quality of life and work life balance. There are options and you don't have to do what is expected. In this area, that can mean long hours in rush hour traffic trying to get to work and back. We don't have financial security like we used to but we get by. I see the kids all the time, we see each other and we see my parents. At the end of the day, it's what the kids need.'



Some beginnings

Some other women in our groups were making plans. Here are some of the things they were discussing:

- Some of the women in one group are involved in the local playgroup. So the group is now working on setting up an after-school club to help with childcare so that the women can work when their children are at school. They have applied for funding for play staff which means that they will also bring jobs into the area.
- The women in one group talked about 'childcare sharing' with someone they already know. Unless money changes hands, there is no need to register as a childminder. They said that it would need to be a friend or someone they knew well and could trust.
- One woman has a demanding job in the private sector. It involves a lot of travel. She says that the company will not let her work part-time or more flexibly. So, she has been to seminars run by the Scottish Childminding Association (see page 20) and plans to set up as a childminder.

'Remember you have rights and that it's OK to ask. Employers are often happy to be flexible with their employees as long as the job gets done. They don't want to lose good workers and all that experience.'

'It can depend on whether you enjoy your work, and whether you've got the right childcare arrangements. When these are all good, getting back to work is positive.'



Top tips for women and others

We asked women what their top tips for other women would be and also their tips for health visitors and employment advisers.

Top tips for women

- There are options
- Try not to make too many plans before you have your baby as you might find that things change
- Work, as you know it, may not be feasible with young children
- All the things you do as a parent transfer to the world of work
- Things may get easier as your children get older
- Think about how you can work around childcare and team up with a friend in the same boat as you; or share the care with your partner if you have one
- Have a look at your money can you claim any benefits? Tax credits? Cut your spending? Cut debt? (see page 17)
- Think about self-employment as an option (see page 24)
- Explore opportunities for volunteering or re-training (see pages 26 and 27)
- Ask your employer about family-friendly policies such as flexible working or term-time working (see page 22)
- Find out about franchises (see page 26)
- Be careful about commission-based sales jobs (for example delivering catalogues or selling kitchenware from home). You may end up doing a lot of work for very little and it can affect your social networks if you try to sell things to your friends
- Avoid getting into debt; watch out for loan companies as their interest rates can be massive and aren't always obvious. Find out about the local credit union instead (see page 18)
- Try to meet other women in your area as they can be a great source of support. You can also meet them on Facebook and Netmums and other places online (see page 16)
- Find out as much information as possible to help you make the right choice (if you have a choice that is!). Ask the 'what if' questions
- Keep a note of all the things you do with a new baby and young children like volunteering in a playgroup or babysitting or whatever...These are all things you can add to your CV



Top tips for health visitors

You may find that women with babies or young children ask you about employment, flexible working, tax credits, childminders and so on. This may not be something you know a lot about. But you can:

- Tell women about this information resource
- Give them details of any local services or other people you think will be helpful
- Reassure women that it's OK to ask for what they need

Top tips for employment advisers

Women with babies and young children find it hard to make phone calls and get to places for appointments. They would like you to:

- Remember or try to imagine what it's like for women with small children who live in a rural area
- Be aware that appointment times and places that other people can get to may not work for them
- Women with babies and young children may not be in a 'priority group' but they may need help to get services just the same

A final word

- There are lots of challenges for women in rural areas but there are also opportunities
- You have rights and it's OK to ask for them
- Try to get what works for you if you can there's no right answer
- Things don't stay the same forever babies grow up
- It's good if you can enjoy your life and your children at whatever stage they are at the more support you have the better!
- There are people who want to help



Where to get more information

There are many services in the Scottish Borders and elsewhere in Scotland which can help and which know about the issues facing women with babies and young children in rural areas.

For some of the issues, there is not much that can be done. It is a fact that there are few jobs, that many jobs are affected by pay freezes or redundancy, that welfare benefits are being cut, and that there is a chronic lack of public transport in the Scottish Borders. So, knowing your rights and getting all the information you can is important.

The women we spoke to said it was difficult to get information and it was also confusing. We have included some ideas to get you started. If you find that the first person you speak to or website you go to is not helpful, don't give up. Try elsewhere. The services below should be able to tell you about other help in your area.

If you have no or very slow internet access, you may be able to get free access at the nearest library.

Support

Getting support from other women with young children, or people you are in touch with such as your health visitor or community midwife or childminder, can help you feel more confident about finding out your rights, asking questions and claiming any help you are due.

Women in our groups keep in touch with one another and ask for advice and get support though social networking sites. One of these is at www. facebook.com/MumsSupportingMumsBorders

Other social networking sites which have good information about all sorts of aspects related to children, including work are:

www.netmums.com www.mumsnet.com

There is also good information at www.workingmums.co.uk and www. womenontowork.org

Useful helplines

If you want to speak to someone in confidence by phone, these are a good place to start. They can give you advice and information or just be a listening ear.

Parentline Scotland: 08000 28 22 33: national, confidential helpline providing advice and support to anyone caring for or concerned about a child. www.children1st.org.uk

National Lone Parent Helpline: 0808 801 0323: free and confidential helpline for lone parents and agencies working with lone parents in Scotland. Run by One Parent Families Scotland, which has good information on its website about employment rights, childcare, money matters, housing, employment and also a rights guide: www.opfs.org. uk. There is a helpline for parents/carers for advice about rights at work: 0300 012 0312

Waving not Drowning helpline: 020 7017 0072: for parents of disabled children and carers of adults who want to combine paid work with their caring responsibilities. The weblink for more information is www. workingfamilies.org.uk/articles/parents-and-carers/caring-for-disabled-children/waving-not-drowning This project is part of Working Families which is an excellent site with lots of useful information and links: www. workingfamilies.org.uk

Money matters

It's important to make sure that you are getting all the benefits you are entitled to; tax credits; and help and advice with debt. The following services can help you. We have included services in the Scottish Borders and some others as a starting point for the rest of Scotland.

Welfare Benefits Service

The Welfare Benefits Service provides advice, support and information about welfare benefits. It can help you claim any benefits you are due and also check if you find that your benefits have been cut. At the time of writing, there are a lot of changes to the system. The service can also help you claim in-work benefits such as tax credits. It can give you advice over the phone or see you at home or in your local area (search under B for Benefits.

Galashiels Area Office Paton Street, Galashiels TD1 3AS 01896 661394 www.scotborders.gov.uk

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Citizens Advice Bureau

Citizens Advice Bureau (CAB) can help with money and debt advice, claiming benefits and tax credits. It can also help you to work out whether you are better off working or not working. There are local offices across the Scottish Borders.

111 High Street, Galashiels TD1 1RZ 01896 753889

Chambers Institution, High Street, Peebles EH45 8AJ 01721 721722

1 Towerdykeside, Hawick TD9 9EA 01450 374266

Southfield Community Centre, Station Road, Duns TD11 3EL 01361 883 340

Community Centre, Albert Road, Eyemouth TD14 5DE 01890 750500

20 Shedden Park Road, Kelso TD5 7AL 01573 223516

You can find out about other local services and get more information at: www.cas.org.uk

CAB Money Advice Service: 0300 500 5000 www.moneyadviceservice.org.uk

CAB advice guide: www.adviceguide.org.uk

Credit Union

Credit Unions are regulated 'not for profit', financial service co-operatives which encourage members to save together and lend to each other responsibly. Capital Credit Union runs in the Scottish Borders.

0131 225 9901 www.capitalcreditunion.com

Welfare benefits claims

Wherever you live in Scotland, you claim for benefits at Jobcentre Plus. There are many changes at the moment so the Welfare Benefits Service (above) and CAB can help you claim. The local Jobcentre Plus offices are:

New Reiver House, High Street, Galashiels TD1 1TD

5-9 North Bridge Street, Hawick TD9 9RH

Upper Houndlaw, Eyemouth TD14 5BS 0845 604 3719

www.gov.uk/contact-jobcentre-plus

Childcare

Childcare is a major concern. The women we spoke to had all sorts of arrangements including sharing care with their partners, grandparents, friends, nurseries and childminders. It is important that you and your child are happy with any childcare.

Anyone offering a childcare service in their own home for children under the age of 16, for more than two hours a day, for a reward of any kind, must by law be registered by Social Care and Social Work Improvement Scotland (SCSWIS.) Many childminders are also members of the Scottish Childminding Association (SCMA) www.childminding.org

There are services in the Scottish Borders and nationally which can give you details of local services. There are some useful websites below which can help you think about the issues and what to look for in a childcare provider.

If your child has additional needs, it may be helpful to speak to your health visitor about support available or to the Scottish Borders Council Early Years Team at:

Council Headquarters Newtown St Boswells Melrose TD6 0SA 01835 825108 The council website has information about childcare options (and help with costs) in the Scottish Borders at www.scotborders.gov.uk/info/1362/childcare

You can also find out about childcare providers in the Scottish Borders and elsewhere in Scotland at: www.scottishchildcare.gov.uk. This website lets you search by area and by different types of provider. It also gives you some advice about what to look for.

You can also contact:

Scottish Borders Children's Information Service BorderCare, Council Office, Albert Place Galashiels, TD1 3DL 01896 758186

The Scottish Borders Childcare Information Service offers information about childcare, early years and pre-school education services.

You can find out more about different initiatives in the Scottish Borders through the Childcare Partnership at: www.scotborders.gov.uk/info/1373/support_and_advice/777/childcare_partnership

Scottish Childminding Association

SCMA has good information on its website including what to look for in a childminder, details of childminders, local development workers and training for people who are thinking about setting up as a childminder: www.childminding.org

Help with childcare costs

Childcare costs can be high, especially if your day is long because of travel time and/or you have more than one child.

You can find out about help with childcare costs at www.scotborders.gov. uk/info/1362/childcare/774/help_with_childcare_costs and www.childcare.gov.uk or from the money advice services (see pages 17 and 18). Also, speak to your health visitor or other professionals you are in touch with about any benefits or grants you may be due. The following can help with childcare costs:

Child Benefit

You can claim this for every child from birth. You can get information at: www.hmrc.org.uk/childbenefit

Tax Credits

You can claim Child Tax Credit if you have a child living with you. You don't have to be working to claim Child Tax Credit.

Working Tax Credit is for families on low income. The amount paid depends on your income and the number of hours you work a week. You can claim whether you are an employee or a self-employed person. There is a childcare element to this which can offset any registered childcare costs.

There are 'threshhold' amounts for claiming working tax credits and childcare elements. You can get up-to-date information at the website below.

Help with all aspects of claiming Working Tax Credit including helping with paying for childcare is available from the Welfare Benefits Service (01896 661394).

More information: 0845 3003900

www.hmrc.gov.uk

Childcare Vouchers

Your employer may offer you childcare vouchers (including vouchers in return for a reduction in your pay - known as a 'salary sacrifice') to help with your childcare costs. This may affect the amount of tax credits you can get (there is a 'better off' calculator at www.hmrc.gov.uk). The childcare must be registered or approved. Your employer can tell you more about this.

If you have childcare vouchers and get pregnant again, it's worth checking how this affects your payments. It may be helpful to speak to an adviser, for example at CAB or the Welfare Benefits Service, to find out about your rights. This includes the right to have your childcare vouchers paid to your childcare provider while you are on statutory maternity pay and unpaid leave. Maternity pay is based on pay minus vouchers.

More information: www.hmrc.gov.uk/childcare/childcarefactsheet.pdf or www.direct.gov.uk

Rights at work

Many of the women we spoke to did not know what they could ask of their employer during maternity leave and returning to work. Some said that their employers would not offer any flexibility to help their return to work; others had very different experiences. Remember you always have a right to ask!

You should not be discriminated against because you are pregnant, on maternity leave or have just had a baby. There are laws to protect employees and also about maternity and paternity rights, adoption rights and equalities.

You also have the right to take a certain amount of time off to deal with some unexpected emergencies involving a dependant.

Depending on your circumstances you may have the right to return to your job after having a baby, or to return to work part-time, job-share or on different hours (flexible working).

If you are treated unfairly you may be able to take your employer to a tribunal. If you are in a trade union, get in touch with it for advice.

You can find out more about your rights from your local CAB (see money advice services) and online at: CAB: www.adviceguide.org.uk

Other websites which have good information about employment and your rights and the law are:

Working Families: www.workingfamilies.org.uk Helpline: 0300 012 0312

TUC: www.worksmart.org.uk

Maternity Action: www.maternityaction.org.uk

Acas: www.acas.org.uk Helpline: 08457 47 47 47

Health and Safety Executive: www.hse.gov.uk/mothers

Work and finding a job

You can get help and advice anywhere in Scotland, including the Scottish Borders from Skills Development Scotland (careers centres) and Jobcentre Plus. This includes help with CV writing, job applications, looking for vacancies and so on. A traditional-type CV may not be the best way for you to present yourself. Ask for help to demonstrate your skills and experience rather than, for example, your employment history (which might have lots of breaks in it – or never have started!).

The women we spoke to said that they looked for jobs on websites such as s1jobs (www.s1jobs.com), the Southern Reporter and other local newspapers.

A few were thinking about setting up as childminders themselves because of their experience of having children or because they were looking for something to fit round children. You can find out more about this at: www.childminding.org

In the Scottish Borders, Scottish Borders Council and NHS Borders are two of the biggest employers in the area so it is worthwhile keeping an eye on their vacancies. This may be true for other rural areas too.

You may find that public and third sector organisations (see The Bridge at http://onlineborders.org.uk/community/thebridge/contact-us) offer more flexibility than private sector businesses, although there are no guarantees about this! A good website which has details of charity and voluntary sector jobs across Scotland is www.goodmoves.org.uk

You can also register with a recruitment or temp agency or think about 'bank work' for example with NHS Borders or home care services.

Skills Development Scotland careers centres

Skills Development Scotland is a national organisation which provides careers, learning and skills advice. The local Scottish Borders centres are:

Waukrigg Mill, Duke Street, Galashiels TD1 1QD 01896 754884

12 Howgate, Hawick TD9 0AB 01450 372724

The national Skills Development Scotland helpline is: 0800 917 8000

www.myworldofwork.co.uk (includes sections on childcare support for parents and support for parents at college or university)

Jobcentre Plus

Scottish Borders local offices are at:

New Reiver House, High Street, Galashiels TD1 1TD

5-9 North Bridge Street, Hawick TD9 9RH

Upper Houndlaw, Eyemouth TD14 5BS 0845 604 3719 www.gov.uk/contact-jobcentre-plus

Job points

A couple of Scottish Borders Council libraries have job points machines (computers) with information on vacancies:

Kelso Library Contact Centre: Bowmont Street 01573 223171

Peebles Library: Chambers Institute 01721 720123

Employability services

Employability services are aimed at people who need particular help to get into or stay in work. This may because they lack confidence or recent experience or have a particular barrier. One of the priority groups for such services is lone parents. There is a directory of support available in the Scottish Borders at www.ourscottishborders.com/work/employability

Self-employment

Working for yourself is an option worth exploring. It's one which many women in our groups talked about.

It's important to realise that you can't work at the same time as looking after children, so you may still need to pay for childcare, depending on the support you have. But you may be able to fit your work around your children. And if it is a business you can run from home or near where you live, you will save on commuting.

You can get information on self-employment and starting a business, including online presentation at www.hmrc.gov.uk/startingup/help-support.htm. Also check out Women's Enterprise Scotland at www. wescotland.co.uk. There is also good information at: www.gov.uk/browse/business and www.gov.uk/starting-up-a-business/start-with-an-idea. Business Gateway (see below) is a local source of information and support.

A 'business' does not have to be on a grand scale. It can be just one person – you!

Some women in our groups were considering becoming self-employed childminders because they thought it might be a good option for fitting around their own children. You can find out more about this from the Scottish Childminding Association: www.childminding.org

Scottish Borders Business Gateway

Business Gateway operates across Scotland. It can give you advice about setting up or developing a business. The local service offers free training, for example in marketing and bookkeeping, and help from a business adviser. It may be able to help you look for funding and put you in touch with other women in the area who are running their own businesses.

01835 825600 (local number for Scottish Borders)

0845 609 6611

www.bgateway.com (includes a link to women in business)

Youth Business Scotland

Youth Business Scotland helps young people 18-25 to start up and run their own businesses. This works across Scotland. The contact for Scottish Borders is:

Ettrick Riverside, Dunsdale Road, Selkirk, TD7 5EB 01750 505018/07774 014933/0845 634 6098 www.psybt.org.uk

Franchises

You can run your own business by taking on a franchise. This means that you take on a licence to sell a particular service or product. Instead of setting up a business from scratch, you use a proven business idea.

Typically, you trade under the brand name of the business offering you the franchise, and they give you help and support. One example is McDonalds. There is a Scotland Franchise Show every year in Edinburgh and Glasgow.

More information: www.business.scotland.gov.uk/view/guide/franchising British Franchise Association: www.thebfa.org

Making money through selling

You may be able to make some extra money through selling, for example on ebay or through Jack and Jill Markets www.jackandjillmarket.co.uk. You need to check the tax implications. Beware of adverts that offer to pay you hundred/thousands of pounds for working from home.

Education and training

You may want to get some qualifications or retrain. You may be eligible for a student bursary or loan.

You may be eligible to get up to £200 towards the cost of a college course through an Individual Learning Account (info at 0800 917 8000 or www.myworldofwork.co.uk).

If you are on benefits or a low income you may not have to pay for certain courses.

There are opportunities for part-time, full-time, evening classes, open and flexible learning. With open learning or e-learning you may be able to study anywhere! You may be able to get help with childcare.

Local providers in the Scottish Borders are:

Borders College 01450 361035 www.borderscollege.ac.uk

Heriot Watt University (Borders Campus) 0870 050 5152 www.hw.ac.uk/student-life/campus-life/scottish-borders.htm

Community Learning and Development

Community Learning and Development offers and supports learning opportunities in local communities for personal development which women with children can go to. This includes literacy and numeracy support (reading, writing and numbers), family learning groups, and information and communication technology courses.

It also offers services to help young people aged 16-19 who are unable to compete effectively for training, further education or work opportunities. This could include young women with babies.

Langlee Complex, Marigold Drive Galashiels TD1 2LP 01896 755110 www.scotborders.gov.uk (search under E for Education and learning)

Jobcentre plus (see page 19)

Jobcentre plus can tell you about different training schemes such as Modern Apprenticeships, Get Ready to Work or Training for Work.

Big Plus

If you need help with reading, writing or numbers, the Big Plus can tell you about free help in your area. See www.thebigplus.com or phone 0800 917 8000

Volunteering

Volunteering is a good way to build up confidence, learn new skills and it also may be a way into paid work or a new direction. You can fit what you do around your family and other commitments. To find out about volunteering opportunities in the Scottish Borders see: www.vcborders. org.uk

Volunteer Centre Borders, Riverside House, Ladhope Vale, Galashiels TD1 1BT: 0845 602 3921

See Voluntary Action Scotland for information about other areas of the country: www.voluntaryactionscotland.org.uk

Outside the Box Development Support Unit 23 **150 Brand Street** Glasgow **G51 1DH**

0141 419 0451 admin@otbds.org www.otbds.org

The partners in the Mums Supporting Mums project are the Healthy Living Network in Scottish Borders, Healthy Valleys in rural South Lanarkshire and Building Healthy Communities in Dumfries and Galloway.

There is more information about the project, including copies of the Hints and Tips to help groups get started, at www.otbds.org/mums

The funding for the employment resource came from the LEADER programme in Scottish Borders, NHS Borders and the Comic Relief small grants scheme through Foundation Scotland.

We want to thank all the people who helped.

This booklet was written by Shirley Henderson www.shirleyhenderson.co.uk

The information here is as accurate as we could make it at autumn 2013.

ISBN 1 905149 04 2



THIS PROJECT IS BEING PART-FINANCED BY THE SCOTTISH GOVERNMENT AND THE EUROPEAN COMMUNITY SCOTTISH BORDERS LEADER 2007-2013 PROGRAMMME.













