Beliefs, Choices, and Constraints: Understanding and Explaining the Economic Inactivity of British Muslim Women

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Summary

Muslim women in Britain are the only religious group of women more likely to be economically inactive than active, this has been the case since the onset of large-scale migration of Muslim women to Britain from the 1960s. This thesis aims to examine and explain the persistent presence of Muslim women in the looking after home category of economic inactivity, over time and generation. A new system of state benefit payments is being rolled out across the UK; Universal Credit is likely to lead to changes in household economies and the ways in which Muslim women engage with the labour market.

Qualitative research into economic inactivity has remained remarkably static over the years. This contrasts with the contemporary and vibrant field of quantitative studies of ethnic and religious inequalities in the labour market. This study applies a systematic mixed methods research approach, where both qualitative and quantitative paradigms are given equal weight at all stages. The quantitative component of the study involved multivariate analysis of the EMBES 2010 dataset. This analysis fed into the design of a qualitative phase of research which was undertaken over a period of nine months in an area of high Pakistani density.

The study of labour market outcomes for Muslim women is made complex because of the layering of disadvantage and discrimination based on migrant status, gender, and social class as well as race, ethnicity and religion. This thesis attempts to engage with this complexity to describe and understand the interplay of structural and socio-cultural factors that lead to high levels of economic inactivity in the looking after home category. Evidence is found for both inter and intragenerational shifts and changes. Recently-arrived first generation women are the most marginalised within families, co-ethnic communities and labour markets – both in the mainstream and in the enclave.

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List of Figures

List of Tables

Contents

Chapter 1: Introduction

Understanding and Explaining the Economic Inactivity of Muslim Women in the Looking After Home Category

High rates of economic inactivity among British Muslim women have been noted since the large-scale migration of Muslim women from South Asia in the 1970s (Anwar 1979; Shaw 1988). The economically inactive are those who are not in employment, who have not been seeking work within the last 4 weeks and/or are unable to start work within the next 2 weeks (ONS 2018). Economically active British Muslim women are a select and atypical group (Heath and Cheung 2007). The economic *in*activity of Muslim women needs to be better understood (Heath and Martin 2013). It is this gap that this thesis aims to fill. Khattab and Hussain (2017) suggest that labour market penalties vary according to specific labour market outcome. This thesis further develops this suggestion by examining a sub-category of economic inactivity: 'looking after home and family' (LAHF).

Quantitative studies show us that, despite rapid social change since this period, rates of economic activity for this group of women remain stubbornly low (Heath and Martin 2013; Khattab and Hussain 2017). Qualitative studies have not kept pace with the ever more detailed statistical data available on the labour market outcomes of Muslim women. Prior to this study, narrative accounts from economically inactive British Muslim women themselves were either absent from discussions, or at least a decade out of date.

Researchers have been able to quantify in detail an ethno-religious penalty, showing the extent to which British Muslim women are falling behind other groups in measures of generational improvements in labour market outcomes (Heath and Martin 2013; Khattab and Hussain 2017). But without a mix of quantitative and qualitative accounts, it is impossible to assess how far this penalty is a result of ethnic and/or religious discrimination against these women, patriarchal attitudes within their community or informed choices made by the women themselves.

Using a mixed methods research approach, this study uses quantitative data to identify statistically significant variables in the explanation of economic inactivity in the LAHF

category. Qualitative methods are used to assess how customs, beliefs and relationships - those things that statistics cannot accurately describe - might explain some of the ethno-religious penalties Muslim women face. Too often, researchers and policy makers have been tempted to treat British Muslim women as a homogenous group. A mixed methods research approach enables the examination of complex social phenomena. Such an approach has the potential to move the discussion around the economic inactivity of Muslim women from binary categorisations to continua and more complex understandings of diversity and differentiation (Collins 2012); for example, by cohort, generation, social class or patterns of religiosity. This study aims to combine insights from nationally representative quantitative data with rich, contemporary narrative accounts from Muslim women, to inform a useful, and timely, debate about their labour market outcomes and socio-economic wellbeing.

1.1 Context of the study

Integration is "the extent to which people from all backgrounds can get on with each other, enjoying and respecting the benefits that the United Kingdom has to offer" (Casey 2016, p.20). Socio-economic exclusion is a sign of integration failure (Local Government Association 2017). Employment is the most important driver for integration and minority ethnic women have specific needs and particular experiences of the labour market (Heath and Li 2015; Runnymede Trust 2016).

Studies of economic inactivity among British Muslim women form part of a wider debate about social mobility, integration and inequality in the UK. The issue of how states and societies manage, and react to, the entry of immigrant groups has been the subject of political, media, academic and public scrutiny and debate since the onset of large-scale migration from the British colonies since the 1970s (Heath 2014).

A major overhaul of the benefits system is currently being rolled out by the Government (Hick and Lanau *forthcoming*). The new Universal Credit system will treat each adult in the household as a separate claimant, each with an independent responsibility to be in work or seeking work (Hick and Lanau *forthcoming*). This is likely to have a significant impact on Muslim households, Muslims in the UK are the religious community most likely to experience poverty, with 50 per cent in poverty (Heath and Li 2015). This represents a significant change from the tax credits system which is thought to have promoted single-earner households where there was no financial benefit of a second, low-paid, income (Rubery and Rafferty 2013). A better understanding of economic inactivity among Muslim women is important to both policy-makers and practitioners to understand how this change might impact on Muslim families.

1.2 Muslim women in a multicultural context

The concept of multiculturalism and anti-racism policies frame policy discourse around the integration of ethnic minority groups in Britain; equality of opportunity and life chances for minority groups are the desired outcome rather than cultural assimilation (Heath et al. 2000). The existence of diverse and multiple identities is recognised and diversity is viewed positively as a strengthening feature of British society (Muttarak 2014). It is expected that over time generations of migrant families will benefit from a British education and achieve parity with the majority White group in terms of their socio-economic status and opportunities (Muttarak 2014). Labour market equality is central to the structural integration of immigrants and their children. Economic activity is an important measure of the successful socio-economic integration of ethnic minority groups (Cheung 2014; Runnymede Trust 2016).

The attention of policy and public concern is currently focused on what is seen to be the failure of Muslim communities to integrate effectively with mainstream British culture on a range of cultural and socio-economic outcomes (Casey 2016). Multicultural policies have been blamed for the entrenchment of separate communities and are considered to have "corrosive consequences for trust and solidarity" by critics (Heath and Demireva 2014, p161). Although the focus of this research project is on the labour market outcome of economic inactivity and not cultural integration, the public and policy discourse around Muslims in Britain represents an important backdrop because it feeds into negative perceptions and stereotypes of Muslims and opens the possibility of ethnic or religious discrimination in the labour market.

Most Muslims are visibly different in terms of their ethnic group and they are sometimes an overtly religious group, making them subject to racial, ethnic and cultural discrimination. Their labour market outcomes, although uniformly poor, are gendered due to life stage, particularly marriage and child-bearing, more so than women of other religious belongings (Khattab et al. 2017). Whilst Muslim women are more likely to be economically inactive, Muslim men are more likely to be unemployed, own accounts workers and to occupy marginal positions in the labour market (Cabinet Office 2017). Muslim households have lower than average income and are concentrated in areas of high co-ethnic concentration in disadvantaged urban areas, affecting their access to diverse social networks which enable social mobility and occupational attainment. Muslim experiences of the British education system are polarised, 33% of Muslim

women have higher education qualifications whilst 40% have no qualifications (Khattab and Modood 2018).

1.3 Looking after home and family

Looking after home and family (LAHF) is a distinctly female form of economic inactivity. 4% of the adult population of England and Wales are in the LAHF category and only 5% of those are men (author's analysis of Census 2011 data for England and Wales: ONS 2016). The national average for all women in the LAHF category is 7%; once retirees are excluded, LAHF accounts for 38% of all working age economically inactive women in Britain (author's analysis: ONS 2016). Muslim women are twice as likely (14%) to be in the LAHF category than the national average; LAHF accounts for 49% of economic inactivity amongst British Muslim women once retirees are excluded (author's analysis: ONS 2016).

It is the persistent and significant presence of Muslim women in this category since the onset of large-scale migration from Commonwealth countries in South Asia from the 1950s onwards that sets them apart from women of the White majority as well as other BME women (Anwar 1979; Cheung 2014; Khattab and Hussain 2017). The fact that so many British Muslim women are looking after home and family rather than working can lead to negative stereotyping of an already disadvantaged group of women. High levels of economic activity are seen as emblematic of the distance of Britain's Muslim population from mainstream British values and norms (Casey 2016)

Over the past decade, partly in response to terror attacks in England perpetrated by second-generation British Muslim men, social policy debates about the UK's Muslim communities have included discussions of integration, multiculturalism and British values. The reasons why British Muslim women join the formal labour market or remain looking after home and family have become part of this discussion. For some commentators, 'traditional' and patriarchal ethnoreligious cultural norms and values are embedded in British Muslim communities and are the cause of high levels of economic inactivity (Casey 2016). While discussions of British values and integration do benefit from quantitative analysis, it has been interesting to see how little qualitative research has been done with economically inactive British Muslim women. For example, the Casey Review (Casey 2016) and the Report of the Women and Equalities Committee on employment opportunities for Muslim women (Women and Equalities Committee 2016) largely include the views of experts and community leaders about these women, with few contributions from economically inactive women themselves.

The evidence in the literature demonstrates that LAHF is a complex and multifactorial phenomenon and any explanation of it must encompass structural, cultural and social factors (MCB 2016; Runnymede Trust 2016). Using a mixed methods research approach, it will be possible to identify specific barriers to economic activity, the extent to which LAHF is experienced as a disadvantage by Muslim women, and identify areas worthy of further investigation or social policy discussion. A mixed methods focus on the LAHF category of British Muslim women makes this analysis an original contribution to the existing body of literature on ethnoreligious inequalities in the British labour market.

1.4 The focus of this study

The central concern for this study is to understand why so many British Muslim women are economically inactive, specifically in the category of looking after home and family, and to explain the lack of generational change in this outcome. A mixed methods study can assess broad social outcomes and examine how family relationships play out in a British Muslim context to affect the decisions a woman makes about working or remaining economically inactive.

The study assesses the significance of migrant generation and cohort, social class, and educational achievement when it comes to influencing decisions to work or look after home. An illustrative model of migration is developed and analysed to see what it tells us about the high economic inactivity rates of British Muslim women. The study asks how far living in a neighborhood with a high density of British Muslims promotes or inhibits economic activity. It examines if, and how, aspects of religiosity (belief and practice) affect British Muslim women's attitudes to work.

1.5 Approach

This section will require a brief biographical detour. I have been an academic researcher since 2007, carrying out qualitative research with women and families from ethno-religious minority groups. I worked on two ESRC projects that were affiliated with the Centre for the Study of Islam in the UK, based at Cardiff University. This research centre specialises in the qualitative and ethnographic study of British Muslim communities, with a particular ethos of improving understandings, countering negative stereotypes and working in collaboration with local Muslim community organisations. My doctoral studies have been based in the ‘Islam-UK Centre’.

When I moved from Cardiff to the North of England in 2012 I found that the demand for quantitative, statistical researchers was much greater than that for a solely qualitative researcher. I decided to undertake a Masters in Social Change at Manchester University which had a significant component of training in statistical methods to upskill and become more employable.

During my time on the course I heard Professor Anthony Heath give a lecture on the socio-economic circumstances of Muslims in Britain which included the economic inactivity of Muslim women. I found that Professor Heath was referring to dated qualitative research about the everyday lives of Muslim women. When I read further into the topic I found that he, and other researchers, had no choice but to rely on dated qualitative research because the topic had simply not been addressed recently, or in any detail, by qualitative researchers. In fact, these quantitative researchers were stating the need for up-to-date qualitative research in their publications and this is, in part, the gap my project aims to fill.

In a short period of time I went from puzzled as to what might be influencing the life choices made by British Muslim women, to frustrated at the lack of contemporary narrative accounts from these women, to excitement that this was an area where I could make a significant research contribution.

Given the existing statistical body of literature on the topic I could have relied on this to guide the qualitative phase but there has been real value in conducting multivariate analysis independently. Not only have I developed advanced skills in quantitative research but, I have become accustomed to the language and terminology of the, largely quantitative, field of studies of labour market inequalities among ethnic and/or religious minority groups in Britain. It is to this field of research and body of literature that this thesis makes an original contribution.

1.6 Thesis structure

Chapter 2: Literature Review

The theoretical framework for the project is explained and located within the, mainly quantitative, body of literature on ethnoreligious penalties in the British labour market and theories of socio-economic integration or assimilation. The existing literature on economic inactivity amongst Muslim women is explored and evaluated and specific gaps in understandings and explanations of economic inactivity are identified. The qualitative literature relating to socio-cultural constraints is evaluated and is identified as needing significant updating.

Chapter 3: Methodology Part I

This chapter outlines the mixed methods research framework applied to the study. The specific mixed methods research approach used is systematic QUANT-QUAL, wherein both paradigms are given equivalent weight. The approach was selected so that quantitative and qualitative research insights could be integrated throughout the project. This chapter contains the quantitative methodology and critical reflections on some of the questions asked in the EMBES. As suggested by the direction of the approach, the study was designed so that the quantitative findings fed into the development of the qualitative phase. The qualitative methodology is presented after the quantitative findings.

Chapter 4: Quantitative Findings.

This chapter presents the results of bivariate and multivariate analysis of the EMBES 2010. The original contribution of the quantitative study is that the socio-economic outcome being measured is not just economic inactivity, but the specific category of LAHF.

Chapter 5: Methodology Part II

This chapter explains how the quantitative findings fed into the design of the qualitative research phase and outlines the qualitative methodology. This chapter includes critical reflections on the qualitative research process.

Chapter 6: Qualitative Findings I

This first qualitative findings chapter introduces a model of Pakistani migration to Britain from the 1950s onwards, integrating the qualitative literature with empirical qualitative findings on pre-migration, early settlement and childhood experiences of the interviewees. This chapter attempts to fully engage with, and describe, the complexity of migration patterns by developing a system of categorising 'types' of female migration to Britain. The categories allow the identification of inter and intra-generational shifts and changes in the qualitative data.

Chapter 7: Qualitative Findings II

This chapter describes the social networks and family relationships that impact on the economic activity of Muslim women in the study area of Mohallaton. I maintain the system of categorisation developed in Chapter 6 to describe inter and intra generational change and the impact this has on women’s decisions about work or looking after home.

Chapter 8: Qualitative Findings III

This chapter examines the religious practices and religious beliefs held by Muslim women in relation to work and economic inactivity, identifying generational and cohort change. I find evidence that binary categorisations are insufficient, and that Muslim women display a spectrum of religious beliefs and practices, some of which have a direct bearing on their experiences in the workplace and their decisions about seeking work.

Chapter 9: Discussion and Implications

This chapter integrates the quantitative and qualitative findings from the project and makes recommendations for policy-makers, future research and for the Muslim community.

Chapter 2: Literature Review

Examining and Evaluating Explanations for High Levels of Economic Inactivity Among British Muslim Women

2.1 Introduction

A persistent pattern of high levels of economic inactivity in the 'looking after home and family' (LAHF) category amongst Muslim women in Britain has been evidenced in qualitative and quantitative studies undertaken since the 1970s (Anwar 1979; Modood 1997; Cheung 2014; Khattab and Hussain 2017). The aim of this review of the literature is to find out what is known about the causes of economic inactivity among British Muslim women. There will be a focus on the research methods used to accumulate this evidence over time. Any areas where the literature has not advanced will be highlighted as 'gaps' which might be filled by new research, or a different research approach. Areas of the literature that rely on homogenised or dated accounts of Muslim women with insufficient nuance and differentiation are of concern.

The main way that the literature is differentiated in this review is whether it was generated using quantitative, qualitative, or mixed, methods research. Attention will be paid to the period of time in which the research was conducted. The review required examination of literature from a diverse range of academic sources that encompass qualitative and quantitative sources; from quantitative studies of labour market inequalities; ethnographic studies within the field of the sociology of religion; to social geography and intersectional feminism, amongst others. Anthropological and ethnographic studies will be included under the broad term of 'qualitative studies' for brevity.

Muslim women in Britain occupy a range of social identities, some of these have been identified as sources of disadvantage for their labour market outcomes. This is not to say that these sources of identity are not advantageous and positive features in aspects of their lives outside the labour market. The factors that are identified in the literature as contributing to high levels of economic inactivity amongst Muslim women

include: gender; race; religion; ethnicity; social class; migrant status; residence in area of high co-ethnic concentration; marital status and family formation. The complex and overlapping nature of the disadvantages that British Muslim women face is explored in this literature review.

This review of the literature begins with an outline of assimilation or integration theories that predict generational improvements in labour markets outcomes for ethnic minority (EM) groups over time. A lack of generational improvement in labour market outcomes for some EM groups, holding factors such as level of education or age constant, provides evidence that ethnic and/or religious (ethno-religious) discrimination is driving labour market inequality. Studies of differential outcomes for EMs in the British labour market are largely statistical and the quantitative body of literature on ethno-religious labour market penalties is evaluated. Qualitative or mixed methods research on the socio-cultural factors (marriage practices, social networks and family structures) that impact on economic activity is then reviewed. The research questions that emerge from the review are presented in the final section of this chapter.

2.2 Generational changes in labour market outcomes

Whether people work, the work they do and how they progress within a given occupation are ways in which the successful integration of minority groups in Britain is measured; socio-economic integration is key to the social inclusion of EM groups (Cheung 2014; Runnymede Trust 2016). High levels of economic inactivity amongst British Muslim women are perceived, by some, as an indication that they are not successfully integrated (Casey 2016).

The study of labour market inequalities experienced by ethno-religious minority groups in Britain is underpinned by an expectation of generational change and processes of assimilation or integration. Government rhetoric in the UK has focused on accommodation via integration through multicultural policies rather than assimilation (Waters et al 2010). However, the expectation that socio-economic integration is a generational process is common to both integration and assimilation theories. The ideal that second-generation EMs will attain, or make substantial progress towards, socio-economic parity with the majority population, is common to US assimilation theory and to the British conceptualisation of integration.

The migrant generation is expected to have relatively poor socio-economic outcomes for reasons which include: the emotional, social and economic costs of migration; downward social mobility due to a lack of fluency in English and recognised qualifications; and racism or discrimination (Heath 2014). Second, and subsequent, generations are expected to gradually adopt the values, norms and culture of the

majority population and gain the knowledge, qualifications and skills which will allow them to achieve better outcomes in the labour market (Muttarak 2014; Waters 2014). Despite participation in the British education system, British Muslims have not experienced significant generational improvements in their labour outcomes (Heath and Li 2008; Cheung 2014). It is useful to consider theories of EM assimilation in more detail to assess how these relate to the experiences of British Muslim women.

2.2.1Theories of assimilation and integration

Classical theories of assimilation were developed in the US and were based on the experiences of White European migrants and their patterns of absorption into mainstream American culture over the second-generation (Heath 2014). The process was considered to be complete by the third generation with social and cultural assimilation and convergence of socio-economic outcomes. This was known as 'straight line assimilation', a one-way process which required EM groups to give up their ethnic distinctiveness (Waters et al. 2010; Waters and Jiménez 2005). Subsequent migrations to the US from Africa, Asia and Latin America, and the persistent inequalities faced by generations of African Americans, revealed that assimilation did not occur in the same way for visible ethnic minorities and the theory had to be reconsidered (Heath 2014).

Portes and Zhou (1993) criticised assimilation theory for being inapplicable to waves of visibly and culturally distinct migrant groups to the US and other countries. Their empirical work demonstrated how shared economic, cultural and social resources created diverse life-chances and opportunities for the second-generation of different ethnic groups (Portes and Zhou 1993). They found that assimilation could be straight line, segregated or downward as a result of assimilation into the mainstream, ethnic or racial subcultures or a combination of these (Portes and Zhou 1993). Segregated assimilation was characterised by communities where there was preservation of ethnic norms and values alongside a commitment to socio-economic integration with mainstream society (Portes and Rumbaut 2005). The surrounding co-ethnic community was an important source of the reinforcement of norms and expectations that supported a commitment to socio-economic integration in terms of educational and employment (Portes and Rumbaut 2005). Segregated assimilation was the form of assimilation most associated with upward social mobility for the second-generation (Portes and Zhou 1993; Portes and Rumbaut 2005).

Assimilation theory was 'reworked' by Alba and Nee in response to segregated assimilation theory (Alba and Nee 1997). Assimilation was redefined as the creation of sufficient cultural solidarity to maintain a national existence, not the eradication of all signs of ethnic origin (Alba and Nee 1997). Ethnic boundaries and identities came to

be seen as social constructions and the second-generation had the potential to challenge or cross social boundaries that their parents were not able to (Alba and Nee, 1997). The personal, psychological and social costs of boundary crossing to individuals meant that some groups in society were slower or unable to assimilate into the mainstream. Ethnic communities could provide the resources for the attainment of social parity for their members with limited contacted with the mainstream (Alba 2005).

Both reworked and segregated assimilation theories are gender neutral and assume the same opportunities for assimilation for men and women. Insufficient attention is paid to differences in power relations and resources between men and women (Anthias 2007). Portes' conception of ethnic capital has been further developed in the British context to explain educational success among working class Muslim young people by Modood and colleagues (Shah et al. 2010; Khattab and Modood 2018). The inherent gender neutrality of the theory remains problematic in this more contemporary development (discussed in detail in later in this review). The gender neutrality of concepts relating to assimilation may limit their explanatory capabilities for high level of economic inactivity for Muslim women in Britain because it is a highly gendered labour market outcome.

Assimilation theories are useful because they provide a firm theoretical basis for conceptualising economic activity as a baseline for the socio-economic integration of British Muslim women. The focus on generational change within assimilation theories is a way to make structured comparisons between different groups of Muslim women according to their migration trajectories. It is however likely that the study of generational change for British Pakistani women will be more complex than the first-second generation or parent-child generation binaries that are common in theories of assimilation.

2.2.2 Migrant generations

The integration of immigrants is a generational process (McAndrew and Voas 2014). Generational change is a yardstick to measure changes in immigrant groups (Waters and Jimenez 2005). Generational change is contextual and varies among different EM groups (Heath 2014). The theoretical interest in studies of labour market outcomes is not in generation defined by date of birth but in generation defined by place of birth (Heath and Li 2008). Generation is the ancestral distance from point of arrival in a society, it is sometimes a temporal gauge (Waters and Jiménez 2005; Waters et al. 2010). The migration of Muslims to Britain has taken place since the 1960s and continues to the current day therefore generation cannot be effectively operationalised as a proxy for birth cohort (Waters et al. 2010; Waters 2014).

The concept of generation, as opposed to birth cohort, focuses on internal changes rather than structural changes (Waters 2014). Generational change is a slower process for groups where there is constant replenishment of ethnic norms and traditions through family reunion and where strong links are maintained with countries of origin (Heath 2014). Like Mexican Americans in the US, Pakistani households are a mix of generations, for example with a second-generation father and a first-generation mother (Waters and Jimenez 2005; Waters 2014). Qualitative research provides evidence that transnational marriage is an important source of migrant replenishment among British Pakistanis; it has been the predominant marriage pattern for second-generation British Pakistanis since the 1980s (Shaw 1988; 2000; Charsley 2006; Charsley et al. 2016).

Pakistani and Bangladeshi families in Britain, like Mexican Americans in the US, are a mix of cohorts, each cohort is a mix of generations, and households are a mix of generations (Waters 2014). Each birth cohort experiences the same life chances but has a different dynamic in relation to their ethnic group and wider society (Waters and Jiménez 2005; Waters 2014). It is important to consider birth cohort alongside generation to examine the effects of protracted immigrant replenishment on assimilation (Waters and Jiménez 2005). Period effects (changes over time) are important within the labour market and are likely to be even more important in the case of migrants and their descendants (Heath and Li 2008). Generational change amongst EM groups is hard to ascertain in the UK because government statistics have ignored generational change and tend to present EMs as homogenous entities (Heath 2014). This is misleading because some EM groups have large proportions of second or third-generation members and others are made up of more recent arrivals (Heath 2014; Waters et al. 2010).

There is a rich and ongoing tradition of qualitative research to complement quantitative studies in the US (Waters and Jimenez 2005); a comparable body of qualitative literature on generational change in socio-economic outcomes does not exist in Britain. There are however ethnographic and anthropological studies conducted with Pakistani communities in British towns and cities from the 1970s and 1980 (for example, Anwar 1979; Shaw 1988; Werbner 1990). These sources form an essential body of evidence to assess generational change in the absence of a comprehensive set of appropriate statistics (Waters 2014). These qualitative studies include empirical research conducted in Pakistan and Britain and some analysis of local and national datasets, as such they avoid the criticism of anthropological studies as partial histories that focus on social agency without acknowledging structural forces (Ratcliffe 2004). Whilst these qualitative sources are clearly valuable, it is concerning that they continue to be cited in

statistical literature to contextualise the current socio-cultural circumstances of Muslim women in Britain.

The specific focus of these qualitative studies on British Pakistanis must be acknowledged from the outset. No other ethnic group of Muslim women in Britain has a comparable body of literature on early migration and settlement patterns. In taking account of the migration and settlement of Muslim women in Britain, this section of the review is largely limited to studies of Pakistani women of necessity because this group was the focus of this body of literature. These detailed localised studies contain important information about the material and social conditions of British Pakistani women and shed light on constraints to economic activity for first and second-generation British Muslim women.

Quantitative studies provide evidence that generational change varies by ethnicity. For example, Heath and Li (2008) examined generational, lifecycle and period effects on the employment of EM groups in Britain. They classified migrant generations in two cohorts; 'early arrivals' were people who had arrived in Britain by the 1970s; 'recent arrivals' were people who migrated to Britain and entered the labour market at the same time as the second-generation. The 'second-generation' were the British-born children of early arrivals who came into adulthood in the 1990s and 2000s. Heath and Li used the General Household Survey (GHS) and the Labour Force Survey (LFS) from 1972-2005 to create a pooled data set of approximately 4.7 million records to follow through the employment experiences of each of the three 'cohorts over 34 consecutive years. They found little evidence of generational change in the labour market outcome of unemployment over time. Black Africans, Black Caribbeans, Pakistanis and Bangladeshis are subject to persistent inequalities and discrimination in the labour market, regardless of generation (Heath and Li 2008; Cheung 2014).

Overall, there is little evidence of generational improvement in the socio-economic conditions of Muslims in Britain. There is a marked continuity in poor housing, residence in areas of high deprivation and poor labour market outcomes for Muslim, particularly Pakistani and Bangladeshi, men and women (Heath and Li 2015; Cabinet Office 2017). The working lives of second-generation Pakistani and Bangladeshi men are characterised, like the first-generation, by underemployment, unemployment and undereducation and women by their economic inactivity (Modood 1997; Heath et al. 2000; Cheung 2014). Muslims households remain some of the most socio-economically deprived and disadvantaged in Britain (Khattab et al. 2010; Heath and Li 2015).

Generational continuity in poor socio-economic outcomes is upheld in qualitative studies. Upon revisiting the Pakistani community in Oxford in the late the 1990s, twenty

years after conducting her original anthropological study, Shaw found a marked consistency in the lifestyles of the first and second-generation (Shaw 2000). Kalra (2000) and Werbner (1990) also found little improvement in the socio-economic circumstances between generations in their ethnographic studies of Pakistani communities in Oldham and Manchester respectively.

Despite a continuance in poor socio-economic outcomes there is evidence that more recently arrived migrants differ from their first-generation predecessors. 'Marriage migration' is the most important source of migration from the South Asian subcontinent to Britain today (Waters 2014). A recently arrived 'bride' from Pakistan may be joining a family settled in Britain for over two generations and is likely to have been 'selected' as a marriage partner because of her education and ability to speak English (Charsley et al. 2016). Some recently arrived migrants are of equivalent status to the second-generation in terms of education and language fluency (Shaw 2000; Charsley 2006; 2007).

More recently arrived Pakistani migrants arrive into communities and households that have been settled in Britain for two decades or more. Although there is little evidence of change in high rates of LAHF among first-generation women over time, there may be differences in the barriers and constraints they face. What these differences are and how they play out in the lives of recently arrived first-generation Muslim women will be an important contribution to this body of literature.

An exploration of migrant generation may be a useful way to begin to differentiate between different groups of Muslim women. It will then be possible to identify if there are specific barriers to labour market participation for different groups of women, for example by generation or cohort. Alternatively, it may be the case that barriers to economic activity are common to all Muslim women.

There is clearly greater complexity in the migration experiences of Muslim women than can be captured within the first-second generation dichotomy. A detailed, comprehensive and contemporary mapping of Muslim migration to Britain would be helpful to add depth and nuance to understandings of generational change more generally as well as to the explanations of economic inactivity. Given that the bulk of existing research evidence on first-generation Muslim migrants to Britain from the 1960s onwards focuses on the experiences of Pakistanis it is likely that such a mapping exercise would necessarily have to focus on the experiences of Pakistani migration to Britain.

Finally, the lack of statistical evidence for generational improvement in the outcome of economic inactivity does not necessarily mean that generational changes are not

occurring. It may be the case that attitudes of individuals and norms within families and communities are shifting but the results of these changes are not yet apparent in the statistics on labour market outcomes. There has certainly been a sharp increase in higher education (HE) participation among Muslim young women, apparent from the mid-1990s onwards (Dale 2002b; Khattab 2012).This indicates that some shifts are occurring in relation to the socio-economic aspirations and expectations of young British Muslim women and will be discussed later in this review.

2.3 Ethnicity, religion and labour market outcomes

2.3.1 The ethnic penalty

Economic inactivity is one of four possible labour outcomes that are used to measure the labour market integration of EM groups in Britain. The other outcomes refer to the economically active population in terms of occupational attainment, unemployment and levels of pay. The 1991 Census of England and Wales was the first to include a question on ethnicity; this signified a significant advance in identifying national level ethnic inequalities in the labour market (Heath et al. 2000).

When statistical analyses of labour market disadvantage amongst EM groups in Britain do not include a measure of economic inactivity, significant proportions of Pakistani and Bangladeshi (P&B) women are excluded. P&B women are more likely to be economically inactive than men and women of other ethnic groups. High levels of inactivity mean that P&B women in employment or unemployment (the economically active) are a ‘select group’ and therefore their experiences may not be typical (Heath and Cheung 2006). This is an indication that economic inactivity may require a specific focus and a different research approach than other labour market outcomes.

Anthony Heath, along with colleagues, has conducted some of the most influential studies in the field of ethnic inequalities in the British labour market. This body of research, conducted from the 1990s onwards, established the ‘ethnic penalty’ as an important factor in the experiences of EM groups in the British labour market across all four labour market outcomes. The ‘ethnic penalty’ refers to any unexplained differences in labour market outcomes after controlling for age, qualification and UK birth; discrimination is likely to be a major component (Heath et al. 2000). Heath and Cheung (2006) further refine this definition to make clear that ethnic penalty is a broader concept than that of discrimination, although discrimination is still likely to be a major component.

The ethnic penalty varies for different ethnic groups. From the earliest of studies Indians in Britain emerged as relatively advantaged in all labour market outcomes compared to Black Caribbeans, Pakistanis and Bangladeshis. Heath et al. (2000)

conducted an analysis of labour market outcomes using the General Household Survey 1985-1992 and found that Indians achieved as well or better than the White groups whilst Pakistanis and Bangladeshis were disadvantaged. They suggested that the discrimination at play was not related to 'race' or skin colour but other aspects of ethnicity such as religion or other forms cultural distinctiveness (Heath et al. 2000). The introduction of a question on religious belonging to the Census of England and Wales 2001 and other national datasets enabled the examination of the extent to which religion formed part of the observed ethnic penalty.

2.3.2 The religious penalty

Studies from 2001 onwards moved on from studying the extent of the ethnic penalty to examining the impact of the effects of religious affiliation, or the combined effects of ethnic and religious (ethnoreligious) belonging, on socio-economic outcomes. The inclusion of the question on religion in the Census of 2001 was motivated by increasing public and policy attention on the disadvantages faced by Muslims in Britain and the perceived lack of integration amongst the second-generation (Sherif 2011).

Religious belonging can provide group identity and practical support for migrants and therefore assist the integration process (Anwar 1979; McAndrew and Voas 2014). Integration can also be hindered if the basic values of religion are significantly different from the majority population (McAndrew and Voas 2014). Muslims in Britain are markedly different from the White majority because of their socio-economic disadvantage and their distinctive socio-cultural identities (Khattab 2012). Religiosity affects the economic activity of Muslim women in two ways: extrinsically, through experience of racial and religious discrimination and intrinsically, through the choices they make in light of religious beliefs relating to work and employment (Khattab and Hussain 2017).

The current societal context of Britain is one where Islamophobic discourse is prevalent in public spheres including in the labour market and within workplaces (Khattab and Modood 2018). Stereotypes of Muslim women focus on their perceived subservience and powerlessness; Islam is viewed as a constraint to the agency of Muslim women (Cheruvallil-Contractor 2012; Khattab and Modood 2018). Young British women attract public interest and scrutiny and are often reduced to their religious affiliation (Cheruvallil-Contractor 2012). In fact, Muslim women are more likely to experience anti-Muslim hatred or Islamophobia than Muslim men: 57% of reports to Tell Mama (a national response and support service for victims of anti-Muslim hatred and Islamophobia in the UK) came from Muslim women in 2017, 53% of reports were from 'visibly' Muslim women (Tell Mama 2018).

Studies conducted since 2001 have shown that religious belonging can account for some of the observed ethnic penalties in labour outcomes. Heath and Martin (2013) conducted an analysis of data from the 2005 and 2006 Annual Population Surveys (APS). They found Muslim women were more likely to be inactive than women of other religious belongings within all ethnic groups, and that all ethnic groups of Muslim women were significantly less likely to be economically active than white British Christian women; these findings suggest a consistent and shared Muslim effect, or a Muslim penalty, on economic activity independent of ethnicity (Heath and Martin 2013). A key finding was that the Muslim penalty was largest in the case of women's economic activity. Although direct discrimination against Muslims is a plausible factor in explaining inequalities in unemployment, it is unlikely to explain why Muslim effects are larger for economic activity than for unemployment (Heath and Martin 2013). Heath and Martin (2013) suggest that factors related to social networks or traditional family values may be part of the explanations for high levels of economic inactivity.

Alongside evidence for an overarching Muslim penalty there is evidence for diversity in labour market outcomes among Muslims in Britain. For example, Indian Muslims are disadvantaged in relation to Indians of other religious belongings but they are less disadvantaged than Pakistanis and Bangladeshis (Brown 2000). The evidence suggests that the Muslim penalty varies by both ethnicity and labour market outcome (Brown 2000; Khattab and Hussain 2017).

Skin colour, or racial discrimination, forms a component of the religious penalty. Being White in the labour market is a labour market advantage for all groups except for White Muslims, and White Muslims face less severe labour market penalties than South Asian Muslims (Khattab 2009; 2012). South Asian Muslim women are more likely to face discrimination and prejudice due to both racial and cultural discrimination (Khattab 2009; 2012). Khattab argues that the ethnic penalty is a proxy for discrimination by race (skin colour) and culture (religion). Khattab's conclusions regarding racial discrimination are convincing but those regarding culture are not because he reduces culture to religion, thereby failing to fully acknowledge the complexity of ethno-religious belonging.

Culture may be a source of disadvantage for reasons other than, or in addition to, discrimination in the labour market and this is likely to be the case for economically inactive women, as suggested by Heath and Martin (2013). For example, cultural practices that promote patriarchal gender norms may restrict economic activity. By designating religion as a proxy for culture, ethnicity becomes little more than a categorisation of country of origin or heritage. Ethnicity and culture are, in fact, enacted and displayed in many ways other than simply skin colour and religiosity.

The interplay between ethnic culture and religiosity is multifaceted. South Asian ethnicities are often described as 'pan-ethnic' (Muttarak 2014); the reasons for this include more than shared skin colour. As well as a history of a shared nationality (and regional conflict), there is a legacy of shared practices including: rituals and traditions; household structures and gender norms; shared language; caste systems; and kinship networks (Anwar 1979; Shaw 1989; Afshar 1994). In fact, much of the debate around 'religion versus culture' within Pakistani communities, where an Islamic identity is prioritised over a 'cultural' Pakistani identity, is based on the pervasiveness of traditions and rituals that are thought of as South Asian rather than Islamic (Shaw 2000; Charsley 2007; Bolagnani and Mellor 2012). Ethnic values are therefore not just religious but are generationally transmitted customary, cultural and idealised practices, attitudes and worldviews from countries of origin (Afshar 1994).

2.3.3 Religiosity and Economic Inactivity

It is difficult to separate the effects of ethnic culture from religious affiliation. By identifying distinct aspects of religiosity, such as practices and beliefs, it becomes possible to begin to understand why religious affiliation significantly increases the likelihood of economic inactivity among Muslim women. Differentiating between ethnic and religious factors is a complex task (Heath and Li 2015). Not least because of the interplay of ethnicity and religion in the interpretation of religious texts and the transmission of Islamic practices and beliefs (Gilliat-Ray 2010a; Cheruvallil-Contractor 2012; Scourfield et al. 2013). Two core Islamic practices of prayer (*salah*) and head covering (*hijab*) and Islamic beliefs about gender roles emerge in the literature as distinct aspects of religiosity that can be observed and evaluated in terms of their impacts on economic activity using statistical and/or qualitative research methods.

Qualitative research confirms that Islamic beliefs play an important role in the everyday lives of Muslim women. Muslim women play a central role in the transmission and upholding of religious beliefs, values and practices in their families and communities (Maynard et al. 2008; Scourfield et al. 2013; Akhtar 2014). Recommended gender roles in Muslim communities often locate women in caring roles and men as breadwinners (Afshar 1994; Maynard et al. 2008). Muslim societies place a greater value on the roles of women as wives and mothers than on their independent socio-economic status (Afshar 1994; Akhtar 2014).

There is evidence that there are generational differences in expressions of Islamic beliefs and religious practice. In her qualitative study of Muslim women in Bradford, Akhtar (2014) found that first-generation women saw religion as a way of preserving traditional cultural heritage and to protect their children from British society. In contrast, second-generation South Asian Muslim women saw religion as liberating and a means

to assert their rights to go to university, to be economically active, and to choose their own marriage partner (Akhtar 2014). The weight of qualitative evidence suggests that most second-generation Muslim women believe that adherence to Islamic faith is not, of itself, a deterrent to women's participation in the labour market (Dale et al 2002a; 2002b). Instead, ethnic norms and cultures relating to gender roles from countries of origin are seen by young second-generation Muslim women as constraints to economic activity (Dale et al. 2002a; 2002b; Akhtar 2014). On the other hand, first generation women frame their economic inactivity in terms of their religious belief that the most important roles for Muslim women are as wives and mothers in the domestic sphere (Shaw 2000; Dale et al. 2002a; Maynard et al. 2008).

Statistics tend not to give information about the content of these beliefs, this evidence is essential to understand if the content of religious beliefs limits economic activity, and any changes in these beliefs over time and generation. A lack of longitudinal studies of Muslim women or studies that include women at later life stages such as marriage and motherhood mean that there is insufficient evidence for the effect of religious beliefs and practices on economic inactivity in adulthood. The work of Maynard et al. (2008) is a useful, but rare, example of such a study.

Most of the evidence on the use of religious argumentation to secure freedom from ethnic norms and tradition is based on research conducted with young, second-generation middle-class participants (Cheruvallil-Contractor 2012; Bolagnani and Mellor 2012). It is not known whether working-class women share the standpoint of their middle-class peers. There is also little attention paid to generational difference; it is not known if more recently arrived first-generation women share the beliefs of their birth cohort of second-generation women, or those of older women of the same migrant generation.

An example of this approach is Shaw's qualitative study of Pakistani women in Oxford, she groups recently arrived first-generation migrants with the second generation (Shaw 2000). In Dales' study of adult P&B economically inactive women in Oldham interviewees are distinguished by age, 'older women' and 'younger women', without differentiating by migrant generation (Dale 2002a). In their study of experiences of education and employment among young South Asian women, Ahmad et al. (2003) state in their methodology that they set out to interview second-generation young women who were single and without children so that their labour market participation was not affected by childcare issues (Ahmed et al. 2003, p.8). These approaches have meant that the experiences of younger first-generation women have been marginalised and there has been insufficient attention paid to the challenges they face to economic activity. There is a need to build a contemporary body of qualitative evidence on how

religious beliefs and practices impact on the economic activity of Muslim women that systematically differentiates by migrant generation and encompasses a wider range of socio-economic backgrounds.

If the main cause of economic inactivity was religiosity per se then single women would be as likely as married women to be inactive, but this is not the case. Recent research into the impacts of religiosity on economic activity shows that it does not have a negative effect on economic activity (Khattab et al. 2017). Married Muslim women are significantly more likely to be economically inactive than single women (Dale and Holdsworth 1997; Salway 2007; Khattab et al. 2017). Khattab and Johnston et al. (2017) find that there is a decrease in economic activity amongst Muslim women upon both life stages of marriage and child-rearing and an increase in the economic activity of Muslim men at the same life stages; they suggest that this is evidence for delineation of gender roles in Muslim families. Gender roles within marriage are set by a complex mix of Islamic and ethnic culture as well as personal and psychological factors; the strong effect of marriage on economic activity might incorporate some aspects of religious beliefs (Khattab et al. 2017).

Many of the studies referenced above conclude that diversity in the labour market experiences among Muslim women is the result of different migration trajectories, pre-migration trajectories, gender, race and religion (Brown 2000; Heath and Martin 2013; Khattab and Hussain 2018). Further research that considers measures of religiosity and other social-cultural factors, particularly social capital, is required to better understand the labour market penalties that Muslim women face (Heath and Martin 2013; Cheung 2014). Ethnic traditions and gender norms are considered to account for some the ethnic penalty that Muslim women face in their economic activity. Ethnic traditions will be examined in more detail later in this review.

The literature on labour market penalties begins to demonstrate the complexity and multifactorial nature of explanations of economic inactivity. Religion affiliation has been established as a significant factor in explanations of economic inactivity amongst women. The literature on the effects of religiosity (practice and beliefs) on economic activity is emergent and can vary according to the construction of measures of religiosity. The development of appropriate measures of religiosity in quantitative studies of labour market outcomes is a work in progress in the UK and an area which requires further testing and development. A complementary body of qualitative evidence is likely to be helpful in the development of appropriate questions in surveys or to provide guidance for research direction.

The close and overlapping nature of ethnic and religious cultures mean that the effects of religion are difficult to separate from ethnicity. Some of the measured religious

penalty is likely to include features of ethnicity and vice versa. In the everyday lived experiences of British Muslim community life, religious practice and beliefs are strongly influenced by ethnic cultures and traditions (Gilliat-Ray 2010a; Scourfield et al. 2013). Pakistani and Bangladeshi women consistently emerge most likely to be economically inactive in models that compare outcomes by religion, ethnicity or ethno-religious group. Bearing in mind these complexities in separating out the effects of religion from ethnicity, this study will refer mainly to the existence of an 'ethno-religious penalty' in the labour market outcomes of Muslim women.

The greater effect of the Muslim penalty on economic inactivity than unemployment demonstrated in Heath and Martin's study (2013) is an indication that a different research approach may be required for this labour market outcome. The fundamental decision to become economically active is likely to be influenced by factors in addition to discrimination. Although the 'chill factor', hesitance to be economically active because of widespread perceptions of discrimination, may be a factor in these decisions (Heath and Martin 2013). This decision to participate in the labour market is subject to a wider range of constraints than those imposed within the labour market. It is in the study of economic inactivity that the inability to include detailed accounts of socio-cultural preferences or constraints through solely quantitative analysis is brought into sharp relief.

Statistical studies rely on existing qualitative evidence to shed light on some of the factors that might explain high rates of economic inactivity. There is a lack of contemporary qualitative research evidence on economically inactive adult Muslim women whilst quantitative studies have been given vitality by the introduction of questions on ethnicity and religion in the Census of England and Wales. Quantitative researchers have come to rely on rather dated qualitative literature to contextualise and explain some of their statistical findings as a result. The following sections review evidence of the causes of economic activity among Muslim women in qualitative, quantitative and mixed methods research that include socio-cultural factors in addition to religion or ethnicity.

Research on ethnic and religious penalties focus on the impact of structural discrimination in the labour market, with little examination of individual agency and choice. The focus on structural discrimination is however important because it is a constant reminder that racism, based on skin culture and culture, is a constant feature of the labour market experiences of EM groups in Britain. Socio-cultural factors that impact on labour market outcomes operate within the context of structural disadvantage that is based on racial, ethnic, and cultural discrimination.

2.4 Socio-cultural explanations

Most studies that examine economic inactivity amongst British Muslim women suggest that gendered ethnic traditions and norms form part of the ethnic or religious penalty. This section is largely limited to socio-cultural factors impacting on the economic activity of Pakistani women because a similarly extensive body of ethnographic or anthropological sources does not exist for Bangladeshi or Indian Muslim women.

Ethnic 'traditions' are frequently used as socio-cultural explanations of economic inactivity; they refer to the status and expectations of women within families, communities and marital relationships. 'Tradition' is a loose term often used to capture a range of enduring customary cultural practices and ideals in South Asian families. These practices and norms are usually underpinned by selective interpretations of Islamic sources and texts (Afshar and Barrientos 1999). A lack of a clear definition of the term 'tradition' leaves it open to negative cultural stereotypes and assumption.

By carefully reviewing the qualitative literature it was possible to identify some of the practices or norms within British Pakistani families and communities that are encompassed in the term 'traditions' and are thought to have direct or indirect impacts on economic activity. The relevant traditions refer to marriage practices and gender norms (Shaw 1988; 2000; 2009; Werbner 1990; Charsley 2006; 2007; Salway 2007; Dale 2008; Akhtar 2014). By identifying specific practices it became possible to assess what is known about their impact on economic activity for particular groups of women, identify any evidence for generational change, and to consider how knowledge and research on the effects of socio-cultural practices might be advanced. The impact of these socio-cultural practices will be discussed in detail in the following sections, preceded by a discussion of the social structures within which traditional practices are constituted and enacted.

2.4.1 British Pakistani social structure

Family structure and caste or kinship networks (*biraderis*) framed social relations in the earliest British Pakistani communities and families. These social structures are essential to understanding the socio-economic position of British Pakistani families and communities. These social structures were transported from Pakistan by first-generation migrants and reinterpreted in the British context; they are the result of the interplay of socio-cultural norms within prevailing structural conditions (Modood 2004).

Most Pakistani migrants to Britain were of rural origins, therefore the social structures reproduced social hierarchies of villages in Pakistan (Shaw 1988; Werbner 1990; Kalra 2000).

The Pakistani social structure, in Pakistan and Britain, is self-perpetuating and resistant to change (Fischer, 1991; Afshar, 1994; Shaw 1988; Anwar 1979). It has enabled the continuation of socio-cultural traditions and the transmission of norms and values of family, community and gender relations that have limited the economic activity of women (Afshar 1994; Shaw 2009). Knowledge of the gendered forms of social organisation in Pakistani families are essential to understandings of how the explanatory variables commonly used to explain economic inactivity, such as migration, education, marriage, family formation, are experienced by Pakistani women

2.4.2 Family structure and life-stages

Family hierarchies in British Pakistani families were determined by age and sex, women were formally subordinate to men (Shaw 1988; Anwar 1979). Clearly defined roles within family hierarchies left little room for independent inclinations or initiatives (Shaw 1988). The presence of the older generation was a form of cultural and emotional control over younger generations (Afshar 1994). Daughters, and daughters-in-law, were located at the very bottom of family hierarchies. Male and female worlds had their own hierarchical structures, authority lay with the eldest male in a family (Anwar 1979; Shaw 1988). Male heads of families made decisions about work, marriage and residence for the second-generation (Anwar 1979; Werbner 1990; Fischer 1991). Older women had authority over younger women, “a new bride had to defer to the authority of the mother-in-law” (Shaw 1988, p.73).

Positions in family hierarchies were not related to biological age but to social age. Biological age is age in years; physical age relates to physical transformations; and social age relates to socio-culturally defined ideas about appropriate attitudes and behaviour (Maynard et al. 2008). In their qualitative study of experiences of age and aging of older EM women Maynard et al. (2008) found that Pakistani and Bangladeshi women were more likely to feel ‘old’ as a social category than women of other ethnicities because they experienced the rites of passage of becoming mothers, grandmothers and widows sooner than other women. Older Pakistani and Bangladeshi women, as mothers-in-law and grandmothers, were not expected, nor did they expect, to be economically active (Maynard et al. 2008).

As daughters and daughters-in-law, young women occupied a low status in Pakistani families and had little authority or control in decisions around their own futures in terms of education, work or marriage. Despite the lack of control over these important

decisions, Pakistani women largely accepted the ascribed values of marriage and motherhood as important markers of identity and a sense of fulfilment (Werbner 1990; Afshar 1994; Maynard et al. 2008). Acceptance, however, does not necessarily equate to choice and agency. There is some evidence of shifts in the gendered power structures within households and decision-making authority within families, for example with increasing acceptance of negotiations relating to education and employment for young women (Dale 2002b). There is little evidence in the literature as to inter or intragenerational change, other than for middle-class and degree-educated single young Muslim women.

The protection of family honour and the need to control female sexuality was important to families, the honour and prestige of men and families was bound to the behaviour of women (Shaw 1988; Werbner 1989; Afshar and Agarwal 1989). In Pakistan religious texts were invoked to represent women as dependent on and protected by men, both economically and socially (Afshar and Agarwal 1989). A range of cultural practices including veiling, restrictions on movement in physical space, and specifications of behavioural norms were placed on Pakistani women by men to reduce the risk of shame and dishonour to families (Afshar and Agarwal 1989; Werbner 1990). These cultural practices restricted the access of young Pakistani women to higher education and the labour market.

2.4.3 Social networks

Caste and kinship framed socio-economic relationships in British Pakistani communities (Anwar 1979; Shaw 1988; Werbner 1990). Position in the Pakistani caste structure provided an indication of the social and economic resources held prior to migration by individuals and groups. Caste is a complex and hierarchical system of social relations, it is a patrilineal and ascribed status (Fishcer 1991; Shaw 2000). Most Pakistanis deny caste exists because Islam imposes equal status on all Muslims, this made caste issues very difficult to investigate and research (Shaw 1998; Werbner 1990). Shaw found that three categories of caste: *Ashraf* (noble); *Zamindar* (landowning); *Kammi* (artisan or service). The three categories are confirmed in the work of Anwar (1979) and Werbner (1990). Each caste has a distinct social, historical and economic status (Shaw 1988; Fischer 1991). Caste was essential to the concept of *biraderi*, which were flexible social networks that could include local extended family, family in Britain and Pakistan, or all members of a caste (Shaw 1988; Werbner 1990).

Biraderi networks and relationships were important to both migration and settlement of Pakistani men in Britain (Anwar 1979; Shaw, 1988; Werbner 1990). Families pooled resources of information and finances to assist the migration of a man, including the costs of acquiring a passport and airfare. When that man arrived in Britain he would

find work and accommodation with the assistance of a Pakistani men. This migrant would then save, remit money to Pakistan and act as a sponsor for another migrant. Chains of migration involved family, caste members or those from the same village or a neighbouring village and were framed by the ideology of obligations to kin (Anwar 1979; Shaw 1988). This led to selective and localised migration from certain areas of Pakistan to certain towns in Britain (Anwar 1979; Kalra 2000). Chain migration created the conditions for continuity and persistence in social structure and attitudes from place of origin, including those relating to gender norms (Anwar 1979; Shaw 1988).

An understanding of caste and kinship networks provided in the qualitative body of research provides an insight into the intricacies and nuances of persistent strong co-ethnic social ties among British Pakistani communities. There is clearly more to the strong co-ethnic ties than religious belonging alone. Kinship networks provided a context for migration and the shared experience of socio-economic marginalisation. Little is known about how Pakistani women experience economic activity in areas of high co-ethnic density in the contemporary context, how this has changed over time, or how it might differ in its effects on different generations or cohorts of Muslim women.

2.4.4 Marriage practices

Quantitative studies provide compelling evidence that marriage has a significantly negative effect on the economic activity of Muslim women (Holdsworth and Dale 1997; Salway 2007; Dale 2008; Khattab et al. 2017). The statistical evidence for the effect of marriage on economic activity before 2001 is limited to analysis by ethnic group, Pakistani and Bangladeshi women are the focus of these studies. Findings on the effects of marriage on women from these South Asian ethnic groups are often generalised to all British Muslim women. There are a small number of quantitative studies that have since looked at the effects of marriage on economic activity by religious belonging (Khattab et al. 2017).

Muslim women, or P&B women, are most likely to of all the main ethno-religious groups in Britain to experience significant drops in economic activity upon marriage and a further drop upon motherhood (Khattab et al. 2017). Qualitative research has added valuable insights into the socio-cultural factors that play out in marriage and the ways in which marriage might constrain the economic activity of Muslim women

Arranged Marriage

In Britain, most Muslims marry within their own ethnic groups, and have done since the onset of migration, this is often marriage to a cousin or member of the kinship group (Peach 2006; Shaw 2009; Charsley 2016). Arranged marriage was strongly related to maintaining the integrity of hierarchical and patriarchal family structures and kinship

networks (Werbner 1988; Fischer 1991). Endogamous marriage reinforced cultural norms and values from Pakistan that favoured and valued gendered divisions of exclusively male-breadwinner and female-homemaker roles in families and households (Afshar 1994; Shaw 1988; 2009).

Pakistani and Bangladeshi second-generation young women expected that they would have to negotiate work with their husbands and mothers-in-law (Dale 2002a; 2002b; Ahmad et al 2003). Mothers-in-law were influential and powerful in the decisions young women made about work (Dale et al 2002; Afshar 1994; Dale et al. 2002a). Women with university degrees and 'worthy careers' (in the traditional professions) were most successful in these negotiations with their husbands and in-laws (Dale et al. 2002a; 2002b; Ahmad et al. 2003; Dale 2008). The accounts of women from working class families and households with no higher education qualifications, who are in fact the largest proportion of Muslim women are missing from contemporary qualitative narratives around the labour market experiences of Muslim women.

Transnational Marriage

The reinforcement of gendered norms around male breadwinner and female homemaker roles is considered to be strongest where one partner in a marriage is a first-generation migrant (Dale 2008; Charsley 2006; 2016). Transnational marriage was prevalent in Pakistani communities throughout the 1990s (Shaw 2000; 2009). Arranged marriages of the second-generation to cousins or kin in Pakistan protected transnational family interests and cultural ideals, and strengthened ties with Pakistan (Dwyer 2000; Charsley 2006). Pakistani kin in Pakistan could exert significant pressure and refusals of marriage proposals were disruptive to relationships and material interests (Shaw 1988; 2000). By arranging transnational marriages for their children, first-generation parents were able to share educational and employment opportunities with their family in Pakistan. Restrictive immigration policies meant that Pakistani families were limited in the ways in which they could support labour migration to Britain (Shaw 2000; Werbner 1990). The sending of remittance to Pakistan remains important to more recently arrived first-generation Pakistani men (Kalra 2000; Charsley 2006).

First-generation partners were seen as better able to maintain ethno-religious values and to impart these to their children (Shaw 2000; Charsley 2006; 2007). Younger first-generation women were thought to be: more dutiful and modest; less independent, assertive and argumentative; and more committed to marriage than second-generation Pakistani young women (Shaw 2009). These attributes were regarded as conducive to the maintenance of family and community networks and ties (Shaw 1988; 2000). In Pakistan, girls receive early socialisation to adapt to their husband's family, to respect elders, and to behave and dress modestly (Afshar 1994). The greater likelihood of a

wife from Pakistan to be, and to remain, economically inactive and unable to contribute to household finances indicates that socio-cultural stability was preferred over improved socio-economic circumstances in some families.

The expectations of married women within Pakistani households and communities were set by older first-generation women. The arrival of wives in the 1970s exerted a "moral pressure" on Pakistan men (Shaw 1988, p.47). First-generation female migrants experienced greater direct practical and moral control over their households sooner than they would have in Pakistan (Shaw 1988; Werbner 1988; Akhtar 2014). This authority was asserted in the form of maintaining Pakistani norms and values rather than integration with majority British values. "Some women see their role in Britain quite explicitly in terms of maintaining and transmitting cultural and religious values and protecting their families from Western influences…it is largely women who are responsible for the distinctive structure and social life of the community today; it is in this that their power lies." (Shaw 1988, p5).

The maintenance and transmission of cultural and religious norms was key to the migration of Pakistani women. Economic activity or social integration was not a strong expectation, in fact, it was discouraged. In older age, first-generation women continue to see themselves as 'guardians of kin' who are central to the moral and economic wellbeing of their families in their transmission of cultural and religious traditions, practices and beliefs and the reproduction of norms (Maynard et al. 2008). Qualitative researchers have found that first-generation P&B women give priority to their domestic roles over economic activity. They see their roles within homes as legitimate and fruitful (Salway 2007; Maynard et al. 2008). The lack of contemporary research on economically inactive second-generation and more recently arrived first-generation women means that it not possible to draw the same conclusions about the value they place on their roles within the domestic sphere. This is an area that would benefit from more systematic differentiation by generation or cohort.

There is some evidence that recently arrived male migrants, the husbands of second-generation Pakistani women, are less 'traditional' in their attitudes to gendered domestic roles and attitudes to women working than might be expected (Charsley 2007; Dale 2008). Men who migrate to the UK for marriage are in the unusual situation of joining their wife's family and leaving behind their own family, social networks, and employment. Charsley (2006) suggests that marriage migration may result in the loss of much of men's traditional power in the family and women may be in a more powerful position to renegotiate traditional gender roles. Second-generation women who marry transnationally, like older first-generation women, may have greater authority and decision-making power in their own households because their in-laws are in Pakistan.

Whether this has led to increased levels of economic activity has yet to be empirically proven.

Like first-generation women, first-generation men are also expected to uphold Pakistani norms and values when they migrate to Britain after marriage. In Dales' (2008) mixed methods study of the effects of transnational marriage on economic activity, second-generation women viewed first-generation husbands as more 'traditional' and unaccepting of their wives working. Dale complemented the qualitative data with a statistical analysis of LFS data from the years 1998-2005 and found no additional negative effect on economic activity for those women in the data who had a first-generation husband. The factors that had the biggest impact on a woman's likelihood of being economically active were whether she had recognised qualifications, whether she had young children, whether she was Pakistani or Bangladeshi and whether she has been born overseas. Dale went on to hypothesise that increases in HE participation rates for P&B young women would reduce the likelihood of transnational or arranged marries and economic activity rates would increase (Dale 2008).

Dale's hypothesis assumed that commitment to 'traditional' gender norms will reduce with marriage between UK-born spouses. This assumption may be too simplistic given the strong support for delineated male-female households roles in British Pakistani families and communities. Changes in attitudes to gender norms may require larger scale shifts than at the level of the individual or couple. There is limited qualitative evidence of intergenerational change to gender norms. There is some quantitative evidence for generational shift in attitudes to gender norms (Heath and Demireva 2014). Continued high rates of economic activity among second-generation women would suggest though that these are not playing out in everyday lives, yet. Further, responses to this question may be influenced by desire to provide socially acceptable norms in the British context rather than an accurate reflection of lived experiences.

Changes to immigration law that meant that British nationals had to prove that they were able to provide financial support to an overseas partner without recourse to public funds may have forced some British Pakistani women into the labour market (Mohammad 2010). This point is hard to substantiate statistically and if indeed this was the case it may have meant short-term labour market participation to meet the requirements of the immigration process. It is difficult to assess the impacts that such short-term 'bursts' of economic activity might have on the aspirations and orientations of Muslim women towards work in the formal economy and one which might be interesting to explore.

Marital Status

Marriage is a consistent and significant factor in explanations of economic inactivity among Muslim women. Single Pakistani and Bangladeshi women are as likely to work as women of other ethno-religious groups, differences arise after marriage (Dale 2008; Khattab et al. 2017). Second-generation women therefore are likely to have undertaken formal paid employment before marriage or family formation. Most recently arrived first-generation migrants who arrive as spouses of second-generation men are less likely to have experience of formal economic activity. However, historical patterns of informal work among first-generation P&B women suggest that more recently arrived female migrants may have some experience of work in secondary labour markets (Anwar 1970; Werbner 1990; Phizacklea 1990).

There is little information available about the experiences currently inactive women have had of work, and the reasons behind their economic subsequent economic inactivity and their future work aspirations. A longitudinal or life-story approach might be helpful to develop better understandings of the factors that lead to economic inactivity. Furthermore, such an approach may provide useful indications for the assistance and support Muslim women need to return to the labour market should they wish to do so.

The effects of socio-cultural factors, or traditions, vary by marital status. Traditional practices limit the educational opportunities and the type of work that single women do in terms of profession, location and timing of work (Ahmad et al. 2003; Mohammad 2010). For married Muslim women with children, traditional practices constrain overall economic activity. In the literature is assumed that the effects of marriage and motherhood apply equally across all generations and cohorts of Muslim women, this implies a lack of agency and an inherent inability to change and adapt to the British context. There is a lack of information about how these traditions play out in in the contemporary context, how they impact on the economic activity of women, and any evidence of generational change or difference.

There is a need for contemporary empirical qualitative evidence for the ways in gender roles and responsibilities within marriage affect the economic activity of Muslim women. This contemporary work should examine the effects on migrant generation to capture nuance and differentiation. It may indeed be the case that marriage has a consistent and common effect on the economic activity of all British Muslim women. This universal effect may be a result of commonly held religious beliefs, regardless of ethnicity or migrant generation, however, this claim has not been substantiated in the existing body of literature.

Family responsibilities and marriage can explain some of the differences in economic activity between ethnic groups but not all; religious and ethnic discrimination against

Muslims, which has increased since 9/11, remains an important source of labour market disadvantage for Muslim women (Dale 2008). Any negative impacts of marriage and family formation then act alongside, and in addition to, structural discrimination based on race, ethnicity and religion.

2.4.5 The interplay of structural and socio-cultural factors

It has been demonstrated in the literature that ethnic traditions affect the economic activity of Muslim women within the contexts of family and community structures. The disadvantaged and marginalised positions occupied by Pakistani men in the British labour market are also essential parts of the explanation for high levels of economic inactivity amongst Pakistani women. Household socio-economic status is determined by occupation of the primary wage earner and is an indication of the cultural, social, material and economic resources within households. Muslim households in Britain have belonged to the lower stratums of the working class since the onset of migration from Pakistan in the 1960s (Werbner 1990). Literature on the socio-economic circumstances of distinct waves of male and female migration from Pakistan is examined in detail in Chapter 5, in this section the ways in which the labour market experiences of Muslim men have led to constraints to the economic activity of women are outlined. Three issues are identified: reactive ethnicity; the state benefits system of tax credits and the work patterns of Muslim men.

The marginalised position that Muslim men occupied within British society made them retreat into a defensive position of safeguarding the distinctive moral frameworks of their own ethno-religious minority communities (Mohammad 1999; Kalra 2000; Vertovec 2004). Reactive ethnicity emerged because of both structural constraints and cultural preference and led to a marked mindset about integration in British society among Pakistanis in Britain (Vertovec 2004). Reactive ethnicity was more apparent among British Pakistanis than other EM groups (Shah et al. 2010). Instead of traditional ethnic gender norms being challenged over time, they were reinforced to maintain the cultural integrity of Pakistani communities and to provide an alternative system social structure and means for attaining social mobility (Dwyer 2000). Reactive ethnicity was an alternative reaction to integration into majority norms which led to the reaffirmation of ethnic solidarity and self-consciousness (Portes and Rumbaut 2001).

The sharing of social and economic resources after the recession of the late 1970s and early 1980s and dependency on the ethnic enclave for work deepened interdependencies and the shared norms that maintained the social framework of the local Pakistani community (Kalra 2000). Female heterosexual purity and its protection against perceived risks in the British context were central to the ways in which girls and

young women were socialised and the opportunities open to them were framed [Mohammad 2010). Reactive ethnicity had disproportionate effects on young Pakistani women and led to greater patriarchal control over them as part of a defensive discourse (Dwyer 2000). The behaviour, movement and attire of Muslim girls were scrutinised and monitored in working class Pakistani communities because they were required to reflect the religious commitment of their communities (Mohammed 2005a; 2005b; Dwyer 1999). Access to post-compulsory education were restricted in the 1980s and many young women were not allowed to work (Shaw 2000).

Pakistani and Bangladeshi men were, and remain, concentrated in low paid work that required long working hours as manual workers, own accounts workers such as taxi drivers, and as owners of small businesses (Anwar 1979; Kalra 2000; Cabinet Office 2017). These occupations do not allow for flexible working patterns that would easily allow the sharing of domestic or childcare responsibilities. The previous state benefit system of tax credits deterred women in low income households from working (Modood 1997). The loss of state benefits income may have meant that the formal economic activity of women in these families would not have brought any additional financial benefit whilst creating a dual burden for women. This is likely to have been a deterrent to undertaking formal economic activity. The occupational status of P&B men therefore is likely to be an important factor in the economic inactivity of P&B women.

2.4.6 Informal work

Unofficial work in family businesses and 'off-the-books' home-working among has long underestimated actual economic activity rates of Muslim women (Afshar 1994; Modood 1997; Holdsworth and Dale 1997; Maynard et al. 2008). Qualitative studies demonstrated that homeworking was prevalent among Pakistani women in the 1970s and 1980s (Anwar 1979; Shaw 1988; Werbner 1990; Phizacklea 1990). The main form of employment for Pakistani homeworkers was sewing work, or 'piecework', for local Pakistani manufacturing firms (Phizacklea 1990; Werbner 1990). Other examples of informal paid work included sewing shalwar kameez for other women, cooking samosas for local shops or catering companies, homeworking for local manufacturers; and work in family businesses (Anwar 1979; Shaw 1988; Werbner 1990; Mohammad, 1999; 2010). This type of work was gained by word-of-mouth through kinship networks and did not require formal applications or previous experience of work in the primary labour market (Brah 1994). Homeworking entailed long and unsociable hours around childcare and domestic responsibilities but enabled Pakistani women to work around the shift-work of their husbands (Anwar 1979; Shaw 1988; Werbner 1990).

A woman who undertook formal work outside of family homes symbolised the inability of a man to provide for his family and raised questions about the respectability of the woman (Shaw 1988; Brah 1994). Men from rural areas of Pakistan saw their wives and daughters working as a direct affront to their male honour (Afshar and Barrientos 1990). This socio-cultural attitude to the work of Muslim women was a severe constraint to formal labour market participation to first-generation women and was a major factor in the wide acceptance of homeworking amongst Pakistani women from the onset of female migration from Pakistan (Phizacklea 1990).

Informal work was a compromise between economic need and the demands of gender segregation (Afshar 1994). P&B first-generation women were most likely of all EM women to have taken part in informal work (Maynard et al. 2008). Unlike their first-generation mothers, many second-generation young women saw work in the ethnic enclave as undesirable because of the associated low and poor working conditions (Brah 1994; Dale 2002a). The undesirability of work in the ethnic enclave further limited the opportunities open to them (Brah 1994; Mohammad 2010).

There is no comprehensive research evidence that estimates the extent or characteristics of work in the informal labour market for EM women since the work of Annie Phizacklea (1990) on homeworkers in the manufacturing sector in the 1980s. The reasons given for this by researchers are the difficulties in securing access and participation of unofficial workers and the length of time taken to build trust and rapport amongst vulnerable and marginalised groups working the secondary labour market (Modood 1997). This is an important gap in the existing body of evidence on economic inactivity amongst Muslim women, very little is known about informal work among Muslim women.

2.4.7 Comparisons with other EM Women

The work of black and EM feminist researchers conducted in the 1980s and 1990s offers a useful point of comparison between Pakistani or Muslim women with those of other ethno-religious belongings. Women of other ethnicities were more likely to be economically active in the first-generation and far less likely to be economically inactive in second and subsequent generations. There are few contemporary qualitative sources that compare the socio-economic outcomes of Muslims with other religious groups of EM women. This is likely to be because first and second-generation Sikh and Hindu women occupy better socio-economic positions and are assumed to be more accultured to British norms and values (Abbas 2003).

Some of the socio-cultural traditions outlined above for P&B women are shared with other EM women. For example, the centrality of honour and shame within hierarchical

and patriarchal family and community structures is not restricted to Muslims, nor to Pakistanis (Shaw 2009). Josephides' (1988) study of Greek Cypriots in Britain provides an example of another ethno-religious group in which "honour and shame underlie every aspect of social and economic life" and women are constrained in their economic activity as a result (Josephides 1988, p34). Hindu and Sikh women who migrated from India also came from ethno-religious cultures that have some similarities with Pakistani patriarchal patterns of family and community relations (Bhachu 1988; Westwood 1988). First-generation Sikh, Hindu and Greek Cypriot women arrived with a clear expectation that they would work whereas for Pakistani, their roles within families were key to their migration (Josephides 1988; Brah 1994; Bhachu 1988; Westwood 1988; Shaw 1988).

In terms of physical difference or skin colour, South Asian women share phenotypical characteristics; the phenotypical differences of Greek Cypriot women from the white British majority are less pronounced than that of South Asian women. The fact that South Asian women who are not Muslim have better labour market outcomes is evidence that racial discrimination is not the only factor leading to economic inactivity. There is evidence that the cumulative effects of colour discrimination and cultural distance makes a difference to labour market outcomes (Khattab 2009; 2012). Greek Cypriot women are likely to be Christian and although there may differences in expression of religious beliefs than that of Christianity in Britain the cultural distance may be less pronounced than that between Islam and Christianity.

Some of the differences in labour market participation among the first generation might be caused by structural factors around the time of migration. For example, the availability of work opportunities in local labour markets and the timing of migration. The residential concentration of Greek Cypriot communities has been in London where there are wider pools of opportunities for work, in comparison to Pakistani concentrations in Northern towns and cities (Josephides 1988). Bhachu (1985) suggests that Indian women were more likely to be employed than Muslim women because of their earlier migration in the 1960s and early 1970s, before the economic recession of the late 1970s. The availability of low-skilled work in the manufacturing and service sectors upon their arrival meant that the norm of Indian women working was established early on (Bhachu 1985; Brah 1994). The migration of Pakistani women during the late 1970s took place at the point at which large-scale decline in the manufacturing sector in Britain occurred (Kalra, 2000). There is less evidence of informal work in ethnic enclaves for Indian women, although some women did assist in family businesses. Indian women were more likely to work in the formal labour market, albeit in low-paid manual work in factories and processing plants (Westwood 1988; Bhachu 1988).

Sikh and Hindu women had fewer children and their children tended to be older on arrival which meant that childcare was not a significant barrier to their economic activity (Bhachu 1988; Vertovec 2004). Muslim women were likely to have young children, larger families and caring responsibilities for children and elders (Brah 1994). Less hierarchical family structures meant that Hindu and Sikh women had greater power within family structures to renegotiate gender roles and this may have led to more egalitarian roles in households (Bhachu 1988; Westwood 1988). Indian women seem to have had greater control over their lives and households after migration than Pakistani women for whom family elders, in Britain and Pakistan, continued to play an important role in family decision making.

First-generation Indian men were better educated and more likely to be fluent in English upon migration than Pakistani and Bangladeshi men, they fared better in employment than Pakistani and Bangladeshi men after the recession of the late 1970s (Clark and Drinkwater 2002). Indian men were not concentrated in late night work shift work in take-aways and taxis to the same extent as Pakistani men and therefore their working patterns were not as significant a barrier to the economic activity of their wives. Indian households were less likely to be dependent on state benefits and therefore reductions in overall household income due to state benefits may not have been a constraint to the economic activity of women (Modood 1997).

Pre-migration conditions in respective countries of origin may also be key determinants of the differences in economic activity between different ethnic groups of Muslims (Brah, 1994; Brown 2000; Modood 2004). Vertovec (2004) states that differences in the social and political structures, colonial history, religious practice and economic development in countries of origin have led to the disadvantaged socio-economic circumstances of British Muslims. It is suggested that pre-migration conditions may explain more about the phenomenon of the economic inactivity of Muslim women than the inequality faced by them since their arrival in Britain (Brown 2000; Heath and Martin 2013).

Large datasets can provide information about which source countries individuals within the Muslim population originate from and provide some indication as to the different levels of social and human capital they might possess (educational or occupational attainment, rural-urban origins). They cannot, however, explain the impact that migration histories might have on labour market behaviour at an individual or family level. Pre-migration histories are perhaps more suited to more qualitative examination, using a narrative approach that can provide insights into the dynamics of the mobilisation of resources and social networks from countries of origin (Khattab 2012).

2.5 Education and economic activity

The role of religion, and particularly Islam, has been examined and theorised more comprehensively in the examination of educational outcomes for Muslim women than their labour market outcomes. These studies provide explanations for sharp increases in higher education (HE) participation and attainment from the mid-1990s onwards among P&B young women from households and neighbourhoods of low socio-economic status (Modood 2004; Franceschelli and O'Brien 2014; Bagguley and Hussain 2016). The evidence base and theorisation for educational outcomes may provide some direction for understanding other socio-economic outcomes, such as high levels of LAHF, for Muslim women in Britain.

The big story about education for P&B young women in the 1990s was the sharp increase in participation in university level education (Dale et al. 2002b). However, P&B young women also continue to be more likely to leave school with no qualifications than to have a HE qualification. Rather than overall generational improvement, there has been polarisation in the educational attainment of second-generation British Muslim women (Modood 1997; Khattab 2009; 2012). The focus on the literature around education for Muslim women has been on understanding the success of women in attaining HE qualifications rather than the continued disadvantage faced by a large proportion of second-generation Muslim women.

Educational attainment plays a critical role in economic activity and occupational attainment (Modood 2004). Recognised formal qualifications have a strong and positive association with positive labour outcomes (Heath and McMahon 2000). HE qualifications significantly increase the likelihood of economic activity among Muslim women (Dale et al. 2002b; Dale 2008; Khattab and Hussain 2017). HE is the most significant protective factor against economic inactivity for Muslim women (Cheung 2014). Not only is there a direct link between education and positive labour market outcomes but degree level qualifications have a moderating effect on socio-cultural barriers to economic activity for Muslim women (Dale 2008).

Bagguley and Hussain's (2016) analysis of the Young Cohort Survey of England Wales in the years 1988/1995/2001 demonstrated improvements in GCSE and A Level performance for P&B young women between 1980-2001. Labour Force Survey figures for 19–24-year olds studying for first or higher degrees in 1995 showed very similar national levels for White British and Pakistani and Bangladeshi young women of 13%

(Dale et al. 2002b). Figures from the Higher Education Statistics Agency showed an increase of 95% for Bangladeshi women and 71% for Pakistani women as full-time first-year students on degree-level courses between 1994/5 and 1998/9 (Dale et al 2002b). Young P&B women narrowed the gender gap in uptake of higher education during this period (Dale et al. 2002b; Bagguley and Hussain 2016). In 1994/5, young women represented 38% of first year P&B students and by 1999/2000 this had risen to 44% and 46%, respectively (Dale et al. 2002b).

Although from the late 1990s P&B women were more likely to participate in HE level education, and to hold undergraduate qualifications than White British women, some inequalities remain. Young P&B women were less likely to enter prestigious universities, more likely to drop out of university and are less likely to attain a 2.1 or higher (Shiner and Modood 2002; Modood 2006).

Quantitative analyses show that HE qualifications delay marriage, reduce the likelihood of marrying a first-generation partner and significantly increase the likelihood economic inactivity after marriage and family formation (Dale 2008). Qualitative research shows that holding HE qualification shifts the power imbalances for young women within P&B families. Holding a HE qualification improves the confidence and negotiating power of women to continue to work after marriage and family formation (Dale et al. 2002b; Bolagnani and Mellor 2012). Research conducted from the 1990s shows that parents were supportive of education of boys and girls (Dale 2002; Abbas 2003; Shah et al. 2010).

The maintenance of close ties with social networks may mean that attitudes to education and marriage in Britain are influenced by social patterns from Pakistan. Wives in Pakistan are largely expected not to work but it is socially accepted that they should have equal education to their husbands. For example, a woman who wants to marry a civil servant should be at least Matric (GCSE equivalent) or FA (A Level equivalent) qualified, Matric level education is the norm for women in Pakistan. Fischer (1991) identified a trend in Punjabi cities of daughters being educated to the level of prospective marriage partners, parents of daughters who hoped that their daughters would marry doctors or lawyers would send them to law school or medical school but very few women practiced these professions. In this way the education of a daughter is seen as part of her dowry or improves her understanding of her husband's work (Fischer 1991).

Sharp increases in HE participation among P&B young women from the mid-1990s onwards indicate shifts in community and family attitudes (Dale et al. 2002b; Ahmed et al. 2003; Bagguley and Hussain 2016). This socio-cultural shift is perhaps not as significant as it first seems. Shaw (2000) suggests that second-generation young

women had to agree to an arranged marriage as a condition of being allowed to attend university. Dale et al. (2002b) found that parents and young women saw the intrinsic value of education without necessarily associating it with future economic inactivity; higher education was not incompatible with early marriage or motherhood.

It is possible that HE has been accommodated within the existing or traditional frameworks of family and community, but economic activity has not. The normative shifts in British Pakistani communities that have resulted in large-scale acceptance of participation in HE for single young women do not necessarily extend to economic activity for married women. Female participation in education may be related to the prestige and social status of Pakistani families, rather than to expectations of future economic activity (Shaw 2000). There is some qualitative evidence that suggests that the drive for educational success may have been fuelled as much by the marriage market as the labour market amongst British Pakistanis in the late 1990s (Abbas 2003; Ahmad et al. 2003).

Ethnic Capital

Modood explains high levels of HE participation among young EM people in terms of a migrant drive for self-improvement and to succeed in the face of discrimination in the labour market (Modood 2004; 2006). In Britain, socioeconomic status is a strong determining factor of educational success for the White British population; advantaged class backgrounds provide superior resources that lead to education success (Modood 2006). Two thirds of White students at university are from non-manual backgrounds whilst two thirds of P&B students are from manual class backgrounds (Modood 2006). Modood suggests that this indicates large scale familial and personal investment in social mobility through education (Modood 2006).

Despite overall deprivation, urban ethnic residential enclaves can be economically dynamic and aspirant (Modood 2004). Dense co-ethnic social networks are closed structures that can form a protective barrier to prevent disaffection or assimilation into an underclass and, at the same time, promote educational attainment through the intergenerational enforcement of norms (Shah et al. 2010). Modood built on Portes' theory of ethnic capital, later adding religious capital, to explain a strong drive for HE qualifications based on mixed methods research with Pakistani and Bangladeshi families (Shah et al. 2010; Khattab and Modood 2018).

Modood suggests that Pakistani families and communities hold shared beliefs and values about the importance of education and a competitive spirit exists amongst parents about the relative success of their children (Modood 2006). The web of obligations, expectations, and information within the close-knit ethnic community

enables the successful transmission of high aspirations for social mobility from the first to the second-generation because norms and values are enforced uniformly throughout the community (Shah et al. 2010).

Religious capital is a component of ethnic capital in P&B families (Modood 2006). Islam promotes educational aspirations; provides motivation for improvement and learning; leading a more disciplined life; and avoidance of downward levelling norms by providing an alternative social network (Modood 2006). Franceschelli and O'Brien (2014) extend Modood's conception of ethnic capital and identify Islamic capital as a dynamic of resource transfer in South Asian Muslim families. They conducted 52 interviews in 15 families and found that Islam was the platform upon which values that promoted educational attainment were shared across generations and the basis for social network that reinforced these norms and values (Franceschelli and O'Brien 2014). They found that internal family roles, and gender relations were informed by Islamic values but also by ethnic culture and the socio-economic status of parents (Franceschelli and O'Brien 2014).

Reflexivity Theory

Modood's conceptualisation of ethnic capital theory has been criticised for paying insufficient attention to gender differences (Bagguley and Hussain 2016). The research evidence in education amongst the British P&B second-generation shows that gender, migration pathways and changes over time can all lead to different experiences, even within the same sibling group (Shaw 2000; Khattab and Modood 2018). Ethnic capital that is now thought to promote educational success for young Pakistani women has not always operated in the same way (Bagguley and Hussain 2016). Further, ethnic capital leaves little room to consider the agency and choices of young Muslim women, instead the emphasis is on shared familial and community norms (Bagguley and Hussain 2016).

Bagguley and Hussain (2016) argue that ethnic capital is a better explanation for the reproduction of inequality and a weak explanation of generational change. Ethnic capital may still be operating to disadvantage the substantial proportion of Muslim women who leave the British educational system with no qualifications. Bagguley and Hussain (2016) conducted a comprehensive qualitative study of over one hundred second-generation South Asian young women in education between the ages of 16 to 25. They described their interviewees as skilled cultural navigators who were able to affect decisions around choice of degree subject, location of university and marriage to make decisions that were congruent with prevailing norms and values. Educational success is therefore explained by the reproduction of the South Asian middle class. Khattab and Modood (2018) suggest that such critical reflexivity is not independent of

the inculcation of parental norms and that reflexivity theory can be incorporated into ethnic capital theory (Khattab and Modood 2018).

Religion Versus Culture Arguments

The use of religious versus culture arguments has been noted in the literature for 20 years or more (Afshar 1994; Mohammad 1999; Cheruvallil-Contractor 2012). Bolagnani and Mellor (2012) suggest that the religious versus culture debate is not a theory but a social construction that describes how second-generation Muslim women use the distinction between oppressive ethnic traditions and an acultural and universal interpretation of Islam as a source of empowerment, to access their rights within Islam and to implement change. Muslim women in Britain have used this form of negotiation to attain greater spatial freedoms, access to higher education, to delay marriage arrangements and to secure access to paid employment (Mohammad 1999; Dwyer 2010; Cheruvallil-Contractor 2012). The successful use of religious argumentation is largely seen in educated and middle-class Muslim families (Bolagnani and Mellor 2012; Cheruvallil-Contractor 2012).

In all three of the above explanations for changes in HE participation rates among young Muslims women the focus is on educational success. The research samples for the studies include young people participating in post-compulsory education. This has meant that the large proportion of P&B young women who have no qualifications are not included in this research. It is within these more disadvantaged groups where the evidence of the gendered effects of ethnic capital and constrained forms of reflexivity is likely to be found. The theories might be further developed by more detailed examinations of any differences in parental expectations, attitudes and support that might be associated with parents' migrant generation, social class and gender.

All the theories or concepts described above have the potential to explain the more disadvantaged outcomes of working-class young people, but none go as far as to do. This is surprising in light of the fact that such research would improve understanding of the disadvantages faced by a particularly marginalised group. Nevertheless, by explicitly acknowledging the importance of socio-economic status in their approaches they do leave space for further analysis and research to be undertaken to add to the theories as they have been developed thus far.

2.6 Social capital

Social capital is a concept used within the social sciences to understand the mechanisms that affect the life chances of individuals and the wellbeing of communities, it is the ability of actors to secure benefits by membership in social networks and is inherent in social relationships (Lin 2000). Social capital is used as a

predictor for a range of outcomes including performance within educational systems, occupational attainment and employment (Portes 1998). Levels of social capital are dependent upon the quality and quantity of resources that an individual has access to and the location of that individual within a social network (Granovetter 1973). Bonding social capital refers to within-group (intra-ethnic) connections, while bridging (inter-ethnic) social capital refers to between-group connections (Lancee 2010).

Under the homophily principle, social interactions tend to take place with people with similar attributes (Muttarak 2014). Disadvantaged groups cluster around inferior socio-economic positions and are dependent on social networks with fewer resources and restricted information and influence (Lin 2000). Working class communities are dependent on bonding social capital that limits their access to sources of information about employment opportunities leading to high unemployment and welfare dependency (Portes 1998). High levels of bonding social capital within working class Muslim communities may therefore lead to high rates of economic inactivity among women because of a lack of resources to support their economic activity, alongside community norms that support traditional gender roles.

Bridging social capital is especially important to the occupational attainment of EM groups, potential employers are highly likely to be of the majority ethnicity and therefore the ability to engage with social networks outside of one's own ethnic group is important (Lancee 2010). Bridging social capital provides access to wider and more diverse range of contacts and information about labour market opportunities and is positively associated with better labour market outcomes for EM groups (Lancee 2010; Cheung 2014). The evidence on the impact of bonding social capital on labour market outcomes for EM groups is more mixed. Close co-ethnic ties can lead to conformity in downward levelling norms when a minority group is disadvantaged (Portes 1998). Bonding social capital can also provide a buffer from discriminatory employment practices in wider society by providing work opportunities in ethnic enclaves or family owned businesses (Portes 1998; Lancee 2010).

High levels of co-ethnic concentration amongst EM groups are sometimes used as a proxy for bonding social capital within EM groups. The residential concentration of P&B communities is an issue of policy concern because it has perceived negative effects for wider socio-economic and cultural integration (Casey 2016). Areas of high P&B co-ethnic density tend to be areas of high multiple deprivation. Residential concentration in the early stages of migration and settlement was a source of practical, social and emotional support. It also reinforced the social organisation and norms and values of the sending country, including gender norms around the unacceptability of work outside the home for women (Anwar 1979; Shaw 1988).

Muslims remain disproportionately concentrated in areas of high levels of multiple deprivation (Peach 2006). The spatial location of Muslim households in deprived areas has several direct socio-economic consequences; space and segregation can determine employment opportunities and exacerbate labour market disadvantage (Khattab et al. 2010). EMs living in areas of multiple deprivation are more likely to be underemployed and overqualified, unable to find work commensurate with their qualifications (Khattab et al. 2010). The residential segregation of minority groups is a matter of social exclusion and discrimination as well as choice (Modood 2004).

Networks of co-ethnic businesses in areas of high co-ethnic concentration are called ethnic enclaves. The social structure within ethnic communities can constrain, advance or change individual economic goals. There can be negative effects of community solidarity. For example, strong norms encouraging mutual assistance within extended families and amongst community members may limit individual freedom and action. Levelling pressures are attempts to keep successful members in the same situation as their peers to prevent successful members from leaving (Portes and Sensenbrenner 1993). There are unequal power relation in enclaves, suggests that the maintenance of bonding social ties is particularly disruptive for women and the young (Mohammad 2005a; Anthias 2007); ethnic enclaves provide resources for the social mobility of men, not women (Anthias 2007). High levels of co-ethnic density within P&B neighbourhoods and social networks are considered by some to deter Muslim women from economic activity (Casey 2016).

The negative effect of high levels of residential concentration on economic activity amongst Pakistani women is largely assumed to have remained constant. There is however evidence that positive role models can have a positive influence on HE participation and economic activity (Ahmad et al. 2003). The effect of residence in areas of high ethnic concentration on the economic activity of Muslim women has clearly shifted somewhat over time. The effect it had on first-generation women cannot be assumed to be the same for second-generation women or for more recently arrived first-generation migrants.

Gossip and censure from other women was a highly constraining feature of life in close-knit Pakistani communities (Mohammed 1999; Shaw 2000; Ahmad et al. 2003). Gossip is a form of social control that places severe restrictions on Pakistani women, it was this feature of the lives of Pakistani women that set them apart from women of other ethnicities (Shaw 2000). There was a utilitarian aspect to gossip amongst first-generation Pakistani women, it was a way for women to exchange information on practical aspects of life such as education, healthcare and opportunities to find informal

work in the ethnic enclave (Werbner 1990). Werbner (1990) found that the most isolated and marginalised women within the enclave were recently arrived first-generation women, particularly those with young children. They did not benefit from advice and support from other Pakistani women, where they undertook informal work they were more likely to be exploited by being paid low rates for their work (Werbner 1990).

Ethnic capital theory focuses on the positive aspects of high co-ethnic density in social networks to explain improved socio-economic outcomes. Modood's theory of ethnic capital has not been used to explain economic inactivity or unfavourable labour market outcomes for young women, although it has the potential to do so. Ethnic capital may explain socio-economic success for some Pakistani women and economic inactivity for others. There is compelling evidence in the literature that the same processes of norms enforcement and intergenerational closure that are thought to support educational success have limited educational and employment opportunities for P&B women in Britain for decades (Afshar 1994; Dwyer 2000; Mohammed 2005a; 2005b). The evidence on the overall effects of high co-ethnic density on socio-economic outcomes is therefore mixed and worthy of further examination.

High levels of co-ethnic density do not necessarily equate to access to bonding social capital, or inability to access bridging social capital (Lancee 2010; Muttarak 2014). A thorough examination of bonding and bridging social capital would require mapping and assessing the strength, nature and extensity of social ties using social network research and methods. There is a lack of contemporary literature and empirical evidence on the type and nature of social ties economically inactive Muslim women in Britain have and how they might result in economic activity. This is another area that new research could make an original contribution.

2.7 Research Themes and Questions

This thesis will address the research themes and related questions presented below in Figure 2.1. These themes and questions have emerged through an evaluation of relevant literature, presented in this chapter. A number of 'gaps' have been identified where original contributions can be made to explanations of high levels of economic inactivity in the looking after home and family category among British Muslim women. The following chapter will outline the research approach and methodology for the research phase of the project.

Figure 2.1: Summary of Research Themes and Research Questions

Research Theme	Research Question
Theme 1: Explaining Economic Inactivity in the Looking After Home and Family Category	**1**. What are the key explanatory variables for high levels of economic inactivity in the LAHF category amongst British Muslim women?
Theme 2 Generational Change	**2a.** Is there evidence of generational change in the LAHF outcome?
	2b. Do the causes and experiences of economic inactivity differ by migrant generation or cohort?
Theme 3 British Muslim Women in Work	**3a**. What experiences of work do British Muslim women in the LAHF category have?
	3b. Do experiences of work vary by generation or cohort?
	3c. What are the work-related aspirations and expectations of British Muslim women and do these differ by migrant generation or cohort?
Theme 4 Religion and Religiosity	**4.** Do religious beliefs and practices have an impact on economic inactivity amongst British Muslim women? If so, how, and is there generational variation?
Theme 5 Bonding Social Capital	**5.** Do dense British Muslim communities and social networks promote or inhibit economic activity amongst women?
Theme 6 Home and Family	**6a**. What is the contemporary picture of the impact of marriage on the economic activity of Muslim women?
	6b. How does the occupational status of partners impact on the economic activity of Muslim women?

Chapter 3: Methodology I
Mixed Methods Research Strategy
Phase 1, Quantitative Methodology

3.1 Introduction to the Mixed Methods Research Strategy

The research questions raised in the literature review emerged from a range of sources that crossed disciplines and research approaches. The primary research question (RQ1) addresses the need to identify the specific structural and socio-cultural variables that lead to high levels of economic inactivity in the Looking After Home and Family (LAHF) category of economic inactivity. Research questions 2-6 relate to the need to develop contemporary and detailed understandings of some of the structural and socio-cultural factors identified in the literature as associated with high levels of LAHF among British Muslim women.

Quantitative sources evaluated in the literature review examined labour market outcomes by ethnicity and religious belonging: some specifically examined high levels of economic inactivity amongst Muslim women. These studies provided a picture of the patterns of economic inactivity among British Muslim women using nationally representative cross-sectional data. Some studies find evidence for a specific Muslim penalty in the British labour market (Heath and Martin 2013); whilst others examine ethnic variations in labour market outcomes among Muslim women and refer to ethno-religious penalties (Khattab 2009; 2012). The interaction of ethnicity and religion is complex, and it is difficult to separate out the effects of each (Heath and Li 2015). Therefore, this project will refer, mainly, to an ethno-religious penalty.

The ethno-religious penalty was evaluated as being a conceptual device that can be used to frame the multiple structural and socio-economic disadvantages British Muslim women face in the labour market and wider society. The qualitative literature provided evidence on some of the socio-cultural constraints to economic activity experienced by British Muslim (mainly Pakistani) women in the contexts of households and dense co-ethnic communities. In this project, all socio-cultural factors relating to economic inactivity amongst Muslim women are analysed within the context of ethno-religious penalties that are experienced by Muslim women *and* Muslim men.

The literature review revealed that economic inactivity in the LAHF category is a result of structural and socio-cultural factors that overlap and are inter-related. The separation of structural and socio-cultural variables was a conceptual mechanism to evaluate the extant literature. The research questions emerging from the literature review are a mix

of those suited to either qualitative or quantitative inquiry, or both. The research themes and questions are summarised in Table 3.1 below, along with the research approach that will be applied to each question.

Figure 3.1 Summary of Research Questions and Research Approach

Research Theme	Research Question	Research Approach
Theme 1: Explaining Economic Inactivity in the Looking After Home and Family Category	**1**. What are the key explanatory variables for high levels of economic inactivity in the LAHF category amongst British Muslim women?	Quantitative and Qualitative
Theme 2 Generational Change	**2a.** Is there evidence of generational change in the LAHF outcome?	Quantitative
	2b. Do the causes and experiences of economic inactivity differ by migrant generation or cohort?	Qualitative
Theme 3 British Muslim Women in Work	**3a**. What experiences of work do British Muslim women in the LAHF category have?	Qualitative
	3b. Do experiences of work vary by generation or cohort?	Qualitative
	3c. What are the work-related aspirations and expectations of British Muslim women and do these differ by migrant generation or cohort?	Qualitative
Theme 4 Religion and Religiosity	**4.** Do religious beliefs and practices have an impact on economic inactivity amongst British Muslim women? If so, how, and is there generational variation?	Quantitative and Qualitative
Theme 5 Bonding Social Capital	**5.** Do dense British Muslim communities and social networks promote or inhibit economic activity amongst women?	Quantitative and Qualitative
Theme 6 Home and Family	**6a**. What is the contemporary picture of the impact of marriage on the economic activity of Muslim women?	Quantitative and Qualitative
	6b. How does the occupational status of partners impact on the economic activity of Muslim women?	

Mixed methods research (MMR) bridges the theoretical and methodological divides between qualitative and quantitative paradigms and allows the articulation of different layers and types of explanation (Bryman et al. 2008; Brannen and Moss 2012; Hesse-Biber 2016). This approach to research involves not only triangulation and multimethod research, but the integration of qualitative and quantitative methods to create a holistic picture of the social phenomenon of interest (Brannen and Moss 2012; Siddiqui and

Fitzgerald 2014). MMR involves the strategic integration of quantitative and qualitative approaches at all stages of the research: from the formulation of research questions to the interpretation and discussion of results (Becker and Sempik 2008; Collins 2012; Elliott et al. 2018). MMR is a pragmatic choice in light of the range of research questions emerging from the review of evidence (Hesse-Biber 2012)

The literature review revealed that researchers using statistical methods to explain high levels of economic inactivity amongst Muslim women have come to rely on now rather dated qualitative studies to explain some of the socio-cultural factors that cannot be examined using quantitative methods. There are limited examples of MMR in the examination of economic inactivity of Muslim women, and in the field of labour market inequality among EMs in Britain more generally - the MMR contributions of Angela Dale and colleagues have been noted in the literature review (Dale et al. 2002a; 2002b; Dale 2008). The methodology for this project was designed to produce findings that gave equal weight to qualitative and quantitative components.

The specific MMR approach taken in this project is 'systematic QUANT-QUAL'; the capitalisation indicates that each approach is given equal weight in method and analysis (Creswell et al. 2003). This approach requires the integration of the two paradigms without compromising the unique position of each (Siddiqui and Fitzgerald 2014). Therefore, the methodology is presented in two chapters: this chapter, Methodology Part I, includes details on the quantitative research methodology and precedes the presentation of bivariate and multivariate findings in Chapter 4.

The methodology for the qualitative phase is presented in Chapter 5, Methodology Part II, which includes an explanation of how the statistical findings feed into the design of the qualitative phase. Qualitative findings are presented in Chapters 6 through to 8. Findings from the two phases are integrated in the concluding discussion presented in Chapter 9 (Collins 2012). The quantitative and qualitative components of the project are structured as distinct phases to maintain the rigour of research methods from each paradigm (Brannen and Moss 2012).

3.2 Quantitative Methodology

3.2.1 EMBES 2010: Description of dataset and survey methodology

The British Electoral Survey (BES) began in 1961 and is one of the longest running British social surveys. The primary purpose of the survey is to understand why people vote and how and why they vote the way they do. The ESRC funded a one-off survey of ethnic minorities in Britain to take place after the General Election in 2010, to survey the political and social life of the five major, visible ethnic minority groups in Britain: Black African; Black Caribbean; Indian; Pakistani; and Bangladeshi. The Ethnic

Minority British Election Survey of 2010 (EMBES 2010) was a distinct survey with a separate sample and fieldwork process to the BES. It was, however, designed to be complementary to the main survey by asking some of the same questions (Howat et al. 2011).

The Ethnic Minority British Election Survey 2010 is an "authoritative" dataset (Heath 2014, p.3). The survey contained a nationally representative, clustered, stratified, random sample of the largest ethnic groups in Britain. The final sample had 2,787 respondents with approximately 600 of each ethnic group, except Bangladeshis (350-400). 40% of the sample were Muslim, 25% Christian and 14% Hindu; Sikhs and those with no religion constituted 10% of the total sample. The overall response rate was between 58-67%. Fieldwork took place between the 7th of May and the 31st of August 2010 (Howat et al. 2002).

Areas of high ethnic minority density in Britain were over-sampled, and those with less than 2% of ethnic minorities were excluded. The sampling method led to the random selection of 31,000 addresses in England, Scotland and Wales. More than 83% of these addresses were screened, in person by interviewers, to ascertain whether a member of one of the five selected minority groups was resident at each address. The doorstep interviewers then randomly selected one adult member from the household who had self-classified as a member of one of the five ethnic groups (aged 18 years or over) to interview. The interviews lasted around 45 minutes and used computer assisted personal interview (CAPI) techniques which included a self-completion module. Most interviews were conducted entirely in English, a few were conducted in an ethnic language by the interviewers and some made use of a 'household translator' (Howat et al. 2011).

The EMBES 2010 contains an exciting range of questions for researchers of religious and ethnic minority groups in Britain and particularly of Muslims in Britain. The randomised sampling strategy means that statistical findings can be generalised to the wider population of each ethnic minority group. When the statistical phase of this project began in late 2014, a number of studies in the field of ethnic inequalities in the labour market using EMBES 2010 had been published in a special issue of the Ethnic and Racial Studies Journal (Volume 37 No.1 2014). These studies acted as reference point for the development of the quantitative methodology and were key sources of information for the literature review.

3.2.2 Binary and multivariate analysis

SPSS has been used to conduct the statistical analysis for this project. It is a resource supported by Cardiff University and a package that the researcher has been trained to use.

Binary analysis using the cross-tabulation function in SPSS, examines the relationship between an outcome variable (in this case LAHF) and potential explanatory variables (for example, marriage or high bonding social capital). This form of bivariate analysis explores whether the relationship between the two variables is statistically significant or the outcome of chance using the Pearson Chi-square measure of significance. The Pearson Chi-square is a test statistic that identifies statistically significant differences between observed and expected frequencies of variables in a cross-tabulation to identify whether the outcome is the result of chance or not. A chi-square result of <0.05 is a statistically significant result which indicates that the association between the dependent variable and the independent variable is not by chance alone (Voght and Burke Johnson 2011).

The method for conducting multivariate analysis was binary logistic regression, which allows the analysis and prediction of a dichotomous outcome, i.e. one of two possible outcomes for a given dependent variable (Chao-Ying et al. 2002). Logistic regression is used to describe and test hypotheses about the relationships between a categorical outcome variable and one or more categorical or continuous predictor variables (Chao-Ying et al. 2002). In this analysis, the dichotomous outcome is whether a woman is economically active or LAHF. Details on the variables selected and their construction are presented in Chapter 4. The remainder of this chapter will present findings from a preliminary, exploratory bivariate analysis of the EMBES 2010 dataset to demonstrate how survey questions and resulting data were evaluated for selection in the analysis presented in Chapter 4.

3.3 Exploratory Analysis by Research Theme, EMBES 2010

Theme 1: Explaining Economic Inactivity in the Looking After Home and Family Category

RQ1. What are the key explanatory variables for economic inactivity in the looking after home and family category amongst British Muslim women?

The answer for this question will be sought using binary and multivariate analysis of the range of variables identified as significant, or potentially significant, predictors of economic inactivity in the literature review along with control variables. This phase of the project aims to make an original contribution to the statistical body of knowledge on the labour market outcomes of British Muslim women by focusing on the LAHF category of economic inactivity. The multivariate modelling is expected to bring greater insight into the LAHF category due to the inclusion of measures of social capital, socio-economic status and religiosity in a single statistical model.

Figure 3.2 EMBES Survey Questions on religious affiliation, ethnicity and economic activity

EMBES Question [survey question code]	Response Categories
Firstly, please could you look at this card and tell me which of these best describes your ethnic group? [zq101]	WHITE X5 White Categories MIXED X4 Mixed Categories ASIAN 9 Asian or Asian British – Indian 10 Asian or Asian British – Pakistani 11 Asian or Asian British – Bangladeshi 12 Any other Asian/Asian British background BLACK 13 Black or Black British – Caribbean 14 Black or Black British – African 15 Any other Black/Black British background 16 Chinese 17 Any other ethnic group DK REF
Do you regard yourself as belonging to any particular religion? [zq106_1]	1 Yes 2 No DK REF
Which one [religion]? [eq106_a]	1 Christian 2 Jewish 3 Hindu 4. Muslim 5 Sikh 6 Buddhist 7 Other (WRITE IN) DK RE
Which of the descriptions on this card best applies to you? [eq65_1]	1 In paid work 2 In full-time education 3 Unemployed for six months or more 4 Unemployed for less than six months 5 Permanently sick or disabled 6 Retired 7 Looking after the home 8 Doing something else (WRITE IN) DK REF

The statistical modelling will include two stages: the sample for Stage A will include all ethnic minority (EM) women and will control for religious belonging; Stage B will include only Muslim women and will control for ethnicity. The extent of the Muslim penalty on LAHF will be assessed in Stage A and ethnic variations in the Muslim penalty will be assessed in Stage B. The two stages of modelling follow the method of Heath and Martin's (2013) examination of the effect of religious belonging on some of the observed ethnic penalties in labour outcomes.

Heath and Martin (2013) pooled the results of the 2005 and 2006 Annual Population Survey (APS). Along with other standard control variables such as age, education and gender, they controlled for marital status, dependent children and migrant generation. They created two models: Model 1 excluded Muslim Pakistanis or Muslim Bangladeshis due to ethnicity or religion being "inextricably confounded" for these groups, thereby examining only ethnic groups with religious diversity; Model 2 contained all ethno-religious groups, including Pakistanis and Bangladeshis (Heath and Martin 2013, p.1012). They found evidence for an overarching Muslim penalty within all ethnic groups for the outcome of economic inactivity amongst women (Heath and Martin 2013).

The statistical analysis will answer the research questions within the parameters set by the inclusion of selected independent variables. The selection of independent variables is driven by the theory and evidence evaluated in the literature review. Qualitative findings may bring additional explanatory variables to light, or, illuminate the reasons why some of the independent variables are significantly positively, or negatively, associated with LAHF.

Theme 2: Generational Change

RQ2a. Is there evidence of generational change in the LAHF outcome?

RQ2b. Do the causes and experiences of economic inactivity differ by migrant generation or cohort?

The quantitative phase of research will address RQ2a and the qualitative phase will address RQ2b. Heath reminds us that the EMBES is a cross-sectional survey and as such, any conclusions on generational change should be treated as provisional due to the potential of within-group, or birth cohort, differences in each migrant generation (Heath 2014). There is little evidence of generational improvements in labour market outcomes for Muslims in Britain, particularly those of Pakistani and Bangladeshi ethnicities (Heath and Li 2008; Heath and Martin 2013; Cheung 2014).

It is useful to note how generational change has been measured in other studies. For example, Cheung (2014) used the EMBES 2010 dataset to assess generational change in labour market outcomes. She defined the first-generation as those who arrived in the UK at 12 years or older, the second-generation were all those who were born in Britain or arrived before the age of 11 (Cheung 2014). The results of this analysis showed that that substantial ethnic and religious penalties did not vary by generation and that Muslim women suffered the largest penalties (Cheung 2014).

Overall, there is a low response rate to questions about parental country of birth (30%) in the EMBES 2010, so it is not possible to identify third or 2.5 generation cases. The

large number of invalid (missing/not known/refused) responses to the question on parental country of birth is interesting and unexpected, as it is not a sensitive question in the same way that household income or even religious affiliation might be. The response rate to the question about the respondent's own country of birth is better at 70%. Due to reduction in sample size, once all females of working age who are not either economically active or LAHF are excluded, it is likely that a more fine-grained analysis of generation may not be possible.

Figure 3.3 EMBES 2010 Survey Questions on Migrant Generation

EMBES Question [survey question code]	**Response Categories**
In which country […] were: You [bq102_1] Mother[eq52_m] Father [eq52_f] born?	1 England 2 Scotland 3 Wales 4 Northern Ireland 5 India 6 Pakistan 7 Bangladesh 8 Other [WRITE IN] DK REF

Theme 3: British Muslim Women in Work

RQ3a. What experiences of work do economically inactive British Pakistani have?
RQ3b. Do experiences of work vary by generation, cohort or socio-economic status?
RQ3c. What are the work-related aspirations and expectations of British Muslim women and do these differ by migrant generation or cohort?

Theme 3 is the only research theme that contains questions that can only be answered using qualitative methods. As a cross-sectional survey, the EMBES does not contain information about the previous work experience of interview respondents, and therefore we have a static picture of high numbers of economically inactive women and no evidence of changes in economic activity status over time. Statistics on marriage and family formation (discussed below) will however give an indication of changes over life-stage.

Theme 4 Religion and Religiosity

RQ4. Do religious beliefs and practices have an impact on economic inactivity amongst British Muslim women? If so, how, and is there generational variation?

Although bivariate analysis on measures of religiosity will be presented in Chapter 4, it is of interest to note that two thirds of all EMBES 2010 respondents with a religious belonging stated that they partook in individual religious activity daily; a quarter of respondents stated that they did so five times a day. Five daily prayers are one of the five pillars of Islam and therefore an essential part of Islamic practice; 91% of those

engaging in individual practice five times a day were Muslim. The question prompts respondents to think about individual religious practice in terms of prayer and meditation. This might involve a variety of religious practices which could entail different levels of preparation and commitment in terms of time or preparation.

Figure 3.4 EMBES 2010 Survey Questions on Religiosity: Salience and Practice

EMBES Question [survey question code]	**Response Categories**
How important is your religion to you? [eq4]	Extremely important 2 Very important 3 Somewhat important 4 Not very important 5 Not important at all DK REF
In the past 12 months, how often did you participate in religious activities or attend religious services or meetings with other people, other than for events such as weddings and funerals? [eq106_4]	1 At least once a day 2 At least once a week 3 At least once a month 4 Occasionally (but less than once a month) 5 Only on festivals 6 Not at all DK REF
In the past 12 months, how often did you do religious activities on your own? This may include prayer, meditation and other forms of worship taking place at home or in any other location [zq106_5]	1 Five times a day 2 At least once a day 3 At least once a week 4 At least once a month 5 Only on festivals 6 Not at all DK REF

Salah (Islamic prayer) requires mental and physical preparation including ablutions, specific clothing requirements, a clean space and a prayer mat. Each of the five daily prayers take place throughout the day according to the position of the sun, marking sunrise, noon, evening etc and daily prayer times change throughout the year. There is some flexibility to these requirements and it is acceptable to make some adjustments if required. For example, it is possible to 'make up' missed prayers at the next opportunity to pray. This is likely to be different to meditation, which may involve simply finding a quiet moment and space to reflect, which Muslims might also do regularly throughout the day.

As *salah* is so important in Islam, there may be an element of social desirability in Muslim responses to this question. The category of 'five times daily' is likely to have been included to accommodate Islamic religious practice. The question may be subject to a high degree of social desirability bias (Lavrakas 2008); respondents may have selected this response because it was the 'correct' response for a Muslim, but it may not be an accurate reflection of their practice. Data resulting from this question remains

important despite the potential of bias because it provides an opportunity to unpack Islamic practice and thus move towards quantifying and measuring the impact of religious practice on socio-economic outcomes.

Khattab et al. (2017) make an important contribution to the study of economic activity patterns amongst Muslim women by including a measure of religiosity. They construct a measure of religiosity that combines religious attendance at a service (communal religious practice) with a measure of religious salience (importance of religion). Their selection of communal religious practice to measure levels of religiosity among Muslim women is interesting because communal religious practice is not obligatory for Muslim women and there are low levels of female attendance at mosques in Britain (McAndrew and Voas 2014). In their examination of generational changes in religiosity using the EMBES 2010 dataset, McAndrew and Voas (2014) find that being female is associated with higher religious salience, lower communal practice and higher levels of private practice in comparison to EM men.

Khattab et al. (2017) find that men show a much higher level of religious commitment than women: 68% compared with 24%. They also find that higher religiosity is positively associated with economic activity for women: economic activity was 30% higher among the more religious group than the less religious. The theoretical explanation that Muslim women with stronger religious identities have better negotiating power is not problematic, and there is qualitative evidence of Islam being an important part of negotiations around access to HE and work. However, the construction of the measure of religiosity in this model may be flawed; the inclusion of a measure of private practice is likely to be a far better indicator of the effects of religiosity on economic inactivity among Muslim women.

Theme 5: Bonding Social Capital

RQ5. Do dense British Muslim communities and social networks promote or inhibit economic activity amongst women?

High levels of co-ethnic density are often operationalised as a proxy for bonding social capital in quantitative studies to allow examination of the opportunities respondents might have to access bonding and bridging social capital. Section 8 in the EMBES questionnaire collected data on co-ethnic density in a range of social spheres. The first subsection included questions about a range of ‘associations or clubs’ and the second subsection is titled ‘community cohesion’. Respondents were asked about their participation in a range of social activities or social spheres and were then asked about the co-ethnic composition of the groups of people who participated in them.

Figure 3.5 EMBES 2010 Survey Questions on Social Capital – Clubs and Associations

EMBES Question [survey question code]	**Response Categories**
Do you know of any [co] ethnic, cultural or religious associations or clubs in or near the city or town in which you live? [eq41]	Yes 2 No DK REF
Have you taken part in the activities of an ethnic or cultural association or club in the past 12 months? [eq43]	Yes 2 No DK REF
Which kind of organization(s) have you been active in? [eq44]	1 Sports club or team 2 Hobby club 3 Charity group 4 Political or citizens' group 5 Children's school group 6 Other (WRITE IN) DK REF
How many members are from the same ethnic or religious group as you? [eq45]	1 All of them 2 Most of them 3 About half of them 4 A few of them 5 None of them DK REF

Cheung (2014) used the responses to these questions to construct an index of social capital. The index for bonding social capital included the sum of measures of co-ethnic density among neighbours and friends, associations and groups, places of worship and workplaces. For the bridging social capital index, the sums of non co-ethnic friends in the same social spheres or networks were included. Her analysis showed that bridging social capital was significantly and negatively associated with economic inactivity for Muslim women, whilst bonding social capital was not significantly associated with economic inactivity.

Some exploratory binary analysis of the EMBES was undertaken to consider the construction of a similar index of social capital for use in this analysis. It is important to note from the outset that answers to this question are not a precise measure of social capital for each respondent. Instead, they provide an indication of the opportunities to develop social networks and inter-personal relationships and contacts within, or outside of, their own ethnic groups.

In relation to questions about association and clubs, the words 'club' or 'hobby' may not have any cultural relevance to first-generation ethnic minority groups. These terms might be viewed as particularly British (and perhaps outdated) ways to describe group activities. Group activities within ethnic communities may be regular and inclusive, but

participants might not use the terms ‘club’ or ‘association’ to describe them. For example, *halaqas* or *dars* are Islamic study groups that are often held in private homes with small groups on a weekly basis. Informal groups and meetings such as these are likely to result in some form of investment in, or mobilisation of, bonding social capital, but may go unrecognised in the EMBES dataset.

The points made above in relation to questions about social capital raised doubts about the inclusion of data resulting from these questions as independent variables or as components of an index of social capital. Nevertheless, there were some interesting findings from the bivariate analysis of questions relating to these social activities which are useful to bear in mind for the qualitative phase of the project. Muslim women had the highest rates of participation in children’s school groups and charity groups among women, and indeed, compared to men from other religious groups. These social settings could be ideal locations for the engagement of research participants in the qualitative phase or may be used as prompts when exploring social networks with interviewees.

Figure 3.6 EMBES 2010 Survey Questions on Social Capital – Community Cohesion

EMBES Question [survey question code]	**Response Categories**
As far as you know, how many of your friends have the same ethnic background as you? eq46_1 As far as you know, how many of the people you work with have the same ethnic background as you? [eq46_2]	All of them 2 Most of them 3 About half of them 4 A few of them 5 None of them? DK REF All of them 2 Most of them 3 About half of them 4 A few of them 5 None of them? 6 Not in employment/ work DK REF
As far as you know, how many of the people in your neighbourhood have the same ethnic background as you? [eq46_3]	All of them 2 Most of them 3 About half of them 4 A few of them 5 None of them? DK REF
As far as you know, how many of the people at your church or place of worship have the same ethnic background as you? [eq46_4]	All of them 2 Most of them 3 About half of them 4 A few of them 5 None of them? 6 Do not go to church/ a place of worship DK/REF

As a social site for the development of social capital, ‘place of worship’ is not the best measure of social capital among Muslim women. The use of mosques is gendered and the ways in which Muslim women use these spaces for social interactions can be

limited and constrained by both the design of mosque buildings and the attitudes of mosque committees towards the participation of women in communal religious life; this is often determined by school of Islamic thought and practices from the countries of origin (Brown 2006). Regular attendance for congregational prayer at a mosque is a religious obligation for Muslim men, but not for Muslim women: attendance at Friday prayers, for example. Attendance at places of worship is therefore not an appropriate measure of religiosity or evidence for social networks and connections for Muslim women. 'Place of work' and 'place of worship' questions were both dropped at this point because both were likely to be of little relevance in the lives of economically inactive Muslim women; high co-ethnic density in neighbourhoods and friendship groups were considered to be the most appropriate proxies for bonding social capital for Muslim women.

Theme 6: Home and Family

RQ6. What is the contemporary picture of the impact of marriage on the economic activity of Muslim women?

RQ6b. How does the occupational status of partners impact on the economic activity of Muslim women?

The EMBES contains some questions that might be used to determine the occupational (or socio-economic) status of the partners to answer RQ2b including: household income; main source of household income; or partners employment status. Bivariate analyses of data arising from these questions will be presented in Chapter 4. Socio-economic status measures are not often included in analyses of ethnic inequalities in the labour market.

The literature review identified marriage and motherhood as significant indicators of economic inactivity amongst British Muslim women. The reasons why marriage might cause economic inactivity amongst Muslim included adherence to traditional gender norms of male-breadwinner/female-homemaker. The impact of these norms is thought to be exacerbated by transnational marriage and reactive ethnicity resulting from poor labour market outcomes in terms of low occupational status and high unemployment amongst Muslim men. Practical difficulties around organising childcare and domestic responsibilities around the self-employment, own accounts work or shift work of men were also identified as possible reasons for higher levels of inactivity among women. The tax credit system, which favours large families, may mean that a woman's work may reduce state benefit income and therefore her being in formal paid employment will not bring any additional financial benefit to the household.

Marriage and the presence of children will be included in the analysis as control variables. Examples of other studies that included marriage and family formation as

independent variables include Holdsworth and Dale (1997); Dale (2008) and Khattab and Johnston (2017). These quantitative studies have included life-stage variables which are constructed using marriage and the presence of children. They found that at every life-stage Pakistani and Bangladeshi women were more likely to be economically inactive than women of other ethnicities. Single Pakistani and Bangladeshi, UK-born women with no children and educated to degree-level had the same probability of being economically active as all other ethnic minority women. They concluded that cultural factors relating to the expectations of women held by others after marriage and motherhood played a significant role in the economic inactivity of Pakistani and Bangladeshi women.

Dale (2008) conducted an MMR study of the effects of transnational marriage on Pakistani and Bangladeshi women. Dale (2008) complemented qualitative data, based on interviews with 18 Pakistani and Bangladeshi second generation young women, with a statistical analysis of Labour Force Survey data from the years 1998-2005 which included a life-stage variable. She found no additional negative effect on economic activity for those women in the data who had a first-generation husband. The factors that had the biggest impact on a woman's likelihood of being economically active were whether she had recognised qualifications; young children; whether she was Pakistani or Bangladeshi; and whether she had been born overseas. Given that recently arrived first-generation women were shown to be disadvantaged in terms of economic inactivity in the labour market, the omission of these women from the qualitative data collection phase is interesting. The study would have been enhanced by inclusion of qualitative data arising from interviews with first-generation women.

It is not possible to measure the impact of socio-cultural factors of gender norms within households using statistical data; this will be explored using qualitative methods. Although the quantitative studies mentioned above find an effect of life-stage which they attribute to traditional gender norms within Pakistani and Bangladeshi families, they cannot describe gender norms, how they take effect, how they are experienced by Muslim women or how they may have changed over time. It is not possible to construct a similar life-stage variable using the EMBES 2010 dataset because it is not known if the children in the household are the children of the respondent. Marriage and the presence of children will be included in the analysis as separate binary variables and experiences of marriage and household SES will be examined in detail in the qualitative research phase.

Figure 3.7 EMBES Survey Question - Marital Status and Presence of Children; Household Income and Partner's Work

EMBES Question [survey question code]	**Response Categories**
Can I just check which of these applies to you at present? [[zq90]	1 Married 2 Living with a partner 3 Separated (after being married) 4 Divorced 5 Widowed 6 Single (never married) DK REF
How many people are there in your household? How many of those [people in household] are under 18?	Range: 0 ... 97 DK REF
Which of the letters on this card represents the total income of your household from all sources before tax - including benefits, savings and so on? Please just tell me the letter. [zqinc]	Q Less than £5,000 T £5,001 – £10,000 O £10,001 – £15,000 K £15,001 – £20,000 L £20,001 – £25,000 B £25,001 – £30,000 Z £30,001 – £35,000 M £35,001 – £40,000 F £40,001 – £45,000 J £45,001 – £50,000 D £50,001 – £60,000 H £60,001 – £70,000 P £70,001 -£80,000 S £80,001 or more [Annual income]
Which of these is the main source of income for you (and your partner) at present [zq97]	1 Earnings from employment (own or spouse / partner's) 2 Occupational pension(s) - from previous employer(s) 3 Private pension(s) 4 State retirement or widow's pension(s) 5 Jobseeker's Allowance/ Unemployment benefit 6 Pension Credit/ Minimum Income Guarantee/ Income Support for pensioners 7 Invalidity, sickness or disabled pension or benefit(s) 8 Other state benefit or tax credit (WRITE IN) 9 Interest from savings or investments 10 Student grant, bursary or loans 11 Dependent on parents/other relatives 12 Other main source (WRITE IN)
Which of the descriptions on this card best applies to your wife/husband/partner? [eq65_2]	1 In paid work 2 In full-time education 3 Unemployed for six months or more 4 Unemployed for less than six months 5 Permanently sick or disabled 6 Retired 7 Looking after the home 8 Doing something else (WRITE IN) DK REF

3.4 Chapter Summary

The MMR strategy and quantitative methodology have been outlined in this chapter. The data available in the EMBES 2010 dataset has been critically evaluated and appropriate variables identified for analysis. Through the evaluation of questions asked and data available in the EMBES, some of the advantages of the MMR approach have become clear. The ability to plan a project and pose research questions that require both qualitative and quantitative inquiry is valuable in the study of the complex and overlapping disadvantages Muslim women face in the labour market. Furthermore, having the flexibility to address any additional qualitative questions that the quantitative analysis might throw up, without having to rely solely on the existing literature, is exciting. The results of bivariate analysis are presented in the following chapter.

Chapter 4: Quantitative Findings

Muslim Women in the Looking After Home and Family Category in the EMBES 2010

4.1 Introduction

Labour market outcomes in Britain vary by religious belonging, and Muslims in Britain suffer the largest penalties (Heath and Martin 2013). The disadvantage that British Muslims face is thought to be caused largely by a religious penalty, or ethno-religious penalties, in the labour market. The religious penalty associated with high levels of economic inactivity amongst Muslim women is larger than that of other labour market outcomes; it is likely that factors other than discrimination in the labour market are causing this difference (Heath and Martin 2013). This identified penalty may include socio-cultural factors that act as constraints to Muslim women in relation to their ethnoreligious belonging. In socio-economic terms, Muslim households are the most disadvantaged in Britain; the economic inactivity of Muslim women is an important driver of this disadvantage (Heath and Li 2015, p.7).

Economic inactivity is one amongst several labour market outcomes used to measure the socio-economic integration of ethnic minority (EM) groups in Britain. The economically inactive are those people who are neither in work nor seeking work (ONS 2017). Khattab and Hussain (2017) suggest that labour market penalties vary according to the specific labour market outcome. The statistical analysis presented in this chapter applies this insight by focusing on those in the 'looking after the home and family' (LAHF) category of economic inactivity. British Muslim women are more likely to be economically inactive than active and LAHF is the modal category of economically inactive Muslim women in Britain.

High levels of economic inactivity amongst British Muslim women in the LAHF category cause concern because they are indicative of a lack of socio-economic integration and generational improvement. Other categories of economic inactivity such as illness or disability, full-time education, and retirement are more easily understood and do not cause the same level of policy or societal concern. The Casey Review, a UK government commissioned review of social integration, expressed grave concerns that high levels of LAHF among Muslim women signalled a desire to remain apart from wider British society (Casey 2016). It has been suggested that the Casey Review did not adequately address the persistent structural labour market disadvantage faced by Muslims in Britain (Runnymede 2016). This quantitative analysis is part of a mixed

methods research project that aims to provide a more holistic picture of the causes of high levels of LAHF among British Muslim women.

LAHF is a gendered form of economic inactivity. Once early retirees are excluded, LAHF accounts for 38% of all working age economically inactive women in Britain, compared with 2% of economically inactive men (author's analysis of Census 2011 data for England and Wales, ONS 2016). There are twice as many Muslim women in the LAHF category than the national average for all women: 14%, as compared to the national average of 7% (author's analysis, ONS 2016). LAHF accounts for 49% of economic inactivity amongst British Muslim women once retirees are excluded (author's analysis, ONS 2016). It is the persistent and significant presence of British Muslim women in this category of economic inactivity from the time of their arrival in Britain from the 1970s onwards that sets them apart from women of the White British majority, as well as other EM women (Anwar 1979; Heath and Martin 2013; Khattab et al. 2017).

A focus on the LAHF category makes the statistical analysis presented in this chapter an original contribution to the existing body of literature on ethnoreligious inequalities in the British labour market. It is important to acknowledge from the outset the effects of a relatively small sample size on this statistical analysis, which makes use of the Ethnic Minority British Election Survey of 2010 (EMBES 2010). The resulting models may be fragile given the small sample size or may have low statistical power. The findings presented here are accordingly tentative and require further validation with larger datasets, for example in the event of a new EMBES for GE2022 or using the Understanding Society ethnic minority booster sample. Nevertheless, it is anticipated that the analysis will usefully contribute findings to a little-understood area of labour market inequality. The statistical findings presented in this chapter are part of the process of understanding and explaining LAHF within the context of a wider mixed methods study.

The quantitative phase of this project directly addresses some of the research questions posed at the conclusion of the literature review chapter. The statistical analysis is designed to be the first phase of a systematic QUANT-QUAL mixed methods project. The resulting findings will feed into the planning of the qualitative phase as outlined in the preceding methodology chapter (Chapter 3). The findings from the qualitative and quantitative phases of research will be brought together in the discussion chapter of this thesis. The aim of the mixed methods approach is to bring greater depth and nuance to understandings and explanations of high levels of economic inactivity amongst Muslim women in Britain.

The following section of this chapter reminds the reader of the research themes and questions identified as best suited to quantitative inquiry, alongside a brief recap of existing knowledge and theory. Detailed methodological points about the use of the EMBES were covered in Chapter 3. The results of bivariate analysis and recoding strategies are presented in Section 4.3. The results of the multivariate analysis are presented in Section 4.4. Finally, in Section 4.5, the findings are discussed along with some implications for the subsequent qualitative phase of the project.

4.2 Recap of Existing Evidence and Research Themes

Theme 1: Explaining Economic Inactivity in the Looking After Home and Family Category

RQ1.What are the key explanatory variables for economic inactivity in the looking after home and family category amongst British Muslim women?

Religious affiliation is increasingly seen as more salient than ethnic identity in explaining labour market disadvantage among EM groups (Brown 2000; Cheung 2014). A distinct Muslim penalty in labour market outcomes has been identified (Heath and Martin 2013). There is also evidence of diversity in the labour market experiences of Muslim women from different ethnic groups (Brown 2000; Khattab 2009; 2012); Pakistani and Bangladeshi women are disadvantaged in relation to Indian and White Muslim women (Khattab 2012).

The existence of a religious penalty is expected to be upheld in this analysis. The main point of interest is the extent to which measures of religiosity, social capital and socio-economic status add to explanations of LAHF amongst Muslim women and explain some of the religious penalty they face in the labour market. By including distinct measures of structural and socio-cultural domains a picture will emerge of their association with LAHF. It is expected that some unexplained disadvantage will remain because of unmeasured ethno-religious penalties caused by discrimination.

Theme 2: Generational Change

RQ2a. Is there evidence of generational change in the LAHF outcome?

RQ2b. Do the causes and experiences of economic inactivity differ by migrant generation or cohort? (Qualitative inquiry only)

There is limited evidence of generational improvements in labour market outcomes for Muslims in Britain, particularly those of Pakistani and Bangladeshi (P&B) ethnicities (Heath and Li 2008; Cheung 2014). Migrant generation and age are included as control or explanatory variables in studies of economic inactivity amongst EM women, on the assumption that second- and later-generation women will be more likely to participate in the labour market; and that labour market performance exhibits lifecycle and social generational effects. Both age and generation emerge as statistically insignificant in much of the existing literature and there is little evidence for generational improvements in economic activity rates amongst Muslim women (Heath and Martin 2013; Cheung 2014). Although Khattab and Hussain (2017) have more recently found some evidence of intergenerational improvement. There are no studies however that focus on the very specific outcome of LAHF; migrant generation or age variables may well operate very differently for LAHF.

Theme 3: British Muslim Women in Work (qualitative inquiry only)

Theme 4 Religion and Religiosity

RQ4. Do religious beliefs and practices have an impact on economic inactivity amongst British Muslim women? If so, how, and is there generational variation?

Perhaps confounding expectations regarding religiosity, studies have found that higher levels of religiosity are not significantly associated with LAHF; high levels of religiosity may even have a positive effect as a source of empowerment (Khattab et al. 2017). In qualitative studies, the religious versus culture argument has long been acknowledged to support negotiations that young second-generation Pakistani and Bangladeshi women engage in with their parents to access university-level education (Dale et al. 2002b; Bolagnani and Mellor 2012). 'Islamic capital' has also been identified as a source of positive norms reinforcement that supports socio-economic integration and success through educational attainment (Franceschelli and O'Brien 2014; Khattab and Modood 2018). There are also some indications in the literature that first-generation Muslim women hold religious beliefs that discourage participation in the formal labour market (Dale et al. 2002a; Akhtar 2014).

There is mixed evidence in the literature about the impact of religiosity on socio-economic outcomes. There is little empirical evidence in the literature, qualitative or quantitative, on how religious practices and beliefs inhibit economic activity, over and above religious discrimination which is assessed through the existence of a religious penalty. For example, it is not known whether adherence to the requirement of five daily prayers constrains economic activity or how religious beliefs might deter a woman from entering the labour market.

Theme 5 High Co-ethnic Concentration

RQ5. Do dense British Muslim communities and social networks promote or inhibit economic activity amongst women?

High co-ethnic density is used as a proxy for bonding social capital in this analysis, whilst bearing in mind that high density does not necessarily lead to high levels of bonding social capital. There is mixed evidence of the effects of bonding social capital on socio-economic outcomes. The co-ethnic community can provide sources of support that promote educational attainment and labour market participation (Lancee 2010; Modood and Khattab 2018). However, ethnic capital may partly explain socio-economic success for some Pakistani women whilst explaining economic inactivity for others (Bagguley and Hussain 2016). Further, there is compelling evidence in the literature that the same processes of norms enforcement and intergenerational closure that are now thought to support educational success have limited educational and employment opportunities for Pakistani women in Britain for decades (Shaw 1988; Afshar 1994; Dwyer 2000; Mohammad 2010). The evidence on the overall effects of high co-ethnic density on socio-economic outcomes is therefore mixed and worthy of further examination.

Theme 6 Home and Family

6a. What is the contemporary picture of how the life-stages of motherhood and marriage impact on the economic activity of Muslim women?

6b. How does the occupational status of men impact on the economic activity of Muslim women?

The strong negative effect of marriage on economic activity among Muslim women is considered to be associated with gendered domestic roles and family structures. Traditional Pakistani family structures restricted the education and economic activity of young women in the 1980s and 1990s (Shaw 1988; Werbner 1990; Afshar 1994). Women's participation in formal paid work was a source of dishonour and shame for their husbands (Shaw 1988; Afshar 1994). For many young Muslim women, economic

activity after marriage had to be negotiated with husbands and mothers-in-law (Dale 2002b; Ahmad et al. 2003). The impact of marriage on the economic activity of Muslim women in the contemporary context requires updating. Also, some of the observed effects of marriage on economic activity might be related to the socio-economic status of husbands as well as traditional socio-cultural practices.

Household socio-economic status (SES) is determined by occupation of the primary wage earner, it is an indication of the cultural, social, material and economic resources within households (Khattab et al. 2017). There is little evidence of generational improvement in the disadvantaged and marginalised positions that Muslim men have occupied in the British labour market since their migration to Britain (Werbner 1990; Kalra 2000; Cheung 2014). The long working hours of Muslim men constrain the extent to which they can practically contribute to household tasks, placing the responsibility for child-care and domestic work solely on women thus reinforcing traditional gender norms (Werbner 1990; Shaw 2000). Further, the tax credit system of state benefits favours larger families if there is only one wage-earner in the household (Rubery and Rafferty 2013; Hick and Lanau *forthcoming*). A woman being in work therefore may not be of any additional financial benefit to the household, particularly if low educational attainment limits her to low-paid work (Khattab et al. 2017).

It is expected that married women from households where the main source of income is state benefits, and those whose husbands have occupations associated with low SES, will be more likely to be economically inactive. This will be related to the structural effects of the state benefits system and the organisation of own-accounts and manual work, as well the socio-cultural effects of economic marginalisation on ethno-religious minority groups (Mohammad 2005a; 2005b).

4.3 Bivariate Analysis

Bivariate analysis of the EMBES 2010 was conducted to guide the selection of variables for inclusion in the subsequent modelling stage. The findings from this preliminary stage of analysis and explanations of how response categories were recoded will be presented in this section. Bivariate analysis was conducted using the cross-tabulation function in SPSS software using two or three way crosstabulations, i.e. examining the effect of one or two independent variables on LAHF.

Statistically significant associations of variables with LAHF have a Pearson chi-square value of less than 0.05 ($p=<0.05$). Significant associations are noted in the table notes and in the accompanying analysis. The dataset was weighted with the appropriate

weight (Weight_trimmedF2FALL5). Unweighted sample size (N) is included in the tables although the percentages are the results of analyses after the weight has been applied.

Dependent Variable – Looking After Home and Family (LAHF)

This analysis compares women of working age (between 18-65 years of age) in the LAHF category with those who are economically active (in paid work and unemployed). All women falling within response categories for other forms of inactivity (student/ill or disabled/early retiree/other), and over the age of 65, are excluded from the analysis. The minimum age for EMBES respondents was 18 years old.

Religious Groups

Of the sample of the 1407 women who stated they had a religion in the EMBES, 1265 (91%) women belonged to one of the four religious groups included in this analysis: Muslim; Hindu; Sikh and Christian. Women belonging to other religious groups were excluded from the analysis. There were 897 (unweighted N) valid responses for both religious belonging and the two categories of economic activity (active or LAHF), see Table 4.1 below. The percentage of Muslim women in the LAHF category, 51%, is more than twice as high than that of women from other religious groups. This provides strong justification for the focused attention on Muslim women in this project.

Table 4.1 Percentage LAHF by religious group

	Christian	Hindu	Muslim	Sikh	All
%LAHF	11.1%	19.6%	51.2%	15.5%	30.4%
N	327	85	426	59	897

Table Notes:

1. Author's analysis, Ethnic Minority British Election Study, 2010.

2. Variation in LAHF status by religious affiliation significant (p=<0.05) for all religious groups.

Ethnicity

The overlap of ethnicity and religion for some groups, namely Pakistanis and Bangladeshis, meant that the inclusion of ethnicity would have been problematic in a model measuring the impacts of religious belonging on economic inactivity for EM women (VIF statistic >3, indicating high collinearity). Further, it was not possible to include distinct ethno-religious groups within each religious category due to small numbers within the LAHF category for religious groups other than Muslim. Therefore it was decided that modelling would take part in two stages. Stage A would compare the

likelihood of LAHF among women of different religious groups only, to assess the extent of the Muslim penalty in relation to the LAHF category. In Stage B ethnicity would be included in models that predicted LAHF among Muslim women only. Black Caribbean Muslim women were excluded from Stage B because of their very small numbers.

Migrant Generation

In Table 4.2 (below) evidence for generational decline in LAHF is observed for all religious groups. Amongst the second-generation, LAHF is a category of significant size for Muslims women only. First-generation Muslim women are the only group of women more likely to be LAHF than economically active. In Figure 4.1 (below), it can be seen that a higher percentage of second-generation Muslim women are in the LAHF category than the first generation of other religious groups. The binary analysis suggests generational decline in LAHF amongst all religious groups, including Muslim women. Migrant generation is associated with LAHF for all religious groups, other than Christian.

Table 4.2 LAHF by generation and religious group

	Christian	Hindu	Muslim	Sikh	All
G1% LAHF	12.9%	27.9%	61.2%	23.1%	37.8%
G1 N	170	104	258	52	584
G2 % LAHF	5.1%	0.0%	34.4%	6.1%	17.4%
G2 N	79	37	128	49	293

Table Notes:

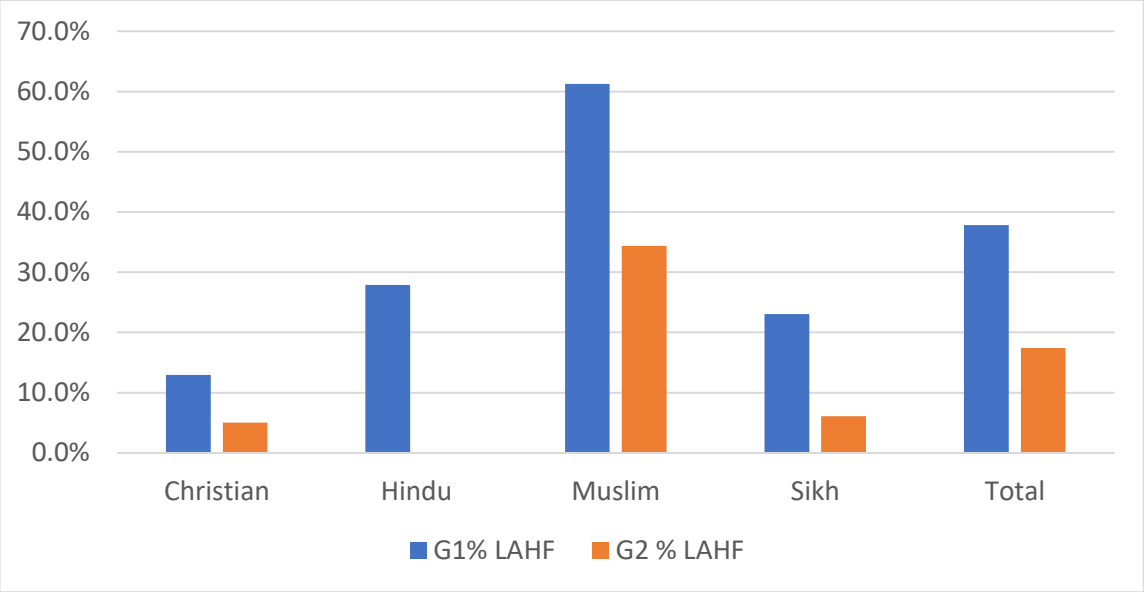
1: Author's analysis, Ethnic Minority British Election Study, 2010.

2: Variation in LAHF by generational status is significant at the 5% level for all religious groups other than Christian.

3. G1 is first-generation and G2 is second generation

4. The absence of any Hindu LAHF G2 women is likely to be caused by sampling error rather than being a representative picture

Figure 4.1 Percentage LAHF by religious group and generation, EMBES 2010



Second-generation Muslim women are approximately half as likely as first-generation Muslim women to be LAHF, 34% compared to 61%. The direction of generational change is in line with expectations of assimilation or integration theories, however, the extent of generational change among Muslims, in comparison to Hindu and Sikh groups, is small. LAHF does not appear to be a notable labour market outcome for second-generation women of religious groups other than Muslim. In fact, there are no second-generation Hindu women who are inactive and below 10% Christian and Sikh. Migrant generation plays a role in high levels of LAHF for all religious groups but clearly for Muslim women, it is only part of the explanation. There are sufficient numbers of LAHF first and second generation Muslim women to allow migrant generation to be included in multivariate modelling in Stage B (Muslim women only) as well as in Stage A (all EM women).

The EMBES 2010 captured data on country of birth for all respondents, and length of time spent in the UK for those born in another country. Theoretically, this allowed differentiation between first and subsequent migrant generations and differentiation between recent and long arrived migrants. More fine-grained analysis and modelling of LAHF and migrant generations or cohorts using the EMBES 2010 was not possible in this analysis due to the small sample of LAHF women for groups other than Muslim.

Measures of Religiosity

Religious Salience

Table 4.3 (below) shows that EM women across the sample demonstrate high levels of religious salience. 33% of women with high religious salience were inactive, compared to 14% of those with low level religious salience. 31% of Muslim women with low religious salience were economically inactive, compared to 52% of those with high religious salience. There appears to be a relationship between high levels of religious salience and LAHF, however, religious salience is not significantly associated with variance in LAHF for any of the religious groups other than for Hindu women. Nevertheless, this variable will be included in the modelling stage because of its significance for Hindu women and to test more robustly whether the lack of association still holds after control variables have been taken into account

Table 4.3 Religious salience by religious group and generation

	Christian	Hindu	Muslim	Sikh	All Women
High Salience	87.2%	77.0%	95.1%	82.1%	88.6%
N	383	97	511	72	1063
%LAHF High Salience	10.60%	23.9%	52.3%	16.7%	32.6%
N (high salience)	272	62	403	46	930
%LAHF Low Salience	13.9%	5.7%	31.3%	15.4%	14.0%
N	55	23	22	13	113
G1 High Salience	94.3%	81.9%	97.1%	85.9%	92.6%
N	239	72	325	39	675
G2 High Salience	72.0%	76.3%	92.2%	77.6%	82.9%
N	144	25	186	33	388

Table Notes:

1. Author's analysis, Ethnic Minority British Election Study, 2010.

2. Variation in LAHF by religious salience is significant at the 5% level for the Hindu group only.

Religious Practice

There are two available measures of religious practice in the EMBES: frequency of communal practice (religious activities with others) and individual practice (religious activities by yourself). Some important considerations were raised about these questions in Chapter 3 (Section 3.3).

Individual Practice

Individual daily practice signifies both a personal commitment to faith and a prioritisation of the ritual aspects of faith, not least because of the personal organisation or adjustment required to undertake such activities at frequent points throughout the day. To make comparisons between religious groups, bearing in mind small sample sizes for some groups of women in some of the response categories, 'daily' versus 'less frequently' proved a natural cut-point. As can be seen in Table 4.4 below, 73% of all EM women undertake some form of individual daily religious practice.

Table 4.4 Frequency of individual religious practice by religious group and generation, % LAHF by frequency of individual practice

	Christian	Hindu	Muslim	Sikh	All Women
Prays Daily	63.7%	66.9%	86.5%	52.8%	73.1%
N	416	100	525	73	1114
%LAHF Prays Daily	10.9%	26.0%	53.6%	21.7%	36.2%
%LAHF Prays Less Frequently	11.4%	7.7%	36.0%	7.1%	14.9%
G1 % Daily	69.0%	77.0%	90.9%	76.6%	80.6%
N	238	71	322	39	670
G2% Daily	51%	41%	78%	26%	58.8%
N	142	25	183	33	383

Table Notes:

1. Author's analysis, EMBES 2010
2. Variation in LAHF by individual religious practice is significant at the 5% level for all groups but Christian.

In Table 4.4 it is observed that Muslim women tend to exhibit considerably higher rates of individual religious practice than members of other faiths, 66% of Muslim women undertake daily religious activities by themselves five times a day (see Figure 4.2 below). Muslim women are more likely to undertake daily individual religious practice than women of other religious belongings (see Figure 4.3 below). High levels of individual religious practice amongst Muslim women may be inflated because the survey question is subject to social desirability bias. The question may also have been interpreted as religious activities other that ritual prayer, for example, beginning everyday tasks with a *dua*, or short verse in remembrance of Allah, is an aspect of Muslim religious practice (Scourfield et al. 2013). The likelihood of overstatement of

levels of individual practice has been discussed in Chapter 3 (Section 3.3) and is noted here whilst including it as an independent variable in the modelling stage

Figure 4.2 Percentage frequency of individual practice, Muslim women, EMBES 2010

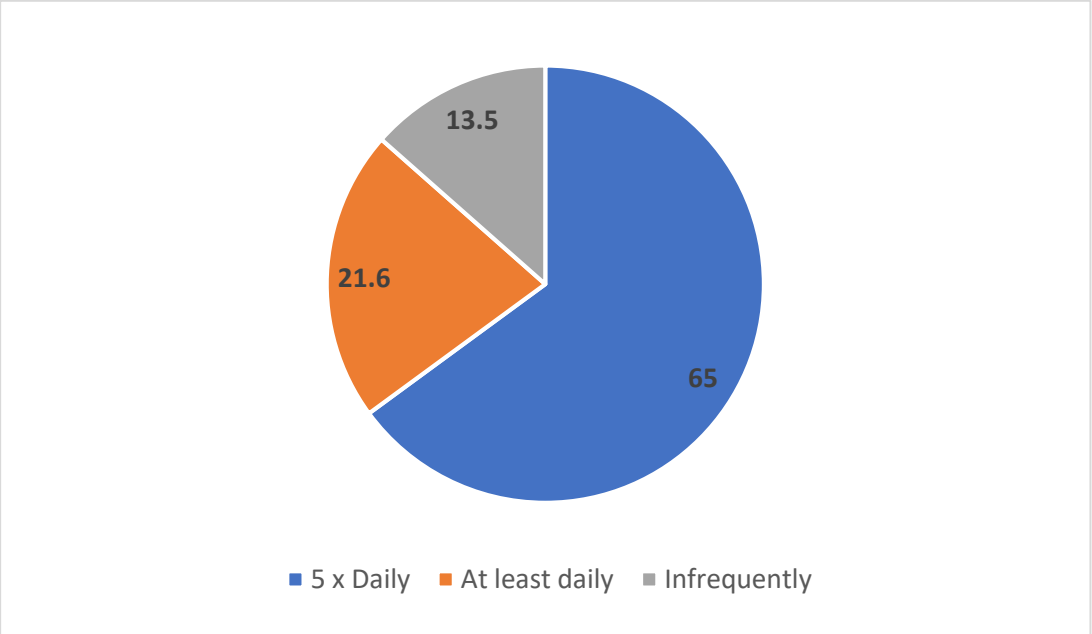
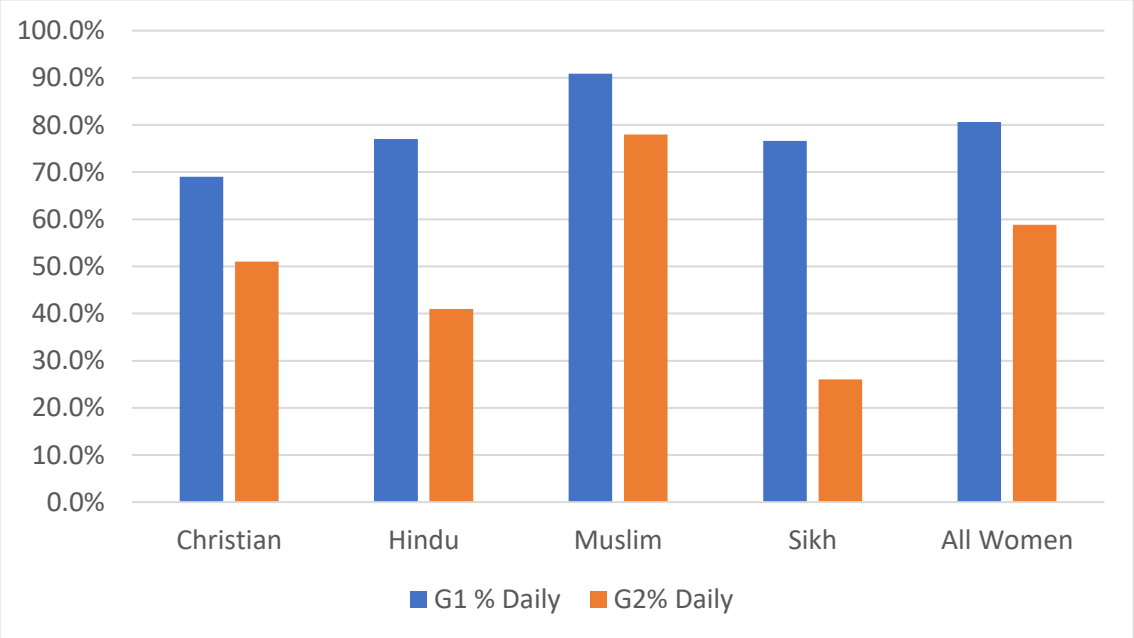


Figure 4.3: Percentage daily individual practice by religious group and generation, EMBES 2010



The greatest generational decline in religiosity is evident within the measure of individual religious practice: there is a 22 percentage point difference between all second-generation and first-generation women (see Figure 4.3, above). First-generation Muslim women have the highest percentage of those who undertake some form of individual practice daily at 91%. Muslim women have the highest percentages of individual religious practice within each generation. Muslim women exhibit the least generational decline under this measure of religiosity with a 13 percentage point difference between first and second-generations although decline among Christian women is also relatively low with an 18 percentage point difference, albeit from a much lower starting point for the first-generation.

The measure of individual daily religious practice is significant when cross-tabulated against LAHF for all groups other than Christians. Of the 86% of Muslim women who practice daily, more are likely to be LAHF than economically active; the LAHF percentage for Muslim women who pray daily is 54% (see Table 4.4, above). In Figure 4.4 (below) it can be seen that Muslim women are more likely to be LAHF than women from other religions who undertake some form of individual practice on a daily basis. All women who practice infrequently are less likely to be LAHF than those who practice daily, yet there are at least three times more LAHF Muslim women than for other religious groups in the infrequent category.

Bivariate analysis of individual practice amongst Muslim women shows that Muslim respondents tend to exhibit considerably higher rates of individual religious practice than members of other faiths, even if shy of prayer five times a day. Levels of LAHF decrease with lower levels of individual practice and the association is statistically significant. In Figure 4.5 below, the results of the bivariate analysis indicate that the percentage of LAHF Muslim women decreases with lower levels of religious practice. Variation in LAHF is significantly associated with five times and infrequent individual practice for Muslim women, the association with daily practice is non-significant.

Figure 4.4 Percentage LAHF by frequency of individual religious practice and religious group, EMBES 2010

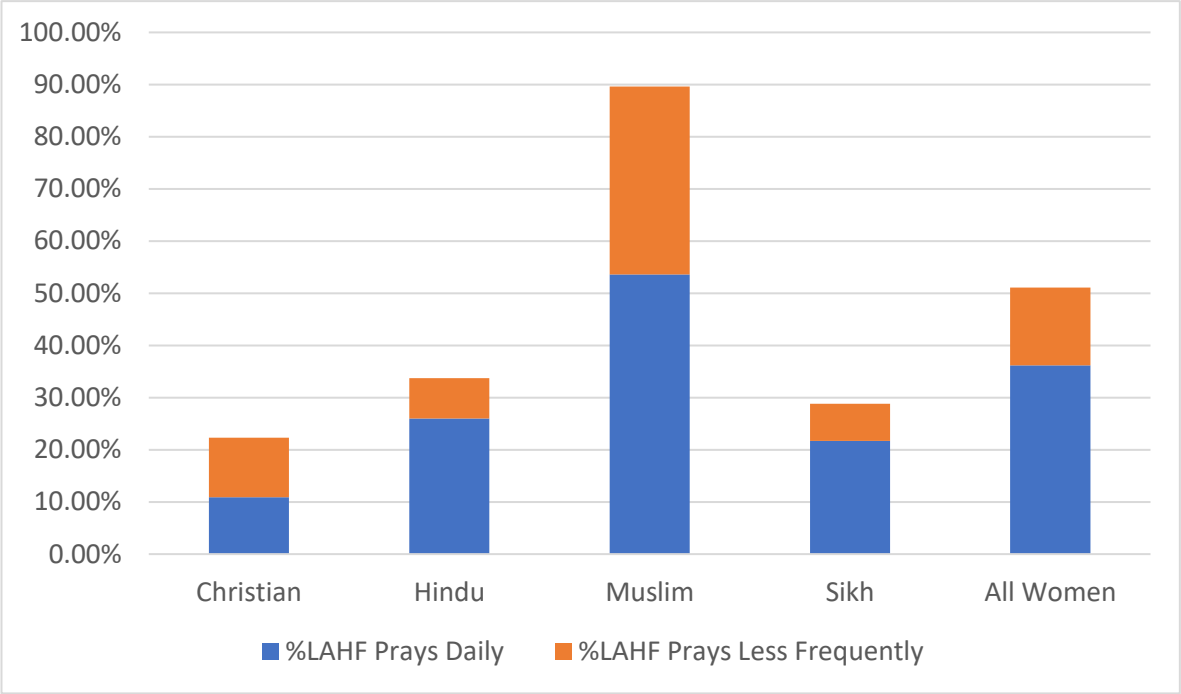
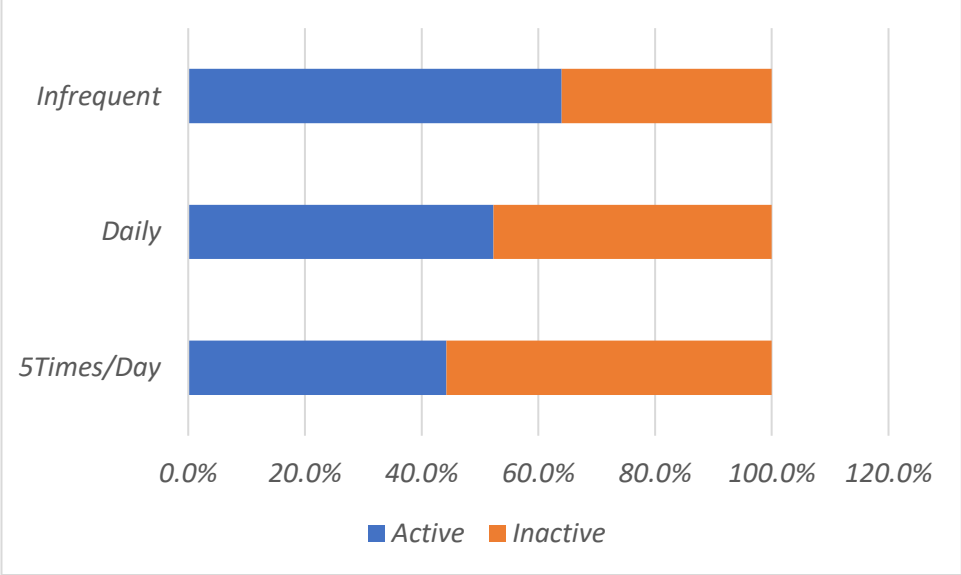


Figure 4.5 Percentage LAHF by frequency of individual religious activity, Muslim women only, EMBES 2010



Communal Practice

'At least weekly' versus 'less frequent' was the natural cut point for comparison between religious groups for this IV. In the EMBES sample, there is evidence of generational decline in this measure of religiosity for all women (-15%), however, the change is very small for Muslim women at -2%. Notably, communal practice does not have a statistically significant relationship with LAHF for any of the religious groups other than Sikh when cross-tabulation analysis is run for each group separately. Accordingly, the results for generational differences are not presented here.

The lack of significant association between LAHF and communal practice may a result of the ambiguity of the question and potentially a lack of relevance for religious groups where women do not traditionally take part in formal communal religious practice (discussed in detail in Chapter 3, Section 3.3). The question may also be subject to the same overstatement and social desirability bias in response as for individual practice. The lack of statistical significance for the association between LAHF rates and communal practice, together with concerns about its relevance to Muslim women, mean that this variable will not be included in the modelling stage.

Table 4.5 Communal religious practice and percentage LAHF

	Christian	Hindu	Muslim	Sikh
Weekly Plus Communal Practice	69.0%	33.9%	36.9%	32.8%
N	345	174	509	122
%LAHF Weekly Plus	10.4%	23.9%	54.4%	27.6%
N	183	46	160	29

Table Notes:

1. Author's analysis, EMBES 2010
2. Variation in LAHF by communal religious practice is significant at the 5% level for only the Sikh group

Communal practice emerges as the weakest indicator of the impact of religiosity on economic activity, with relatively small differences in the percentage of LAHF women between infrequent and regular communal practice and the association is statistically insignificant. Across all three measures of religiosity Muslims are the most religious group, followed by Christians whose religiosity appears not to impact on their economic activity. Religious salience is the measure with the lowest indication of generational change across all religious groups and its association with LAHF is only significant for Hindu women. Private religious practice is significantly associated with LAHF for all

religious groups other than Christian. The greatest evidence of generational decline is evident in individual religious practice, as found by McAndrew and Voas (2014).

Marital Status

The married category includes all married and partnered women and the single category all single, divorced, separated and widowed women. The results of the bivariate analysis for this variable are presented below in Table 4.6 and Figure 4.6 below.

Single Hindu and Muslim women are significantly less likely to be LAHF than married women. Single Muslim women are more likely to be LAHF than single women from any other religious group. The association of marriage with LAHF for Christian women is insignificant since rates are low for both the single and married. A specific Black female effect is likely to be at play here which is probably ethnonational rather than religious; women of Caribbean heritage participate in the labour market at very high rates indeed. Married women make up only 58% of the total Christian LAHF population whilst for the other religious groups married women make up 88% or more of their LAHF populations. In Figure 4.6 and Table 4.6 it can be seen that Muslim women are more likely to be LAHF than women of other religious groups, within each marital status and generation category.

Figure 4.6 Percentage LAHF by marital status within each religious group, EMBES 2010

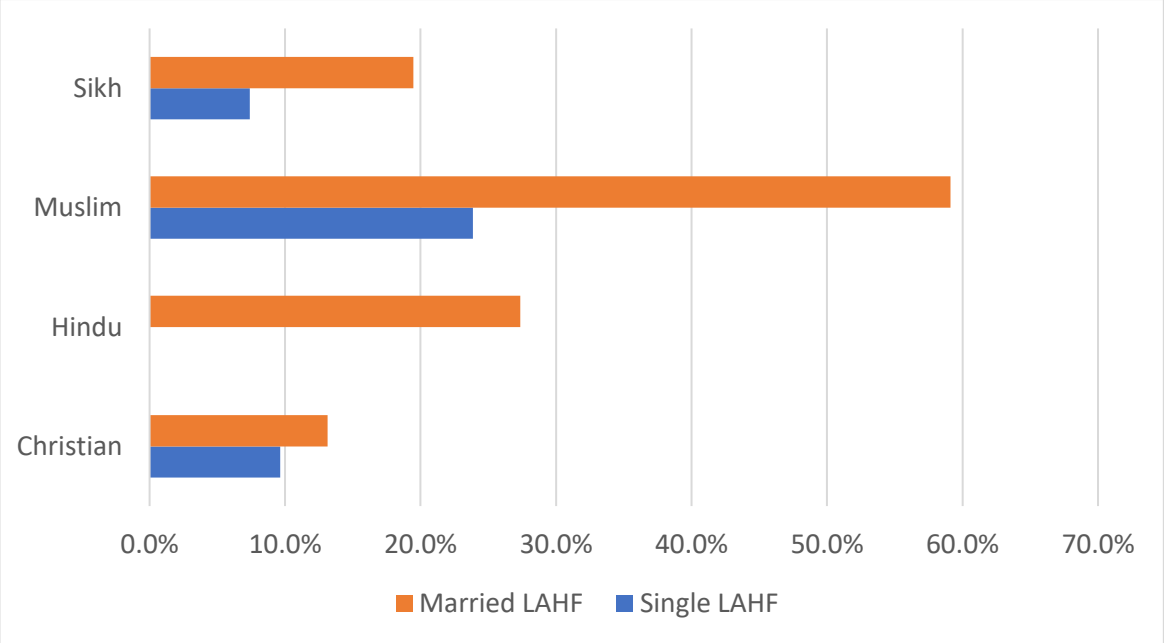


Table 4.6 Percentage marital status by religion and generation and percentage LAHF by marital status

	Christian	Hindu	Muslim	Sikh	All women
Married	43.9%	68.3%	69.2%	69.4%	61.8%
N	418	101	530	73	1112
Married G1	49.1%	78.9%	77.1%	85.7%	69.9%
N	238	72	324	39	673
Married G2	33.0%	33.3%	55.3%	51.7%	46.5%
N	144	25	106	33	388
Married %LAHF	13.1%	27.4%	59.1%	19.5%	39.0%
N	125	57	308	45	633
Married Proportion of LAHF	58%	100%	90%	88%	87

Table Notes:

1. Author's analysis, EMBES 2010

2. Variation in LAHF by marital status is significant at the 5% level for Hindu and Muslim women only.

Household Socio-economic Status (SES) by Partner's Occupation

An interaction term was constructed using the variables for marital status and occupational status of partner (MaritalStatus*PartnerSES) as an indicator of household socio-economic status (SES). Class 1 represents professional or managerial occupations; Class 2, intermediate occupations and own-accounts workers; and Class 3, manual workers and the unemployed/inactive. Women from Class 3 households are most likely to be LAHF (see Table 4.7 below). Muslim women are most likely to form part of Class 3 households. For Muslim women there is an apparent consistent and negative relationship between socio-economic status and LAHF, with the percentage of LAHF women increasing as socio-economic status decreases although the difference between the intermediate and the professional group appears small.

Table 4.7 LAHF by MaritalStaus*PartnersOccupation

	Single	Class 1	Class 2	Class 3
Christian	56.5%	14.2%	7.5%	21.7%
N	279	43	23	74
%LAHF	9.6%	6.8%	0	20.6%
Hindu	30.5%	31.6%	12.1%	25.9%
N	35	30	11	25
%LAHF	0	23%	11%	40%
Muslim	31.2%	13.6%	11.3%	43.7%
N	182	61	54	234
%LAHF	23.9%	49.3%	51.9%	64.4%
Sikh	30.3%	25.4%	13.1%	33.1%
N	21	19	8	25
%LAHF	7.4%	12.9%	0	33.3%

Table Notes:

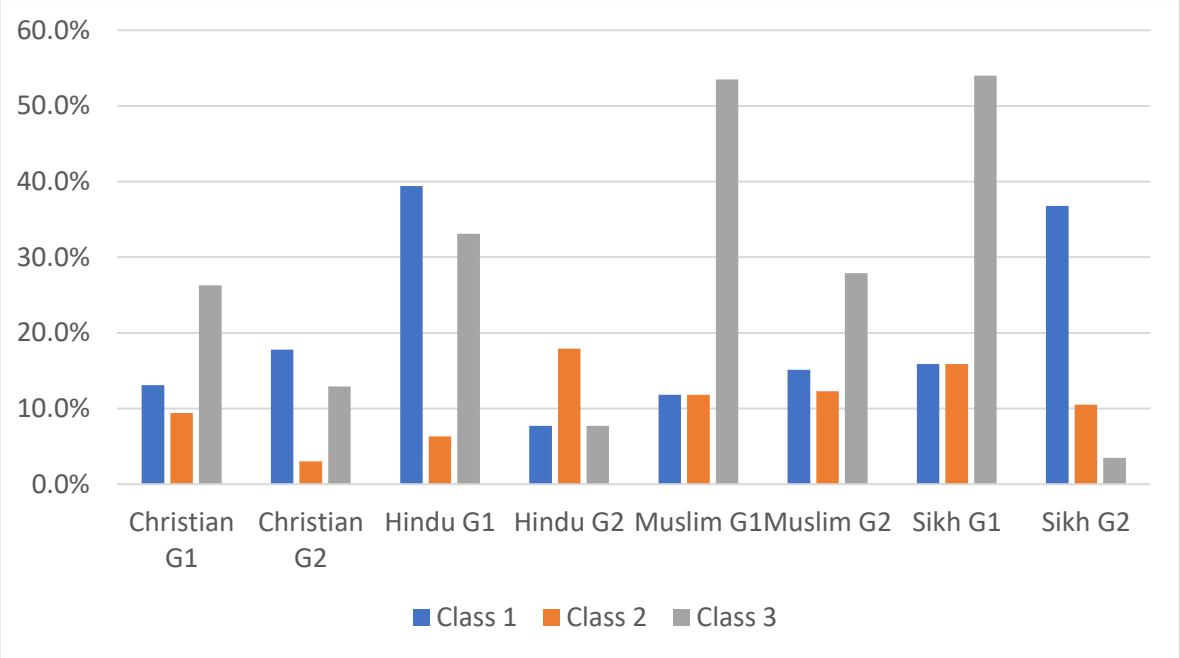
1. Author's analysis, EMBES 2010
2. Variation in LAHF by household SES is significant at the 5% level for all religious groups

There are further differences in LAHF across the SES categories that can be observed in Table 4.7 (above). Class 3 has the highest percentage of LAHF women across all four religious groups: there are twice as many LAHF women in Class 3 than in any other SES category. Accordingly, socio-economic status is significantly associated with LAHF for all religious groups. Muslim women in each SES category are approximately twice as likely to be LAHF than women of other religion groups. Indeed, Muslim women in Class 2 and 3 households are more likely to be LAHF than economically active. It is interesting to note that for all religious groups, including Muslim, it is only Class 3 household SES that is significantly associated with variation in LAHF. It is important to note that this measure of household SES combines the effect of marriage and partner's occupational status.

Generational differences in SES status by partners occupation are presented in Figure 4.7 below. First-generation women are more likely to be in Class 3 households than second-generation women, this is true across all religious groups. Class 3 is the modal SES category for first-generation women in all religious groups but Hindu. Muslim women are the only group where Class 3 is the modal SES category amongst the second-generation. Furthermore, the percentage of second-generation Muslim women

in Class 3 households is approximately twice that of second-generation women in other religious groups.

Figure 4.7 Percentage socio-economic status by religious group and generation. EMBES 2010



Main Source of Household Income

The question relating to main source of household income had a very good response rate with 1249 valid responses from females, in comparison to the response rate of 836 valid responses to the question relating to annual household income. Source of income is a less direct question about household economic circumstances which may be experienced as less intrusive by respondents; indeed, the difference in response rate would suggest that this is the case. The question relating to main source of income will be used in this analysis.

The source of income variable was recoded into two categories, paid employment and all other sources; don't know and refused responses were included in 'other sources' to maintain sufficient sample sizes within response categories. Paid employment is an indication of stability and financial independence whilst most of the 'other' sources are less stable because they are dependent on external circumstances such as goodwill or means testing (see Chapter 3, Figure 3.6 for all response categories to the income source question). The 'other income' category includes households where income is significantly bolstered by state benefits.

Table 4.8 Other income Source by religion and generation, and percentage LAHF by other income source

	Christian	Hindu	Muslim	Sikh	All Women
Other Income Source	31.2%	8.7%	55.4%	4.8%	30.5%
N	397	100	481	69	1047
G1	31.7%	19.8%	43.6%	14.8%	33.0%
G2	30.2%	10.3%	30.7%	14.3%	25.7%
%LAHF within other income source	21.2%	28.6%	62.5%	70%	49.6%

Table Notes:

1. Author's analysis, EMBES 2010
2. Variation in LAHF by other income source significant at the 5% level for all religious groups, except for Hindu

In Table 4.8 (above) it can be seen that a third of all female respondents to the EMBES live in households where the main source of income is something other than paid employment. This is considerably higher for the Muslim women in the sample where 55% rely on a source of income other than formal paid employment. Of the 274 women with an alternative income source, 34% are inactive, and three-quarters are Muslim. 74% of women reliant on an alternative source of income are first-generation. Christian, Hindu and Sikh women are less likely than Muslim women to rely on 'other income'.

Women who live in households where paid employment is the main income source are less likely to be LAHF than those with alternative sources of income. This is true across all religious groups but for Muslims the difference is smaller (45% LAHF for those with a paid employment source, and 63% for those with alternative source of income). There is generational decline across this measure of vulnerability in the financial resources of households, but this decline is smaller for Christian and Muslim groups. Note that there were no second-generation Hindu women in the sample reliant on anything other than income from paid employment. Living in a household where the main source of income is anything other than paid employment is significantly associated with LAHF for all religious groups except for Hindu: financial insecurity seems to increase the likelihood of LAHF.

Bonding Social Capital Neighbourhoods or friendship groups where most (more than half or all) members are co-ethnic are regarded as residential areas or social networks of high bonding social capital for the purpose of this analysis. Binary variables were created for the two social spheres of neighbourhood and friendship groups.

In Table 4.9 (below) it can be seen that 56% of all EM women had dense co-ethnic friendship groups; most ethnic groups have friends of the same ethnic and cultural backgrounds, this is known as ethnic homophily (Muttarak 2014). Christian women have the lowest levels of co-ethnic density in their friendship groups at 48%. Muslim women are marginally more likely to have dense co-ethnic friendship groups than Sikh or Hindu women. High levels of co-ethnic density in friendship groups emerged as significantly associated with LAHF for Muslim women only. Lower levels of co-ethnic density in friendship groups were associated with lower levels of LAHF amongst women from all religious groups.

Table 4.9 Bonding social capital in friendship groups by religion and generation, percentage LAHF by bonding social capital in friendship groups.

	Christian	Hindu	Muslim	Sikh	Total
High Bonding Social Capital	47.6%	56.9%	59.9%	58.3%	55.6%
N	408	101	513	71	1093
G1	52.4%	63.3%	65.5%	54.1%	60.2%
G2	37.1%	42.1%	54.0%	60.3%	49.3%
%LAHF within High Bonding	60%	58.6%	69.2%	76.9%	66.5%

Table Notes:

1. Author's analysis. EMBES 2010
2. Variation in LAHF by bonding social capital in friendship groups is significant at the 5% level for Muslim women only
3. Small N for inactive Hindu and Sikh women

In Table 4.10 (below) it is observed that Muslim women are most likely to live in co-ethnically dense neighbourhoods: 34% compared with 10% of Hindu and 17% of Sikh women. High levels of neighbourhood bonding social capital were significantly associated with LAHF for Muslim women only.

Table 4.10: Bonding social capital in neighbourhood by religion and generation, percentage LAHF by bonding social capital in neighbourhood

	Christian	Hindu	Muslim	Sikh	Total
High Bonding Social Capital	**9.6%**	**19.5%**	**34.2%**	**17.1%**	**22.9%**
N	380	93	503	71	1047
G1	12.2%	24.8%	32.4%	18.3%	23.8%
G2	5.3%	5.7%	38.2%	14.3%	22.6%
%LAHF within High Bonding Neighbourhood	20.0%	7.7%	59.1%	76.9%	44.9%

Table Notes:

1. Author's analysis, EMBES 2010
2. Variation in LAHF by bonding social capital in neighbourhoods is significant at the 5% level for Muslim women only

Overall, bonding social capital across the two domains of friendship groups and neighbourhoods was significantly associated with LAHF for Muslim women only. Analysis within each religious group revealed that high levels of bonding social capital in the domains of friendship groups and neighbourhoods were only significantly associated with LAHF for Muslim women. Note however that small sample sizes of inactive women in Hindu and Sikh groups are likely to have affected the overall significance of these measures for these religious groups.

Motherhood

The EMBES 2010 included a question on the number of people within households who are below the age of 18. The continuous variable was included in the analysis as a nominal variable with three categories: no children; one to three children; four or more children. None of the Hindu or Sikh respondents had more than three children, this category was only relevant for small numbers of Muslims and Christians. A dummy variable was therefore created 0 for no children and 1 for the presence of children.

The results of the bivariate analysis for the presence of children are presented below in Table 4.11. Unsurprisingly, the presence of children has a statistically significant association with LAHF for all women. Levels of LAHF for second-generation women without children are very low, Muslim women are the only second-generation group to show high rates of inactivity in the absence of dependent children. There is a difference of less than 10 percentage points for Sikhs and Christians when comparing no children to children being present, while the presence of children increases the LAHF percentage from 11% to 39% for second-generation Muslim women.

Table 4.11 Percentage dependent children present by religion and generation, and percentage LAHF where dependent children present

	Christian	Hindu	Muslim	Sikh
Children Present	76.9%	50.6%	82.8%	62.0%
N	325	89	506	71
Children Present % LAHF	14.5%	30.2%	56.8%	17.5%
G1 No Children %LAHF	2%	19%	57%	23%
G2 No Children %LAHF	0%	0%	11%	0%
G1 Children Present %LAHF	21%	39%	64%	26%
G2 Children Present %LAHF	6%	0%	39%	9%

Table Note:

1. Author's analysis, EMBES 2010
2. Variation in LAHF by presence of children in household is significant at the 5% level all religious groups

Education

Exploratory analysis revealed that overseas qualifications were correlated with overseas birth and would have a large number of missing responses at the modelling stage. Accordingly, British qualifications are used as the point of comparison in this analysis. Furthermore, British qualifications are more directly associated with economic activity in the British context. Exploratory analysis showed that 48% of first-generation women had a British qualification and therefore this was a legitimate point of comparison between the two generations. It should be noted though that the sample of women with British qualifications in the EMBES 2010 is largely made up of the second-generation. The results of the binary analysis of the association between educational attainment and LAHF are presented in Table 4.12 below.

Muslim women are the least likely to hold British HE qualifications. Second-generation Muslim women are more likely than other religious groups to have a highest qualification of GCSE level or below and are most likely to have no qualifications at all. The higher number of women with no qualifications is likely to explain some of the higher levels of LAHF among single second-generation Muslim women than single second-generation women from other religious groups. The alternative to LAHF for women with no or low qualifications is likely to be low-skilled and low-paid work.

Table 4.12 Educational attainment (British qualifications) by religious group, and percentage LAHF within attainment category

	Christian	Hindu	Muslim	Sikh	Total
First Degree and Higher	27.5%	32.7%	23.3%	36.0%	27.5%
FE	41.8%	27.6%	36.1%	24.4%	35.5%
GCSE or Below	30.7%	39.8%	40.6%	39.5%	36.9%
N	320	57	296	51	724
First Degree and Higher % LAHF	6.6%	0.0%	25.4%	6.5%	38,5%
FE Qualification % LAHF	2.7%	0.0%	26.7%	0.0%	29.4%
GCSE or Below % LAHF	10.8%	5.9%	54.2%	0.0%	70.7%

Table Notes:

1. Author's analysis, EMBES 2010
2. Variation in LAHF by educational attainment is significant at the 5% level for Muslim women only

Education is only significantly associated with LAHF for Muslim women. Muslim women form the largest proportion of all LAHF women in every educational category, two-thirds or more. Given the significant and large number of Muslim women with no qualifications it may be the case that the same, or similar, socio-cultural factors that limit educational attainment act in the same way for economic activity. One way of checking the combined effect of gender norms and higher education is by combining the marital status variable with HE status (HE qualification/No HE qualification) in an interaction term, MaritalStatus*HE. This interaction term was then cross-tabulated with the dependent variable and layered by the religious group variable, the results of the analysis for Muslim women are presented in Table 4.13 and Figure 4.8 below.

The interaction between education and marital status is significantly associated with LAHF for Muslim women. Only 5% of single Muslim women who hold a HE qualification are LAHF compared to 32% of single women who do not. 32% of married Muslim women with HE qualifications are LAHF. In other words, marital status seems to cancel out some of the positive effects of a HE qualification. Married women without HE qualifications are twice as likely to be LAHF than married women with HE qualifications. There is likely to be a generational effect here with first-generation women being far less likely to hold a British HE qualification and more likely to be married.

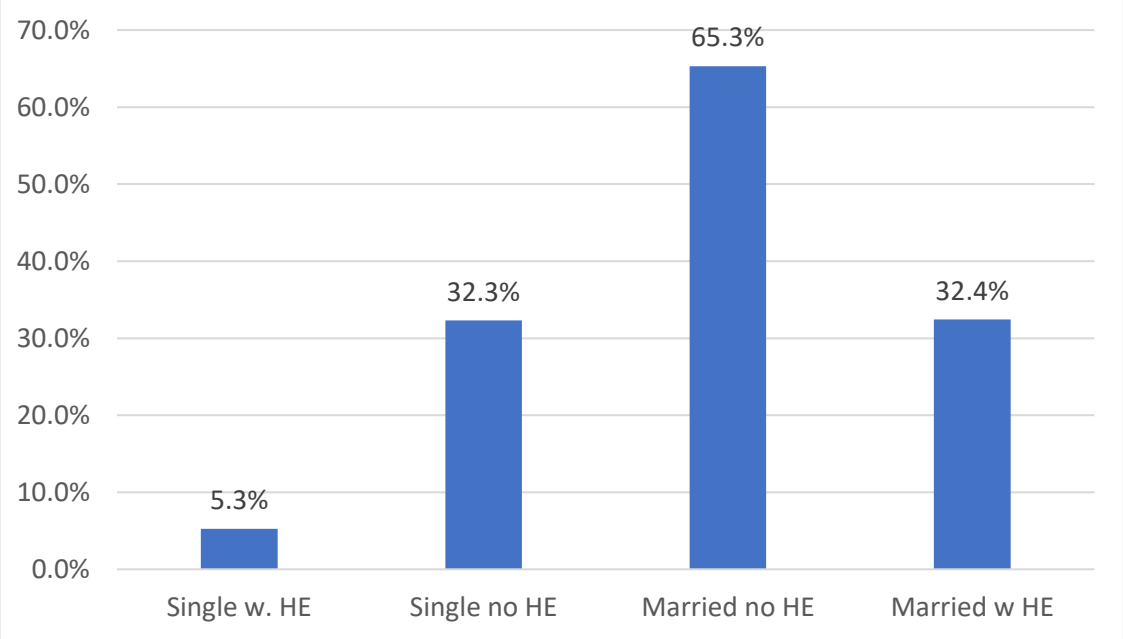
Table 4.13 Percentage LAHF in HE&MaritalStatus interaction for Muslim women only

	Single w. HE	Single no HE	Married no HE	Married w. HE
%LAHF	5.3%	32.3%	65.3%	32.4%
N	19	99	271	37

Table Notes:

1. Author's analysis, EMBES 2010
2. Variation in LAHF by HE*MaritalStatus interaction is significant at the 5% level

Figure 4.8 Percentage LAHF in HE&MaritalStatus Interaction for Muslim Women only, EMBES 2010



4.4 Multivariate Modelling

4.4.1 Modelling Strategy

Statistical modelling was undertaken in two stages. In Stage A the likelihood of being in the LAHF category is predicted for all EM women by including the independent variables examined in the bivariate analysis above. This allows examination of the Muslim penalty on the LAHF outcome. The small sample size of LAHF women in the EMBES 2010, for all religious groups other than Muslim, meant that ethno-religious groups could not be differentiated in Stage A. In Stage B the likelihood of being LAHF

amongst Muslim women only is predicted. Ethnicity is included as an explanatory variable in Stage B to allow examination of ethnic variations in the Muslim penalty.

In each model relevant independent variables are included with LAHF as the dependent variable (DV). The results of each model provide information about the association of each independent variable (IV) with the DV, in this case the likelihood of women being LAHF. The measure presented on size of effect in this analysis will be the 'b' value, or log odds. The log odds for each independent variable (IV) in the model provides information on whether that variable increases (positive result e.g. b=1.500) or decreases (negative result e.g. b=-1.500) the likelihood of a woman being LAHF. The log odds for each category of the IV is in comparison to a reference category and accounts for the effects of other IVs in the model. Reference categories are the comparison groups within each variable. For example, the modelling result for the IV of marital status will measure the likelihood of married women being LAHF in reference to (or in comparison with) single women.

Statistically significant results indicate that the association between the dependent variable and the independent variable is not by chance alone (Voght and Burke Johnson 2011). SPSS produces a score for the significance of each IV in a model. The accepted measure of statistical significance in the social sciences is a significance score of less than 0.05. Significant results will be denoted by an asterix following the b value e.g. 1.500*. A result of <0.01 is a more stringent measure of significance. Any result that is statistically significant at less than 0.01 level will be denoted by two asterixis e.g. 1.500**.

The inclusion of one IV may reduce the significance or log odds (b value) of another IV in the model. For example, age may be a significant predictor in a model, but when level of education is added to a subsequent model it may reduce the log odds of age, or change the result of age from significant to non-significant. In each model presented in this analysis, different combinations of IVs are included to see if, and how, they affect one another within and between models. The IVs in each model are listed in the tables below. The independent variables relating to income source, religiosity and social capital are included separately in models with the 'main effects' (control variables) in each stage to see how they change the predictive capabilities of the model and the log odds of the other IVs, all IVs are then all included in a single model to see their overall effect.

Due to the small sample size of the EMBES, and the small number of economically-inactive women in some religious groups it was not possible to include all the IV's identified as significant in the bivariate analysis in the models. The interaction terms

MaritalStatus*PartnersOccupation and MaritalStatus*HE could not be included in the model along with the main effect of marriage because of high correlation between the variables (they were measuring the same effect). This is likely to be caused by the relatively small sample in the EMBES 2010.

IVs in the Stages A and B are presented in Figure 4.9 (Stage A) and Figure 4.10 (Stage B) below. IVs appear in bold, reference categories in italics and the categories of the IV measured appear in standard font. These figures are followed by Tables 4.14 and 4.15 (Section 4.4.2, Modelling Results) which present the results of multivariate modelling for Stage A and Stage B respectively. The statistics for model fit are included at the end of the column for each model. The results of multivariate modelling are then discussed in Section 4.4.2.

Figure 4.9 IV categories for Modelling Stage A, comparing LAHF among all EM women by religious belonging

Model A1 **Main Effects**	**Model A2** **Income Source**	**Model A3** **Religiosity**	**Model A4** **Social Capital**	**Model A5** **Religiosity and Social Capital**
Religious Belonging *Reference: Christian* Hindu Muslim Sikh **Migrant Generation** *Reference: UK Born* Overseas Birth **Age (mean centred)** **Education** *Reference: No quals* Up to GCSE GCSE FE HE Plus **Marital Status** *Reference: Single* Married or Partnered **Presence of Children** *Reference: No Children* Children Present	**All Main Effects** **Income Source** *Reference: Paid Employment* Other Source	**All Main Effects** **Income Source** **Religious Practice** *Reference: Less Frequent* Daily Religious Practice **Religious Belief** *Reference: less than strong* Strong religious belief	**All Main Effects** **Income Source** **Neighbourhood Co-ethnic Density** *Reference: half or less* More than half **Friendship Co-ethnic Density** *Reference: half or less* More than half	**All Main Effects** **Income Source** **Religious Practice** **Religious Belief** **Neighbourhood Co-ethnic Density** **Friendship Co-ethnic Density**

Figure 4.10 IV categories for Modelling Stage B, LAHF amongst Muslim Women					
Model B1 **Main Effects**	**Model B2** **Income Source**	**Model B3** **Ethnicity**	**Model B4** **Religiosity**	**Model B5** **Social Capital**	**Model B6** **Religiosity and Social Capital**
Migrant Generation *Reference: UK Born* Overseas Birth **Age (mean centred)** **Education** *Reference: No quals* Up to GCSE GCSE FE HE Plus **Marital Status** *Reference: Single* Married or Partnered **Presence of Children** *Reference: No Children* Children Present	**All Main Effects** **Income Source** *Reference: Paid Employment* Other Source	**All Main Effect** **Income Source** **Ethnicity** *Reference: Indian* **Pakistani** **Bangladeshi** **Black Africa**	**All Main Effects** **Income Source** **Ethnicity** **Religious Practice** *Reference: Less Frequent* Daily Religious Practice **Religious Belief** *Reference: less than strong* Strong religious belief	**All Main Effects** **Income Source** **Ethnicity** **Religious Practice** **Religious Belief** **Neighbourhood Co-ethnic Density** *Reference: half or less* More than half **Friendship Co-ethnic Density** *Reference: half or less* More than half	**All Main Effects** **Income Source** **Ethnicity** **Religious Practice** **Religious Belief** **Neighbourhood Co-ethnic Density** **Friendship Co-ethnic Density**

4.4.2 Modelling Results

Table 4.14 Binary Logistical Regression Results, Stage A. Predicting Belonging to the Looking After Home and Family Category of Economic Inactivity Category Amongst Religious Groups of Ethnic Minority Women in Britain. Data Source: EMBES 2010

Independent Variables	Model A1 Main Effects	Model A2 Income Source	Model A3 Religiosity	Model A4 Co-Ethnic Density	Model A5 Religiosity and Co-Ethnic Density
Religious Belonging of results too					
Ref: Christian					
Hindu	0.334	0.478	0.511	0.435	0.447
Muslim	1.964**	1.764**	1.722**	1.604**	1.544**
Sikh	0.206	0.252	0.175	0.222	0.137
Migrant Generation					
Ref: UK Birth					
Overseas Birth	0.485*	0.407	0.504	0.302	0.31
Age (mean centred)	-0.001	-0.013	-0.015	-0.017	-0.018
Marital Status					
Ref: single					
Married/Partnered	1.103**	1.630**	1.603**	1.698**	1.701**

Independent Variables	Model A1 Main Effects	Model A2 Income Source	Model A3 Religiosity	Model A4 Co-Ethnic Density	Model A5 Religiosity and Co-Ethnic Density
Children					
Ref: No Children					
Children Present	0.908**	0.931**	0.910**	1.012**	1.005**
Education					
Ref: No Qualifications					
Up To GCSE	-1.076**	-1.201**	-1.184**	-1.191**	-1.192**
GCSE	-1.283**	-1.205**	-1.126**	-1.194**	-1.129**
FE	-2.340**	-2.206**	-2.302**	-2.308**	-2.363**
HE	-1.845**	-1.626**	-1.490**	-1.750**	-1.662**
Main Income Source					
Ref: Income from Employment					
Other Income Source			1.173**	1.138**	1.163**
Religious Salience					
Ref: Low Salience					
High Salience			-0.232		-0.245
Individual Religious Practice:					
Ref: Infrequent					

Independent Variables	Model A1 Main Effects	Model A2 Income Source	Model A3 Religiosity	Model A4 Co-Ethnic Density	Model A5 Religiosity and Co-Ethnic Density
Daily Religious Practice			0.702*		0.709*
Neighbourhood					
Ref: Low Co-ethnic Density					
High Co-ethnic Density				0.148	0.096
Friendship					
Ref: Low Co-Ethnic Density					
High Co-ethnic Density				0.167	0.146
N	758	734	725	685	680
Cox and Snell	32	33	34	33	34
Nagelkerke R Squared	48	48	48	47	48
Hosmer-Lemeshow	0.019	0.008	0.000	0.039	0.007
% Correct Prediction	67.3	68.2	68.3	68.6	68.7
% Correct Prediction	79.3	79.2	81.2	79.8	81.2

Table 4.15 Binary Logistical Regression Results, Stage B. Predicting Belonging to the Looking After Home and Family Category of Economic Inactivity Amongst Muslim Women in Britain. Data Source: EMBES 2010

Independent Variables	Model B1 Main Effects	Model B2 Income Source	Model B3 Ethnicity	Model B4 Religiosity	Model B5 Social Capital	Model B6 Religiosity and Social Capital
Migrant Generation:						
Ref: UK Birth						
Overseas Birth	0.352	0.284	0.452	0.364	0.574	0.480
Age (mean centred)	0.016	0.005	0.003	-0.005	0.001	-0.003
Marital Status						
Ref: Single						
Married	1.407**	1.651**	1.629**	1.668**	1.175**	1.575**
Children Present						
Ref: No children present						
Children Present	0.908**	0.712**	0.787*	0.821*	0.908*	1.004*

Independent Variables	Model B1 Main Effects	Model B2 Income Source	Model B3 Ethnicity	Model B4 Religiosity	Model B5 Social Capital	Model B6 Religiosity and Social Capital
Education						
Ref: No Qualifications						
Up To GCSE	-0.270	-0.450	-0.337	-0.342	-0.364	-0.392
GCSE	-0.915*	0.881*	-0.854	-0.941*	-0.695	-0.762
FE	-1.953**	-1.858**	-1.734**	-1.941**	-1.891**	-1.991**
HE	-1.623**	-1.492**	-1.449**	-1.655**	-1.710**	-1.317**
Main Income Source						
Ref: Income from Employment						
Other Income Source		0.634*	0.922**	0.764*	0.957*	0.847*
Ethnicity						
Ref: Indian						
Pakistani			0.689	0.582	1.260**	1.169**
Bangladeshi			0.194	0.135	0.678	0.643
Black African			-0.813	-1.045	-0.356	-0.447
Religious Salience						
Ref: Low Religious Salience						

Independent Variables	Model B1 Main Effects	Model B2 Income Source	Model B3 Ethnicity	Model B4 Religiosity	Model B5 Social Capital	Model B6 Religiosity and Social Capital
High Religious Salience				0.007		-0.153
Religious Practice						
Ref: Infrequent						
Five Times a Day				0.536		
At Least Daily				0.582		0.551
Neighbourhood Co-Ethnic Density						
Ref: Low Co-ethnic Density						
High Co-Ethnic Density					0.101	0.068
Friendship Co-Ethnic Density						
Ref: Low Co-ethnic Density						
High Co-Ethnic Density					0.118	0.017

Independent Variables	Model B1 Main Effects	Model B2 Income Source	Model B3 Ethnicity	Model B4 Religiosity	Model B5 Social Capital	Model B6 Religiosity and Social Capital
N	390	373	373	367	349	346
Cox and Snell	23	23	26	30	29	30
Nagelkerke R Squared	31	31	35	40	39	40
Hosmer-Lemeshow	0.302	0.295	0.824	0.115	0.198	0.102
% Correct Prediction (No IVS)	53.1	52.1	52	52	51	51.2
% Correct Prediction (With IVS)	71.1	71.3	73.5	74.5	75.1	74.9

4.4.3 Discussion of Modelling Results

Stage A

Main Effects Model A1

This analysis gives an original insight into the effect that independents variables selected for multivariate analysis have on the specific category of Looking After Home and Family (LAHF). The first model includes all control variables and religious affiliation. Age, marriage, generation, and education were included as control variables. The results of the model show that Muslim women are the only religious group significantly more likely to be LAHF than the reference group of Christian women. Age emerges as a non-significant predictor of being LAHF in the main effects model (A1) and across all models in Stage A.

Migrant generation is a significant and positive predictor of LAHF at the 5 percent level in the main effects model. It has smaller log odds than all other significant IVs in Model A1. Nevertheless, its significant effect is indicative of intergenerational change. First-generation women are more likely to be LAHF than second-generation when key demographic factors in the main effects model are held constant. This indicates economic integration in labour market terms by immigration generation

In Model A1 education is the only variable that reduces the likelihood of a woman being in the LAHF category. For all EM women, having any level of education significantly reduces the likelihood of LAHF compared to the reference category of no qualifications, significant at the 1 percent level. Interestingly, rather than further or higher levels of education progressively reducing the likelihood of being LAHF, the log odds of FE in reducing the likelihood of LAHF are greater than that of HE level qualifications. The FE variable includes all qualifications above GCSE and below undergraduate degree and therefore encompasses a range of qualifications. But it is the effect of attendance at university, and undergraduate degree attainment specifically, that is most often linked to greater levels of economic activity amongst Muslim women (Dale 2008; Khattab 2009; 2012).

The effect of FE is consistently larger than HE across all six models in Stage A. The difference between the negative effects of FE and HE on LAHF are as large as the differences between GCSE and HE. Due to the unexpectedness of this result the construction of the variables relating to education were checked, reconstructed and remodelled to check for errors. In the binary analysis above, a single variable was constructed for up to and including GCSE qualifications. This was broken down further into two categories of up to GCSE and GCSE at this stage of the modelling. The larger

negative effect of FE than HE on LAHF remained consistent after these checks. Some possible explanations for this finding will be raised in the discussion section. Other than the greater than expected effect of FE, education is operating on LAHF in the direction expected in models of integration: all levels of British qualifications significantly reduce the likelihood of LAHF.

In Model A1, marriage significantly increases the likelihood of LAHF among EM women. The presence of children below the age of 18 in households increases the likelihood of LAHF amongst all women across all six Stage A models. The lack of information about the ages of children, other than their age below 18, meant that more detailed life-stage variables that distinguish between ages of children and marital status could not be constructed. Further, the question in the EMBES asked about the presence of children in the household, it is not known whether they were the children of the person completing the survey. A more detailed analysis of the presence of children is therefore not possible. This lack of detail may account for some of the effects of the presence of children in the household being underestimated.

Model A1 shows that marriage, the presence of children and first-generation status all significantly increase the likelihood of EM women being LAHF; all levels of education significantly reduce it. Models A2 to A6 include additional variables that relate to socio-economic status; social capital or religiosity to assess whether they can contribute further to explanations of LAHF among EM women in Britain.

Model A2 – Main Source of Household Income

Model A2 includes the income source variable. There are two categories of source of income included in the variable: households where the main source of income is paid employment (reference category) and households where the main source of income is anything other than paid employment, including state benefits and allowances. This variable has a significant ($p = <0.01$) and positive association with being LAHF in Model A2. The income source variable is included across all subsequent Stage A models and is found to have a consistent and positive association with LAHF.

The inclusion of this variable makes the association of migrant generation with LAHF non-significant, it does not reduce the significance of any other variables included in Model A1. Once this indicator of household SES is included, generational differences in LAHF are no longer significant.

The inclusion of the income source variable does not appear to improve overall model fit from Model A1, other than increasing Nagelkerke R squared value by 42% to 47%. However, the variable itself has a significant and consistent effect across Models A2 to

A6 without any issues of collinearity with other variables. Income source is a useful addition to explanations of LAHF amongst EM women in Britain.

Model A3 – Measures of Religiosity

In Model A3 two measures of religiosity are included alongside all variables from Model A2. The first measure is of religious salience, comparing those with high religious salience with all others. The second measure is of frequency of individual religious practice, comparing those who partake in some form of individual religious practice daily to those who practice less frequently.

High religious salience does not increase the likelihood of being LAHF. Religious practice has a significant and positive association with LAHF. EM women who undertake some form of religious practice daily are more likely to be LAHF than those who practice less frequently or not at all.

Model A4 – Measures of Bonding Social Capital

This model includes two measures co-ethnic density. The first measure compares those who live in neighbourhoods of high co-ethnic density with those who live in more mixed neighbourhoods. The second measure compares high levels of co-ethnic density within friendship groups with those with inter-ethnic friendship groups. High levels of co-ethnic density are defined as more than half of the neighbourhood or friendship group being co-ethnic compared to half or less co-ethnic. Neither measure of co-ethnic density emerges as a significant variable that affects the likelihood of LAHF.

Model A5 Religiosity and High Co-ethnic Density

In Model A6 the two measures of religiosity and two of social capital are included with all the variables from Model A2.

Of the four variables measuring social capital and religiosity, individual religious practice is the only one that emerges as a significant and positive predictor of LAHF. The log odds of individual religious practice are small relative to the other variables that are positively associated with LAHF such as presence of children, marriage, religious belonging and income source.

Stage B

B1 Main Effects Model

In the main effects model, and across all the models in Stage B, neither overseas birth nor age are significantly associated with LAHF. Marriage and the presence of children are significantly and positively associated with LAHF among Muslim women.

In Stage A all levels of qualification were significantly and negatively associated with LAHF. In Model B1, only education from GCSE (grades A-C) upwards are significantly and negatively associated with LAHF. The log odds of FE are greater than HE as in Stage A.

Model B2 Income Source

The second model in Stage B introduces the variable for main source of household income. The income source variable retains significance in all Stage B models.

Model B3 – Ethnicity

None of the ethnic groups are significantly more or less likely to be LAHF than Indian women in this model. In this model migrant generation and age are non-significant. The inclusion of ethnicity variables makes some difference to the associations of education with LAHF. GCSE level qualifications do not significantly reduce the likelihood of women being LAHF upon the inclusion of the ethnicity variable, only post-compulsory qualifications do.

Model B4 – Religiosity

The two measures of religiosity, individual practice and religious salience are included in Model B4. The log odds of all independent variables remain consistent in size and significance with the preceding models. It is possible to include three measures of individual religiosity when modelling LAHF for Muslim women only: five times a day and at least daily; with less frequent than daily as the reference category. More frequent religious practice is not significantly associated with LAHF. As in Stage A, religious salience is not significantly associated with LAHF.

Model B5 Measures of Social Capital

In this model the two measures of co-ethnic density, neighbourhood and friendship group, are included. It is in this model that significant ethnic differences between Muslim women emerge. When measures of high co-ethnic density are included Pakistani women are the only ethnic group significantly more likely to be LAHF than Indian women. It is possible that high levels of co-ethnic density increase the likelihood of LAHF among Pakistani women. Despite making changes to the significance of Pakistani ethnicity in the model, the two measures of social capital have small non-significant and positive associations with LAHF.

Model B6 Measures of Social Capital and Religiosity

All measures of religiosity and social capital are included in this model. Most of the independent variables remain similar in log odds and significance to the main effects model. However, as with Model B5 which included measures of co-ethnic density only, qualifications below FE do not significantly reduce the likelihood of being in the LAHF category for Muslim women. The result of the modelling suggests that the reduced significance of qualifications at GCSE level and below is related to features of high co-ethnic density in neighbourhoods and friendship groups. Also, as in Model B5, Pakistani emerges as the only ethnic group that is significantly more likely to be LAHF than the reference group of Indian. This suggests that high co-ethnic density operates differently for Pakistani women than for Muslim women of other ethnicities.

Neither measure of co-ethnic density emerges as a significant predictor of LAHF in its own right in this model. Log odds of the social capital variables remain small, positive and non-significant as in Model B5. Both measures of religiosity remain non-significant as in Model B4. Frequent religious practice is significantly associated with LAHF amongst all EM women, but is not associated with LAHF for Muslim women,

Model Fit Results

The statistical measures for how well the models fit the data show that the models are insignificant for All Women but significant for Muslim women. Despite the lack of significance under this measure, Stage A models threw up interesting findings, particular around the significant association of income source with LAHF which holds for all women as well as Muslim women. The Hosmer-Lemeshow test (p=>0.05) is a particularly stringent test of significance. The models constructed for Muslim women in Stage B are robust predictors of LAHF. The R-squared values show that both Models 1 and 2 for Muslim women explain between 30-40% of variation in LAHF and the inclusion of predictor variables have improved the fit of the models in Stages A and Stage B. The inclusion of the independent variables in the models for Muslim women improve the predictive capabilities of the model by approximately 5% from the Main effects model in B1. The models in Stage B are good predictors of LAHF amongst Muslim women.

The fit of the models for All Women may improve with a larger dataset. Nevertheless, some interesting patterns that emerge. Most notably the Muslim penalty is upheld, strongly indicating that there is a distinctive Muslim female pattern of LAHF and it appears that Muslim women, even the most educated, withdraw from the labour market upon marriage. Income source and daily practice are significantly associated with LAHF for all women, indicating that high levels of religiosity increase LAHF among all

women, not just Muslim women. In fact, religious practice is not significantly associated with LAHF for Muslim women in Stage B. Despite the inclusion of a variety of structural and socio-cultural variables to explain LAHF, the interplay of independent variables in the statistical models provide incomplete explanation. This is unsurprising because unmeasured discrimination (ethno-religious penalties) are likely to cause some of the labour market inequalities examined in this chapter.

4.5 Conclusion

4.5.1 Answering the Research Questions

Theme 1: Explaining Economic Activity in the Looking After Home and Family Category

RQ1. What are the key explanatory variables for economic inactivity in the LAHF category amongst British Muslim women?

The results of this analysis show that the key explanatory variables of high levels of LAHF amongst Muslim women when using quantitative methods are: marriage; the presence of children in the household; and where the main source of household income is not from paid employment (most likely state benefits). Pakistani ethnicity is significantly associated with LAHF when measures of social capital are accounted for. Only post-compulsory qualifications significantly and consistently reduce the likelihood of LAHF amongst Muslim women. Measures of social capital or religiosity do not significantly increase the likelihood of LAHF among Muslim women but the measure of household SES (income source) does. The results indicate that structural factors relating to labour market outcomes and opportunities for Muslim men are of greater significance in explanations of LAHF than socio-cultural explanations,

Theme 2: Generational Change

2a. Is there evidence of generational change in the LAHF outcome?

The results of the bivariate analysis show that there is generational change across all the IVs analysed. There is evidence of generational decline in LAHF when each IV is cross-tabulated against LAHF by religion and layered by migrant generation among women in each of the four religious groups. Although the percentage change is greater for Muslim women in some cases, this is generally from a starting point of higher overall rates of LAHF. For many of the IVs, second-generation Muslim women are more likely to be LAHF than first-generation women of other religious belongings, marital status and presence of children in particular. Measures of religiosity and high levels of co-ethnic density in neighbourhoods and friendship groups are the IVs which show the lowest levels of generational decline amongst all EM women.

In Stage A, overseas birth emerges as a significant and positive predictor of belonging to the LAHF category of economic inactivity in one of the seven models: Models A1 which contained only the main effect IVs. This means that the additional variables in subsequent models, which covered the structural factors of household SES by income source, and socio-cultural factors of bonding social capital and religiosity, made migrant generation an insignificant predictor of LAHF. This indicates that these additional variables may be experienced by women of different migrant generations in similar ways to lead to the same labour market disadvantage.

The findings on overseas birth, or first-generation status, are mixed. But the weight of the evidence, bivariate analysis and statistical modelling, presented in this chapter suggests that some generational decline is occurring in LAHF amongst EM women, although at a slower rate among Muslim women. First-generation EM women are disadvantaged in relation to the second-generation. The small sample size did not allow for more detailed examinations by generation or age so the identification of distinct birth cohorts was not possible.

The lack of statistical significance for migrant generation in Stage B indicates a lack of generational decline in the LAHF outcome for Muslim women, in line with the findings of Cheung (2014) and Heath and Martin (2013). But, lack of statistical evidence for generational decline in LAHF rates does not necessarily mean that generational change is not occurring. Second-generation women may be as likely to be LAHF but their experiences of, and attitudes to, paid employment may be very different from those of first-generation women. Similarly, more recently-arrived first-generation women may be different to their earlier first-generation predecessors. Attitudes to, experiences of, and motivations for, economic activity are topics which will be of importance to the subsequent qualitative inquiry.

Theme 4 Religion and Religiosity

RQ4. Do religious beliefs and practices have an impact on economic inactivity amongst British Muslim women? If so, how, and is there generational variation?

The existence of an overarching Muslim penalty is upheld in the results of all models in Stage 1. Muslim women are the only religious group significantly more likely to be LAHF than Christian women in all Stage A models. The log odds of religious affiliation vary across the models and reduce in size from Model A1 (main effects) upon the inclusion of variables in subsequent models. High co-ethnic density, measures of religiosity and SES can explain some of the Muslim penalty identified in Model A1. A significant disadvantage remains for Muslims and this is likely to be caused by the unmeasured effect of ethno-religious discrimination.

In the Stage B models, and upon the inclusion of the variable relating to bonding social capital, Pakistani ethnicity became statistically significant. Pakistani women are the only ethnic group significantly more likely to be inactive than Indian Muslim women and this appears to be related to high co-ethnic density in neighbourhoods and friendship groups. This finding supports previous findings in relation to ethnic diversity in labour market outcomes for Muslim women (Brown 2000: Khattab 2009; 2012). The association of co-ethnic density with LAHF appears to vary by ethnic belonging.

Religious salience emerges as a non-significant predictor of LAHF for Muslim women in the binary analysis and in both stages of statistical modelling. Frequency of individual religious practice is a better predictor of labour market outcomes, significant in both the binary analysis and in Stage A models. EM women who undertake some form of individual practice at least daily are more likely to be LAHF than those who practice less frequently. Religious practice is however a non-significant predictor of LAHF among Muslim women in the Stage B models. There are however several issues around the wording of questions on religious practice in the EMBES 2010 and the high level of positive responses (indicating social desirability bias) amongst Muslim women in the more frequent categories of religious practice. These issues have been discussed in detail in Chapter 3 and in the earlier sections of this chapter.

The percentage of Muslim women who stated that they undertake some form of religious practice five times a day or at least daily is higher than amongst women of other religious belongings. These high figures seem unlikely to be an accurate reflection of individual religious practice amongst Muslims in Britain. This viewpoint is a result of the author's own experiences of being a British Muslim, personal knowledge of British Muslim communities and an outcome of having conducted academic research with Muslim communities over a period of ten years (Khan 2012; Scourfield et al. 2013). The statistic around high levels of individual practice was checked with interviewees and gatekeepers during the qualitative fieldwork phase, and with other academic researchers in the field of British Muslim studies throughout the course of the PhD project. The consensus was that this figure of high levels of individual practice was inflated for several possible reasons. The wording of questions around religious practice in surveys require further consideration and more rigorous testing, perhaps in the form of cognitive testing, to uncover a means of attaining more accurate responses.

Theme 5 High Co-ethnic Concentration

RQ5. Do dense British Muslim communities and social networks promote or inhibit economic activity amongst women?

The binary analysis shows that half or more of all EM women, of first and second-generation, are likely to have co-ethnically dense friendship groups. Muslim women with dense co-ethnic friendship groups and neighbourhoods are more likely to be LAHF than those with more mixed social networks and neighbourhoods. In modelling Stages A and B measures of high co-ethnic concentration are not significantly associated with LAHF.

As such, the findings presented in this chapter do not support arguments for the positive (Franceschelli and O'Brien 2014; Khattab and Modood 2018) or negative (Dwyer 2000; Mohammad 2005a) effects of dense co-ethnic neighbourhoods on socio-economic outcomes. The findings do lend support to the argument that married women are disadvantaged in relation to their labour market outcomes and that the influence of co-ethnic social networks may operate differently, and as a source of labour market disadvantage, for married women. The statistical measures of co-ethnic density do not however tell us how life in dense co-ethnic neighbourhoods is experienced, or the barriers it might raise to economic activity. The volume of evidence and opinion would suggest that the effects on economic activity are negative (Mohammad 2005a; 2005b; 2010; Casey 2016)

Theme 6 Home and Family

RQ6a. What is the contemporary picture of the impact of marriage on the economic activity of Muslim women?

RQ6b. How do occupational status of partners impact on the economic activity of Muslim women?

The binary analysis shows that LAHF is a far more common labour market outcome for married women than for single women. Amongst single women, Muslim is the only religious group with a notable proportion of LAHF women. 24% of single Muslim women are LAHF compared to 60% of married Muslim women. This indicates that there are factors that impact equally on single and married women to result in LAHF that are unrelated to marriage, such as bonding social capital or socio-economic status.

Twice the percentage of married Muslim women are LAHF compared to married women from other religious groups. Although there is some evidence of generational decline in this outcome for Muslim women, married second-generation Muslim women are more likely to be LAHF than second-generation women of other religious belongings. The results strongly indicate that marriage is a major contributing factor in high levels of LAHF amongst Muslim women. In the binary analysis marriage had a strong and positive association with LAHF, this is one of the most notable distinctions between Muslim women and those of other religions. In the modelling stages, both A

and B, marriage has a strong, constant and positive association with the likelihood of a woman being LAHF.

In the binary analysis Muslim women who lived in households where children were present were more likely to be LAHF than women of other religions. The question asked in the EMBES asked about the presence of individuals below the age of 18 in the household, it is not certain that they are the children of the survey respondent. Overall the log odds of the presence of children are smaller than those of marriage across all Stage A and Stage B models, it has a positive and significant association with the likelihood of women being in the LAHF category. The presence of children is significant at the <0.05 level for Muslim women in Stage B, whilst it is significant at <0.01 level for all women in Stage A.

The results of this analysis support the argument that daughters-in-law, or married women, are disadvantaged in their labour market outcomes in relation to daughters, or single women. This finding supports the argument that married women are subject to greater barriers or constraints in family or community life when other variables such as education and age are held constant. There is a lack of statistical significance for migrant generation in models in Stage B for Muslim women, indicating that strong gendered social norms about economic activity are operating in a similar way on all married Muslim women. Log odds for the presence of children in the household are similar in models across Stages A and B. Marriage seems to operate as a greater constraint than family formation. The results with regards to marriage provide a strong lead for the direction of qualitative investigation.

Bivariate analysis of the interaction terms MaritalStatus*PartnerSES showed a significant association between Class 3 (manual/unemployed) households and LAHF for all religious groups. A higher percentage of Muslim women in Class 1 households were LAHF than women of other religious belongings. It may be the case that Muslim women with partners of higher SES are choosing to be LAHF because there is no financial necessity for them to work and they have therefore chosen to prioritise their roles as wives and mothers in the domestic sphere. There are indications that this variable might produce more fruitful results in statistical analysis with a larger sample. Qualitative interviews might shed light on how Muslim women make decisions about their economic activity in relation to SES or source of household income.

The other income source variable was significantly and positively associated with LAHF across the Stage A and Stage B models. The income source variable in Model A2 reduces the log odds of Muslim belonging and education, increases the log odds of marriag,e and causes the migrant generation variable to become non-significant as

compared to Model A1. Income source is a less significant factor in the explanation of LAHF among Muslim women (p=<0.05 in Stage B) than for all EM women (p=<0.01 in Stage A). Nevertheless, the other income source variable had consistent log odds and significance in all Stage B models. Income source is a useful addition to explanations of LAHF amongst EM women in Britain.

Education

Education was included as a control variable in the model but there were several interesting findings related to this variable. In Stage A models all levels of British qualifications significantly reduce the likelihood of LAHF amongst EM women as compared to having no qualifications. Education has the expected effect on labour market outcomes within theories of integration and assimilation. In Stage B only qualifications at FE level and above have a consistent and positive effect on reducing the likelihood of women being LAHF amongst Muslim women in most of the models. GCSE qualifications do not significantly reduce the likelihood of LAHF on the inclusion of ethnicity and measures of co-ethnic density in Stage B. Pakistani ethnicity is significant only in the models where measures of co-ethnic density are included. This indicates that secondary education level qualifications do not reduce the likelihood of LAHF among Pakistani women; these women may be more likely to choose to be LAHF, or they have fewer opportunities to enter the labour market.

It is largely only qualifications from FE onwards that reduce the likelihood of LAHF among Muslim women whereas in Stage A models, all levels of education reduce the likelihood of LAHF amongst all EM women. This finding lends credence to the belief within Muslim communities that the second-generation must work harder than the White majority and have a higher level of educational attainment to succeed in the labour market and achieve socio-economic parity (Dale et al 2002; Khattab and Modood 2018). Labour market entry may only be possible for Muslim women with post-compulsory qualifications because they have access to resources that facilitate their economic activity that women without qualifications do not, such as access to bridging social capital. All children must attend school until Year 11 and therefore will have unconditional access to GCSE level education. Up to this stage their attainment may be reflective of structural and legal frameworks around education for children rather than their own, or parents', socio-cultural preferences. Young Muslim women who come from families that permit access to post-compulsory education may also receive support for economic activity after leaving education.

The high number of second-generation Muslim women with no qualifications is cause for concern and is likely to be strongly related to their economic inactivity. Women with

no formal qualifications are likely to encounter difficulties in finding employment. Furthermore, low levels of educational attainment are also an indication of a lack of the material, social and cultural resources required to support educational attainment and/or a lack of parental support for education or subsequent economic activity amongst some Muslim parents. Post-compulsory education significantly reduces the likelihood of LAHF for Muslim women; it reduces structural barriers to gaining employment but may also indicate fewer socio-cultural barriers to education and work for single women, but not necessarily for married women.

There was a significant and positive association of marriage with the likelihood of women being LAHF in the multivariate analysis. The results of the bivariate analysis of the MaritalStatus*HE interaction strongly indicate that the reason why Muslim women at all educational levels are more likely to be inactive than women of other religious belongings is related to experiences of marriage. Married women with HE qualifications are significantly more likely to be LAHF than single women with HE qualifications.

FE has a greater log odds than HE across all models and both stages. This result is surprising as the weight of evidence, qualitative and quantitative, suggests that it is higher education, university attendance and undergraduate degree level qualifications that most significantly improve labour market outcomes for EM women. The FE variable in this analysis includes a range of qualifications from GCSE up to first degree, including A Levels, Advanced level GNVQs and diplomas, the range of qualifications may explain this surprising result. Also, it may be the case that FE level qualifications are most suited to employment opportunities available in the local labour markets found in disadvantaged areas and/or areas of high ethnic density. This finding also supports the suggestion that women with HE qualifications are unlikely to work if they are unable to find work that is commensurate with their qualifications.

There is no definitive answer to this finding, but it is of interest and an indication that qualification levels other than HE should be considered in relation to labour market outcomes. Also, the construction of education variables, particularly the differentiation of levels of attainment, needs to be carefully outlined in statistical studies. It may be the case that in previous studies HE has included diplomas or technical qualifications whilst in this study HE qualifications included first degree and above only.

4.5.2 Conclusion and Implications

By including measures that cut across socio-cultural and structural domains this analysis sought to explain some of the “complex inequality structure” that British Muslim women face in becoming, or remaining, economically active (Khattab and Hussain 2017, p.15) The results show that the inequalities cut across socio-cultural and

structural domains. The specific measure of the social capital was statistically insignificant in the modelling stage. However, all structural and cultural constraints are experienced within the contexts of social networks. There is ethnic diversity in the outcome of LAHF among Muslim women and Pakistani women are significantly more likely to be LAHF than Muslim women of other ethnic groups.

Low levels of generational change and statistical insignificance for the migrant generation variable indicate that the circumstances of Muslim women across the two generations are more similar than those of first and second-generation women of other religious belonging. Lower levels of generational change are indicative of strong normative patterns, framed by structural discrimination. Generational decline in LAHF rates is occurring more slowly for Muslim women than for women of other religious groups . Nevertheless, the evidence for generational change (most evident in binary analysis) cannot be discounted. Low levels of measured changes in outcomes do not mean that generational shifts are not occurring, more subtle shifts and changes may be discernible in qualitative inquiry.

Marriage and education have significant and opposing effects on LAHF for Muslim women. The qualitative literature on experiences of economically-inactive adult British Muslim women is now rather dated (Shaw 1988; Werbner 1990; Brah 1994). Ethnic traditions, gender norms, family and community structures are likely to have undergone some changes, if not transformation, since this early qualitative research was undertaken. A contemporary insight into the effects of marriage and family formation on economic inactivity through qualitative inquiry will be an important contribution to the existing literature.

Some of the observed effects of marriage on LAHF may be related to the low-income employment status of husbands and a reliance on the state benefits system for household income. In these cases, the economic activity of a woman may not bring any additional financials benefits to, and might even reduce, overall household income. The consistent significant association with other income source and LAHF in the statistical findings has led to a specific question on income source being added to Theme 6 Home and Family for the qualitative phase. Research question 6c: What is the effect of main source of household income, and particularly the receipt of state benefits, have on LAHF?

The findings in relation to religiosity were interesting. Individual religious practice emerged as a stronger predictor of LAHF than religious salience or communal practice among the women in the sample. Some concerns were raised about the way in which questions about religiosity were asked within the EMBES 2010. Qualitative interviewing

will provide insight into the content of religious beliefs about economic activity. By including questions about everyday routines a picture of religious practice in the lives of individual women will emerge which will enable further conclusions to be drawn about the responses elicited by the survey method in the EMBES 2010.

Cross-sectional data from the EMBES 2010 cannot answer the question of how LAHF is experienced by Muslim women. It may be the case that it is viewed as evidence for poor integration and vulnerability by academics and policy-makers but is experienced differently by some Muslim women themselves. There is also insufficient empirical qualitative evidence on how Muslim women experience the effects of high co-ethnic density, religiosity and household socio-economic status on LAHF in the contemporary context. The collection and analysis of qualitative data arising from this project will seek to fill these gaps.

Chapter 5: Methodology II

Mixed Methods Research Strategy

Phase 2: Qualitative Methodology

5.1 Introduction

This chapter introduces the qualitative phase of the research project. In the first section, the theoretical and practical underpinnings of the research plan are outlined. The second section of the chapter consists of critical reflections on the qualitative research process. The mixed methods research (MMR) strategy used in this project is sequential QUANT-QUAL wherein both research approaches are given equal weight at all stages (Creswell et al. 2003). The direction of the sequence indicates that the quantitative phase feeds into the qualitative research and analysis.

A statistical analysis of the Looking After Home and Family (LAHF) category of economic activity was presented in Chapter 4. Binary and multivariate analysis of the EMBES 2010 dataset was conducted to identify significant explanatory variables in explanations of high levels of LAHF among British Muslim women. The qualitative phase of the project has been designed to create a dataset that is complementary to the statistical analysis of the EMBES 2010; adding depth to the breadth of statistical findings of a nationally representative dataset (Teddlie and Yu 2007; Elliot et al. 2018). The quantitative findings made a substantial contribution to the development of a purposive sample of interviewees that allowed comparability between cases; comparison and contrast are core to qualitative data analysis strategies in MMR projects (Hesse-Biber 2010).

5.2 Integrating quantitative findings and designing a purposive sample

The bivariate analysis presented in Chapter 4 revealed evidence for generational shifts across a range of socio-economic outcomes, including economic inactivity. Second-generation Muslim women were not, however, significantly less likely to be LAHF than first-generation women in the multivariate modelling stage. The discussion concluded that the lack of evidence for statistically significant generational change in the outcome of LAHF did not necessarily mean that the explanatory variables played out in the same way in the lives of first and second-generation Muslim women. Generational theories of integration or assimilation suggest that different migrant generations will have different socio-economic experiences as well as outcomes. The qualitative data

will provide evidence on what changes, if any, are taking place in the contexts of Muslim families and communities with regard to LAHF. No evidence of change will be an equally interesting finding, particularly if evidence for marked continuity in the ethnoreligious norms and practices that might impact negatively on economic activity is identified.

A focus on generation is justified by the emphasis on generational change in theories of socio-economic integration. More detailed understandings of the disadvantages faced by different groups of Muslim women in the labour market are required to understand the lack of generational improvement in economic activity. The sample of interviewees will therefore be stratified primarily by generation. The consensus on the optimum number of interviews to be conducted in a qualitative doctoral level study is 30 (Baker and Edwards 2012; Bremborg, 2011). Accordingly, interviews will be undertaken with 15 first-generation and 15 second-generation women.

The existing body of qualitative evidence on socio-cultural practices, or 'traditions', that result in high levels of LAHF among Muslim women requires updating to reflect the current societal context. Most of the qualitative literature on ethnoreligious norms is based on empirical research with British Pakistani women; to use the existing literature as a reference point for comparisons over time and generation for other ethnic groups is problematic. Further, the multivariate analysis showed that Pakistani women were the only ethnoreligious group of Muslim women who were significantly more likely to be LAHF than Indian women. These factors justify limiting the sample to Pakistani women.

A sample of only Pakistani women will make possible assessments of change over time and generation by referring to an extensive body of literature. Pakistanis are the largest ethnic group of Muslims in Britain and have a long history of migration and settlement, therefore trends across first, second and even third generations will be evident within this group. This strategy will also reduce the 'noise' created by ethnic variations in religious practice, which can be substantial (Gilliat-Ray 2010a).

On a practical level, the researcher is a fluent speaker of Urdu and Punjabi and has experience of conducting qualitative research in these languages. Therefore, any first generation Pakistani participants could be interviewed in their first language and their interviews transcribed by the researcher - removing the need for language interpretation and translation services. Also, by focusing on a single ethnicity the recruitment of participants could take place in a single area of high co-ethnic density, allowing comparisons to be made between Muslim women of different migrant generations and birth cohorts who live in the same geographically bounded community.

Marriage, motherhood and income source emerged as consistent and positive indicators of LAHF among Muslim women. These variables will be included in the qualitative phase under the research theme Home and Family. Income source had originally been included in the statistical analysis as a measure of household socio-economic status. The variable turned out to be a significant predictor of LAHF among all groups of women, in modelling stages A and B. A specific research question on income source was therefore added: RQ6C What is the impact of the receipt of state benefits on LAHF among Muslim women? The occupational patterns and economic activity of men will also be addressed during the interviews. The research theme around experiences of work relies solely on qualitative analysis because as a cross-sectional dataset the EMBES does not allow examination of changes in economic activity over time.

Close examination of the methodologies of qualitative research into the economic activity of Muslim women revealed that previous empirical qualitative work has involved interviews with a limited range of Muslim women. The Muslim women sampled in this previous research are often young (between adolescence and early adulthood); second or third migrant generation; educated to a minimum of GCSE level within the British education system; and fluent in English (Dale 2008; Bagguley and Hussain 2016). A further criticism of previous qualitative studies is that respondents appeared to have been recruited from locations such as university faith-based groups and networks of educated and/or professional groups. A key methodological aim was that the sample should, as far as possible, include women who are 'hard (or harder) to reach'. To examine a range of experiences over time and life-stages, and perhaps both economic activity and inactivity, the sample of interviewees will include women aged over 30 at the time of interview with an upper age limit of 65.

Quantitative findings relating to religiosity revealed that religious salience was an insignificant predictor of LAHF. It was suggested in the discussion of statistical findings that it is perhaps the content of religious beliefs relating to economic activity, rather than religious salience, that may affect economic activity. There is evidence of generational differences in religious beliefs and practice (Dale 2002a; Akhtar 2014). Little is known about the religious beliefs concerning economic activity held by working-class second-generation Muslim women or younger cohorts of first-generation women. Conducting research in an area of high co-ethnic density and in an area that has a high score on the Index of Multiple Deprivation will increase the likelihood of including women from working-class backgrounds from a mix of birth cohorts and migration generations.

Religious practice was positively associated with LAHF for all EM women but not for Muslim women in the statistical analysis. The lack of association for Muslim women may be a result of underpowered models due to the small sample. This finding does however confirm the results of the study by Khattab et al. (2017) which found that religiosity does not have a negative impact on the economic activity of Muslim women. Some concerns have been raised about the validity of the large number of Muslims reporting high levels of religious practice in the EMBES 2010 survey, as well as the construction of the index of religiosity by Khattab et al. (2017) in Chapter 3. It would be informative to know more about patterns of everyday religious practice among Muslim women to see if concerns about social desirability bias in responses to questions about religious practice in the EMBES 2010 are justified. The qualitative data will also allow some triangulation of quantitative findings that suggest that frequent religious practice is not a barrier to economic activity.

The plan was to conduct 30 in-depth interviews with 15 first-generation and 15 second-generation Pakistani women in the LAHF category, aged between 30 and 65, who lived in an area of high co-ethnic density between August 2015 and October 2015. The resulting sample contained 14 first generation Pakistani women and 13 second generation women and fieldwork took place between August 2015 and January 2016. A critical reflection on the qualitative phase of the project is presented in the following sections of this chapter.

5.3 Critical reflections on the qualitative phase

5.3.1 Qualitative in-depth interviews

The qualitative method selected was in-depth interviewing. The use of semi-structured interviews would allow rich data to be collected with greater focus and predictability and in a shorter time-frame than that of ethnographic research (Hammersley 2016). It is suggested that this method is best placed to focus on description and classification to create a picture of social lives which can be challenged and re-presented by other researchers, most usefully when narratives are linked to numbers and images (Savage and Burrows 2007). The in-depth interview is regarded as ideally placed to capture rich, complex and nuanced data on the multi-faceted, diverse and fluid nature of religious belief in the field of the sociology of religion (Stausberg and Engler 2011; Bromberg 2011; Roof 2013). The interview method can provide insights on everyday practices (Chase 2013); “things that are regular, normative, taken for granted and so on are often of great social scientific significance” (Jonathan Potter in Silverman 2017).

Standard practice for the conduct of semi-structured interviews involves the development of a thematic scheme or interview guide which includes main questions

and follow-ups (Bromberg 2011). Interviews can be narrative or can take a question and answer format. The planning of interviews was made complex because some interviews would be conducted in Urdu and Punjabi. There was also unpredictability about where the interviews would take place: in homes or other locations. Finally, it was anticipated that a narrative approach may not provide sufficient guidance for interviewees, particularly first-generation women, who were not accustomed to providing detailed accounts of their experiences.

In lieu of the narrative approach or a semi-structured interview schedule, a thematic interview guide was developed (see Appendix 4). This afforded greater flexibility to translate questions into other languages and greater responsiveness to the dynamics of each interview whilst providing enough prompts where required. The same thematic interview guide was used for first and second generation respondents. The interviewing strategy was simple, effective and followed the following principle: “simple designs that are parsimonious and well-focused are among the best” (Roof 2011, p.78).

5.3.2 The case study area

The exact case study area has been anonymised to protect the anonymity of participants, therefore a detailed description cannot be presented. The study area spans two electoral wards in Manchester. It was selected because it has a dense Pakistani and Muslim population and both wards are areas of high multiple deprivation. The area is ethnically diverse with a long history of international migrations and has a dense and very visible concentration of Muslims of Pakistani heritage.

Pakistani migration to the area commenced in the 1950s and the Pakistani community there now comprises of first, second, and third generations. The majority of families come from rural, pre-migration conditions but, as within other long-settled British Pakistani communities, there has always been a small-scale presence of migrants from urban and professional backgrounds who tend to be influential within the Pakistani community (Anwar 1979; Shaw 1988: Werbner 1990). In terms of household economic circumstances there are significantly lower numbers of owner occupiers compared with the national average. The numbers of workless households with dependent children are more than twice the national average (Manchester City Council 2017).

The Pakistani Muslim community is embedded in the area, both culturally and structurally. There are several long-established and purpose-built mosques in the area as well as a whole host of local ethnic businesses providing goods and services catering for the Muslim and Pakistani communities. There is an ethnic enclave

including retail outlets; professional services firms; manufacturers and wholesalers of clothing; take-aways and restaurants; and taxi firms.

Anonymisation of the case study area was a difficult decision, doing so “decouple[d] events from historically and geographically bounded locations” (Nespor 2000 in Saunders et al. 2015, p.618). Anonymity keeps participants identities secret and the ideal is that the participants are never traceable from the data presented about them (Saunders et al. 2015). Local area characteristics and the local labour market are very important to studies of labour market outcomes. The original research plan and consent procedure stated that the area would be named but participants and gatekeeping organisations would not, thus this added layer of anonymity was not ethically or procedurally problematic. Ethical decisions about anonymisation are a balance between ethics and deciding what needs to be described (Bromberg 2011).

This position was reconsidered on a number of occasions, including towards the end of the final analysis and writing-up period; it had been two years since the interviews were conducted and this reduced the risk of identification because there may have been considerable changes in the women’s lives. On balance, it was decided that the potential risks to the anonymity of research participants were too great. The presentation of findings that explain LAHF include essential details on migration histories of individuals and families, employment patterns of various family members, age, educational level and interactions within social networks. The case study area was anonymised and given the pseudonym of Mohallaton. Mohalla is the Urdu word for neighbourhood: a derivative of the word Mahol which means environment.

5.3.3 Critical reflections on fieldwork

Within the MMR framework it is recognised that the description of findings and methods will require different forms of prose and description (Hesse-Biber 2016). The importance of reflexivity requires the qualitative researcher to locate themselves in the research process. The researcher holds a dual role as both researcher and a research subject due to the co-constructed nature of the encounter (Matteson and Lincoln 2009). This entails a shift from passive voice to including the active and authentic voice of the researcher (Thapar-Bjorket and Henry 2004).

I account for my own place in the research in relation to my personal characteristics and acknowledge how this influenced the data collected in this critical reflection on the qualitative research process. Although further reflexivity is advocated by some authors

(Day, 2002), there is a danger that this contributes little to systematic understandings of qualitative data (Delamont and Atkinson 2004). My ethos has been to privilege the accounts of participants rather than my own experiences.

5.3.4 Recruitment and engagement

I considered the aim of completing 30 interviews in approximately three months realistic due to my previous extensive experience in conducting qualitative research with Muslim, and otherwise marginalised, groups of women in a variety of settings since 2007 (Khan et al. 2012; Scourfield et al. 2013; Chimba et al. 2012). On reflection, the original aim may have been overly optimistic. The fieldwork process was longer than expected and it forced me to diversify my approaches to engagement. I had the opportunity therefore to have many informal conversations about my project, and to participate in a range of social activities with Pakistani women in Mohallaton. This resulted in a far richer understanding of community life in Mohallaton.

At the outset of fieldwork, I had a single contact in Mohallaton. This was a member of my mother's kinship network who lives in the area. Making contact with this distant aunt resulted in meeting an influential gatekeeper, Khalida, who introduced me to the coordinator of a local community group for EM women. I was very aware that a single contact would not generate the number of required interviews within the short time-scale. Snowballing from a single contact might also lead to homogeneity in the socio-economic or socio-demographic characteristics of respondents. Throughout the research process I used a variety of methods to meet potential research participants including organisation-level access to community groups and activities; snowballing; and more opportunistic engagement in community spaces. There was no distinct phase of moving from one method of engagement to another, instead they overlapped as I responded to the realities of being in the field.

The first stage in becoming familiar with Mohallaton began with spending time in the area, looking into shops, chatting to shop-owners, leaving copies of a project leaflet (see Appendix 1) and looking at advertisements and posters for local community groups. It was on that first trip that I realised that my professional 'uniform' of jeans with a smart top made me stand out in the area so I bought, and immediately changed into, a long *kurta* (ethnic shirt).

Contrary to my expectations, I had greater obstacles to securing the participation of economically inactive second-generation women than first-generation. Although these women were happy to engage with me, they were very hesitant to take part in an interview to talk about their views and perspectives. Several interviews were cancelled

at very short notice. I attribute this hesitance to a sense of embarrassment because they were economically inactive. Some women said that they worried whether they would be able to provide the 'correct' answers to my questions. There was also a nervousness about the nature of questions that would be asked. At the start of one interview I can only describe the interviewee's look as one of complete terror; Shabana relaxed within the first five minutes of the interview and gave some insightful and rich responses to my questions. By the end of the interview we had built up a good rapport and I asked her what had made her so nervous; she replied that she thought I would ask questions about her intimate relationship with her husband despite having seen the information sheet and signed a consent form (see Appendix 2 and 3)

The two migrant generations had very different social networks with little social or community-level interaction with one another in terms of friendship groups and social activities, despite living in the same area and regardless of age. To increase my opportunities to meet second-generation women I identified alternative gatekeeper organisations. For example, I approached a local mosque that appeared to provide facilities and services for women. I was able to obtain the email address of the chairman of the mosque committee and sent a formal email of introduction along with the project information sheet. My initial email was received positively by the chairman and he told me that he would raise the possibility of my having access to some of the female activities and facilities at the next monthly mosque committee meeting.

When contacting mosque committees, it is important to bear in mind that they are staffed by volunteers who often have full-time jobs. Whilst I was waiting for a response from the mosque committee, a number of women I met offered to give me the contact details for female volunteers at the mosque or asked me to accompany them to mosque-based activities but I decided, rightly, to wait until I had obtained official permission. The level of access and assistance offered to me subsequently was generous and valuable. It was only in early December that I received confirmation that I could access the mosque and was given the contact details of a female volunteer who would help me to meet potential participants. I attended and participated in a number of activities at the mosque including a coffee morning, exercise class, halaqa and Quran recitation class.

Many of the managers and volunteers at the organisations went above and beyond my expectations in helping me to meet women who met the requirements of my sample and providing access to meeting rooms to conduct interviews, as well as hot lunches and cups of coffee. The gatekeeper organisations or groups included a *dars* (Islamic Studies class in a private home); various women-only community groups; a mainstream community centre; a weekly parents coffee morning at a local high school;

mosque-based activities; and a toddler playgroup at a local Sure Start centre. I participated in a range of activities; this was not data collection as such but rather part of my approach to engaging with Pakistani women in the area. Some of these activities included participating in an exercise class; reciting the Quran in a tajweed class; sweeping up sand and cutting fruit at a mother and toddler group; and making cups of tea for volunteers at a drop-in session at a local community centre.

My dependency on these organisations, however, came with certain conditions and a degree of loss of control over the way in which participants were engaged. This had an impact on how some of the research interviews were conducted and required some adjustment of my personal interview technique and method, therefore affecting the nature of the data collected. My ideal approach would have been to introduce the project to a group of women and then to have collected contact details of those interested to contact them later and arrange an interview. Instead, in one community group the co-ordinator selected the first generation women to be interviewed and the interviews were to be conducted in a meeting room in a local community centre. Similarly, the high school insisted that I undertook interviews on school premises and not ask the women for their contact details. Researchers don't always have agency or the ability to take action and can feel helpless and immobilised in the research setting (Henry 2007).

On reflection, I should have spent more time with the co-ordinator to discuss the parameters of engaging respondents and clarified what would be acceptable to both of us. I did raise this with her later and she stated that her control over the process had been to limit the risks to the interviewees. A previous academic researcher had conducted research in private homes and this had caused trouble for the women whose husbands had objected to the presence of a researcher in their homes.

I feel that the group leader selected the participants she felt, in her own words, would give "nice" interviews. I took this to mean interviews that would represent the group and the wider community in a positive way. The women selected were educated and from urban areas of Pakistan. It is unlikely that these first generation women, let alone those from rural origins, would have been as willing to take part without the endorsement of the co-ordinator. Although I lost some control over the situation, her support was invaluable and the potential bias is acknowledged. These women did in fact give accounts which I believe to be critical and reflective in their observations on the community and their own experiences.

The skilful and diplomatic management of difficult situations is an essential skill for a qualitative researcher. For example, I took a short break on the second day of interviewing at the community centre and returned to the meeting room to find my last

interviewee for the day had already arrived. She was dressed in a sari, which was unusual for a Pakistani woman in Mohallaton, and spoke Urdu with a slight accent. This woman, a Muslim woman of Indian heritage who did not live in the Mohallaton, had taken the place of another interviewee. I spent some time trying to explain to her that I only meant to interview Pakistani women, and she spent some time trying to convince me that being Indian was really not that different to being Pakistani.

After she asked when she would get her voucher more than once, I realised that her insistence on taking part was related to the financial incentive. She agreed to the consent procedure and I undertook a brief interview of 10 minutes with her and signed off on her voucher; the resulting audio file was not saved or transcribed. As it was the last of the interviews with the women at the community centre, I did not raise it as an issue with the co-ordinator and can now look back at the episode with some amusement. As Gilliat-Ray reminds us, data collection can be “uncomfortable, confusing, amusing, and traumatic” (Gilliat-Ray 2010, p.418).

It is important to acknowledge the spatial and temporal parameters of data collection (Hammersley 2016). Locations such as homes and institutions have different socio-cultural and institutional norms and rules on behaviour and performance (Gilliat-Ray 2010). My presumption has always been that the family home would be the most convenient place for women to be interviewed and I have always put forward this option as if I am being particularly accommodating. On reflection, and as a direct result of fieldwork for this project, I now see this was indeed presumptuous and rather selfish.

Access to family homes is another rich source of data in the form of field notes; one is able to observe and note practices and displays of religiosity and other aspects of culture as well as observe social interactions amongst family members and to see everyday life in action. Also, respondents tend to be more relaxed and open within their own home; they are often able to spend more time on the interview and this leads to more in-depth and rich interview experiences. The home is then perhaps the ideal location for data collection for me, but perhaps not best for the women being interviewed.

There are a number of drawbacks for interviewees when they take part in interviews in private homes. For all women, particularly those with young children, making the home presentable for a researcher may be an additional burden on their daily domestic routines. Women who are LAHF might be expected by their family and friends to be at home and therefore may be more likely to be interrupted during the interview. Where a family is workless, discussion of household income is likely to be a sensitive topic and the male partner is more likely to be in the home. Given the high proportion of Pakistani

men working unsociable/flexible hours in self-employment, such as catering or taxi-driving, this may also be the case for women with working male partners. Where there is informal work or fraudulent benefits claims, the male partner may be very reluctant for his partner to take part in a research interview.

Had I insisted on undertaking interviews in private family homes, I believe far fewer women would have taken part and there was a potential risk of harm to the participants by disrupting family relations, even if momentarily. I do not know how many of the interviewees told their husbands that they had taken part in the project: certainly none explicitly told me that they had. The interviews were conducted in a location of the respondents' choice: eleven interviews took place in meeting rooms in community centres and sixteen took places in respondents' homes.

The initial, three month plan became an intensive fieldwork period of six months, with almost daily trips and frequent cancelled interviews. Persistence and professional conduct were key to eventually obtaining the final sample. For example, a BME umbrella organisation in Manchester gave me the contact details for the manager of a local community centre. I sent an introductory email with details about the project but did not receive a reply. I visited the centre when I saw it was open one day and the manager, who had read the email but had been too busy to reply, spent some time talking to me over a cup of coffee. I was invited back to the community centre to observe activities and engage with second generation young women: two interviews resulted from this contact. Towards the end of the fieldwork in December, I dropped off some small boxes of chocolates to add to the Christmas food parcels that would be sent out from the foodbank which operated from the centre.

I refer to the qualitative phase of the project as fieldwork and not simply qualitative interviewing. When I referred to it as "a qualitative study with ethnographic moments" at a research methods conference for early career researchers it was clear that some of the ethnographers did not approve of this description. Without meaning to disrespect carefully planned ethnographic fieldwork, I feel that this is a useful description of the extent of my engagement in Mohallaton. Observing first hand gave rich insights into the experiences of the women who live there, including everyday experiences that were not spoken about in interviews.

For example, after a day of fieldwork I called into a halal supermarket on the high street in Mohallaton on my way home. As usual, I was not wearing hijab and on that day might have stood out because I was wearing a brightly coloured kurta. The first-generation, young, Pakistani man serving me at the meat counter spoke to me in a sing-song voice and in a manner that can only be described as flirtatious, which I found offensive and inappropriate. He clearly sensed this in my manner when I spoke to him

in English and proceeded to serve me in a more subdued way. This experience told me something about the way in which women who do not wear hijab are regarded by some men in Mohallaton and the very public way in which men can comment or behave towards the women around them. It was my ability to speak up, loudly and clearly, in English, and the possession of confidence to express my displeasure, that I was able to immediately assert some authority over the situation. The experience remains an unpleasant and vivid memory. If this behaviour is commonplace, then it might be an effective form of social control over women that was recognised in studies conducted in the 1980s and 1990s (Shaw 1988; 2000; Mohammed 2005a; 2005b).

Fieldnotes on experiences in the field were not treated in the same way as interview data; they were not coded or analysed, but they deepened my knowledge of the social realities of Mohallaton and therefore contributed to the overall analysis. Some references are made to fieldnotes where they add to description or analysis in the following qualitative findings chapters.

5.3.5 Researcher position and research ethics

The qualitative phase of the research project received approval from the School of Social Sciences Ethics Committee at Cardiff University. Permission to give each interviewee a gesture of thanks in the form of a £20 gift voucher for a local supermarket was approved within the application. As well as procedural approval, the conduct of qualitative research required constant consideration of what constituted ethical behaviour as a researcher, including the way in which I positioned myself in relation to the women I interviewed and observed.

The research context is constructed by the researcher and participants through social interaction (Hammersley 2016). A researcher's personhood is an essential and ever-present aspect of investigation and it is important for them to situate themselves in the research (Dwyer and Buckle 2009). The researcher's embodied presence is critical in data collection and interpretation; visible markers of difference such as gender, age, race and ethnicity have a critical influence on data collection by determining levels of access and providing cues about the trustworthiness of the researcher (Gilliat-Ray 2011).

In terms of my own positionality, at the time of the qualitative fieldwork I was 35 years old. I am a British Muslim, Pakistani woman. I was born and raised in Rochdale. I speak Urdu and Punjabi fluently. I am the mother of two children. These are the features of my personal and social biography that gave me a degree of 'insider' status during my research activities in Mohallaton. My ability to speak in Urdu and Punjabi in particular gave me enhanced status, particularly among first-generation women. It

provided a credential of socio-cultural authenticity and meant I was regarded as a person with knowledge of Pakistani culture who was entitled to ask questions about socio-cultural traditions, social networks and the migration experience. Language was the key to fruitful interviews and the collection of rich data on the experiences of first-generation women.

I was something of an 'outsider' in the case study site as well. Most obviously, I do not wear hijab, so I do not publicly and immediately identify as Muslim: unlike most of my interviewees. I was not known to people in my case study site and had only one initial point of contact. My educational attainment and the fact that I was a PhD student was perhaps the feature that most set me apart from the interviewees.

In terms of how I positioned myself during the fieldwork, I maintained a professional demeanour, as opposed to "professional distancing" (Dwyer and Buckle 2009, p.60). It was possible to build rapport and conduct research interviews that elicited rich data whilst maintaining my professional identity. Unlike Henry (2007) who conducted research in India as a 'diasporic researcher', I had no problems maintaining the position of a legitimate and authoritative researcher. I feel my professional, and outsider, status helped my respondents to feel comfortable in the interview context and reassured them of my ability to maintain confidentiality and anonymity.

What I had underestimated, perhaps naively, was the extent to which the topic of work and employment was an emotive one, particularly for younger women in the sample (both first and second-generation). The questions asked about constraints to economic activity elicited emotional responses and insights into familial and marital relationships. I conducted the interviews sensitively, checking with interviewees that they wanted to continue if they became visibly upset, or if the topic was of a sensitive nature. Some of the topics covered included domestic violence, financial and emotional abuse and sexual harassment.

I embraced my position as an outsider and saw my access as a privilege; I did not seek insider status. I felt that this would be a patronising approach to individuals and families who had spent all or most of their lives in Mohallaton and had made considerable personal, social and economic investments in building lives, families, social networks and a sense of community. Further, individuals living in close-knit communities might feel more comfortable talking to a stranger; an outsider may be able to ask questions unacceptable from an insider (Serrant-Green 2002). I did not feel as if I was included in references to 'us' (or '*hamara*') that implied a shared belonging to community in Mohallaton, unlike Gawlewicz, (2016) who conducted research amongst a co-ethnic

Polish community. I also avoided assumptions of similarity that may have led to incomplete explanations during interviews (Dwyer and Buckle 2009).

My positioning as both an insider and outsider is best summarised as follows: “[it gave me] the ability to be open, authentic, honest, deeply interested in the experiences of […] participants and committed to accurately and adequately representing their experience” (Dwyer and Buckle 2009, p.59).The greatest stigma I have faced with the question of insider or outsider status has been in conversation with other academics, some of whom question my insider status and suggest that the collection and analysis of qualitative data is invalid or biased as a result of my partial insider status. Serrant-Green (2002) has observed that issues of bias or validity tend not to be raised with White professionals working with the indigenous population.

5.3.6 Transcription and Translation

I transcribed and translated all research interviews and saw this as the first step in data analysis. Extra care was taken to ensure that translated transcripts had “conceptual equivalence”, or comparability of meaning, between what was being expressed and the translated transcription (Gawlewicz 2016, p.32). Translation requires important decisions about how to represent ideas and people; the use of professional or informal interpreters and translators who are not skilled qualitative researchers has serious implications for data collection and interpretation and should be used with considerable caution (Gawlewicz 2016).

I will briefly describe three situations of using translators and some of the associated problems. Whilst interviewing a Bangladeshi family as a researcher on the Muslim Families Project (Scourfield et al. 2012), I had just enough awareness of Bangla to ascertain that the daughter was tempering her mother’s responses when translating responses related to religiosity. It was clear to me that she was questioning her mother’s more ‘cultural’ responses. During the same project, an Arabic community worker accompanied me to interpret during an interview with a Yemeni woman; the community worker clearly saw some of the questions as a questioning of Islam rather than questions about religiosity. She made a number of exclamations of dismay at the questions before putting them to the interviewee, therefore influencing the interviewees perception of the questions. In an interview I conducted with a recent migrant from Sierra Leone on her experiences of social services involvement in child protection proceedings, the professional interpreter reduced the lengthy responses of the interviewee to one or two word responses (Chimba et al. 2012).

The use of translators and interpreters significantly, and negatively, affects the collection of qualitative data. It was a considerable advantage that I was able to

conduct, transcribe and analyse the qualitative interviews conducted in Urdu and Punjabi myself.

5.3.7 Anonymity

Names of participants, gatekeepers and organisations were replaced with pseudonyms or removed during the transcription stage. The anonymisation of Mohallaton has been discussed above. Other identifying features, such as caste, were removed and replaced with a reference to whether they were high or low-ranking castes. Places of work and professions have been anonymised to professional class or replaced with an equivalent occupation. Some of the illnesses that some of the women suffer from have also been replaced with more general terms. There is a focus on socio-economic circumstances rather than interpersonal and familial relationships, other than those directly affecting economic activity, in the presentation of qualitative findings. Anonymisation is an ongoing, working compromise which requires sacrifice of some detail (Saunders et al. 2015).

Any documents that include references to real names, such as consent forms or confirmations of receipt of gift vouchers, are held as password protected documents to which nobody has access but the researcher.

5.3.8 Qualitative Analysis

The qualitative data was analysed using NVivo 10 analysis software. A coding frame was designed by analysing three transcripts (see Appendix 5). Codes were categorised by the research themes identified in the literature review. Project supervisors each read two transcripts to check the coding frame and made some suggestions as to additional codes.

The initial coding involved line-by-line reading which created an in-depth knowledge of the dataset. Coded data from NVivo was then closely examined to explore the outcomes and experiences of the interviewees. Systems of classification and typologies were developed to describe differences, similarities and patterns in the qualitative data (elaborated in Chapter 6). Existing knowledge and theory were then used to explain and describe outcomes for different groups of women.

Qualitative findings are presented in the following three chapters. In Chapter 6, I present findings in relation to migration, settlement and childhoods in Mohallaton. Social networks, home and family are described in Chapter 7. In Chapter 8, religiosity and experiences of work are described and analysed. I attempt to integrate the theoretical content of the data with the narrative accounts of the interviewees. It is in the narratives of these women that multiple layers of experience and disadvantage can

be identified and understood. Qualitative and quantitative findings are integrated and discussed in Chapter 9.

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Chapter 6: Qualitative Findings I
Mapping and Modelling Waves of Migration from Pakistan to Britain

6.1 Introduction: Waves of Migration Model – a visual representation

The evidence presented in this thesis so far, from the review of literature to the quantitative findings chapter, demonstrates little evidence of generational change in the labour market outcome of belonging to the LAHF category of economic inactivity amongst British Muslim women. In contrast, the qualitative findings from this project do provide evidence that women of different migrant generations, and birth cohorts within them, have different experiences of structural and socio-cultural barriers and constraints to their economic activity. A model has been developed to map out male and female migration from Pakistan which introduces qualitative evidence for evidence of inter and intragenerational change. This model will be described and explained in reference to the relevant, mainly qualitative, literature and the qualitative findings of this research project.

The development of the model came about because of the constant need to contextualise the narratives of interviewees in terms of their migrant generation and/or birth cohort. The cumulative knowledge acquired through the analysis of the statistical and qualitative data arising from this project, and the existing body of literature on socio-economic inequalities among EM groups in Britain, has been used to develop a visual model of waves of Pakistani migration to Britain. The model demonstrates how the qualitative narratives from this project add depth and nuance to the extant literature.

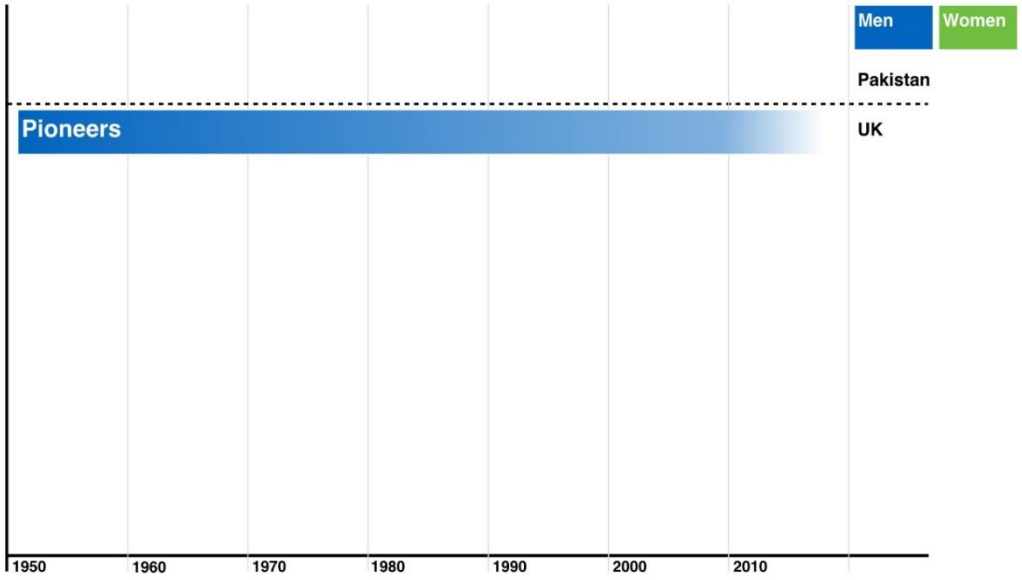
The qualitative data provide valuable insights into the diversity of migration trajectories and experiences of Pakistani women in contemporary Britain. The interviewees' narratives of their migration experiences were not linear; understandings of any one individual migration journey built up and cascaded throughout each interview as each interview theme was covered. The mapping out of family trees, paths of migration, and each woman's education and work trajectory required careful readings and re-readings of narratives. Analysing and understanding the migration experience of each interviewee and their family involved bringing order to stories that spanned continents, cultures, societies, decades and often large casts of family and social networks.

Each wave of migration brought, and continues to bring, with it a set of socio-economic circumstances that has implications for its own, and subsequent generations', economic activity. The model begins to set out the argument that it is the cumulative effect of the economic and socio-cultural conditions of waves of migrant generations that result in high levels of economic inactivity amongst first and second-generation British Pakistani women in the contemporary context. The model begins to make explicit the interdependencies between male and female labour market experiences and behaviour. The economic inactivity of Muslim women cannot be sufficiently understood without reference to the economic activity of Muslim men and their migration journeys.

The model does not fit the experience of every woman in the sample, instead it is a typology of the range of experiences of the interviewees, as well as those of the families they either joined (first-generation women) or were born into (second-generation women). It sets out the ways in which respondents are distinguished between and categorised in the subsequent qualitative findings chapters and identifies distinct cohorts of first and second-generation women. There is also some evidence of new and atypical forms of female migration from Pakistan which have not previously been identified in the literature on labour market inequalities among ethnic minority groups in Britain.

The model is visualised in the diagram below. It includes time periods since the 1950s in decades along the horizontal axis. The dashed line across the top of the chart represents a move from Pakistan to Britain. Blue rows represent male migrants and green, female.

Figure 6.1 Waves of Migration - Pioneers



6.2 Wave 1, Male Migration: The Pioneers, 1950-1960

Qualitative research conducted in the 1970s onwards outlines the migration and settlement of the earliest Pakistani male migrants to Britain (Anwar 1979; Shaw 1988; Werbner 1990; Kalra 2000). These men represented the first wave of migration from Pakistan and appear in Figure 6.1 above. They arrived as migrant labour to meet the demands of the British labour market for flexible, low-paid, low-skilled labour in factories and mills. On their arrival these men lived in all male households with family or friends from countries of origin; often working the same shifts in the same factories, living and working in poor conditions. These men did not arrive with the intention to settle in Britain, this is most obvious in the fact that migration separated them from their wives and children. They sent remittances to family and the primary aim of their migration was to improve the economic conditions for their extended families in Pakistan.

Some of these earliest migrants, or pioneers, returned to Pakistan on the arrival of a younger male relative who would take over the sending of remittances; others lived transnational lives between Britain and Pakistan; some were joined by their wives once all their children had either married or migrated (Kalra 2000). From the 1960s onwards, the Pioneers provided financial and social support to enable the chain migration of their younger unmarried male relatives who represent the subsequent 'settler' phase of migration from Pakistan. Pioneers were not the fathers of the second-generation interviewees but often their older male relatives, often grandfathers and uncles. The accounts given of the pioneer phase by the interviewees are largely congruent with that found in the literature (Anwar 1979; Shaw 1988; Werbner 1990; Kalra 2000).

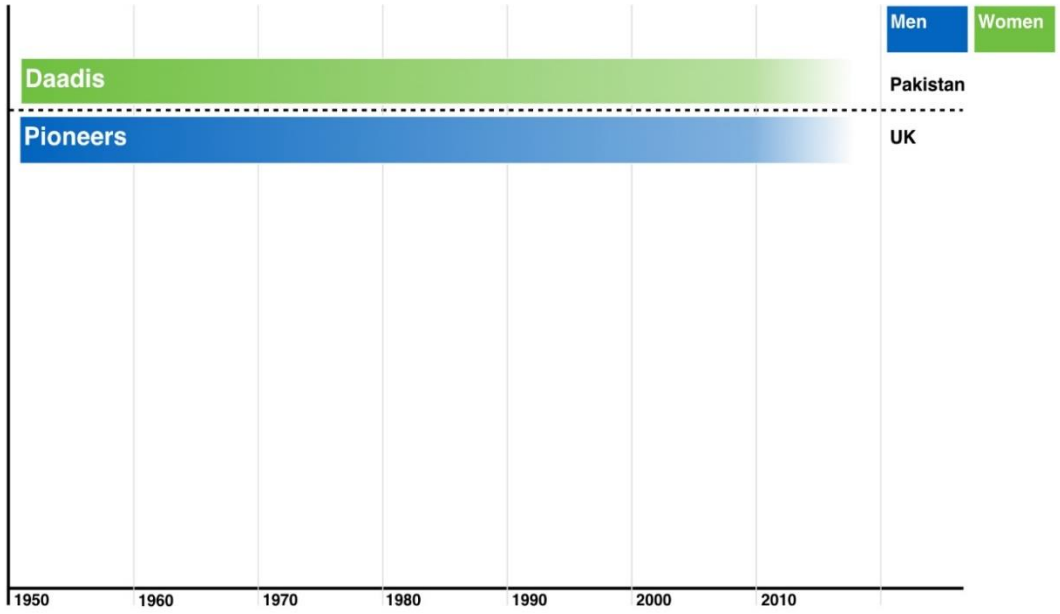
Qualitative Findings

Lubna is a second generation interviewee, her paternal grandfather was a pioneer migrant. He had received some education in Pakistan although he had no formal qualifications, he had some basic fluency in English because he had served in the British Army. Lubna states that his education and work experience set him apart from other men in his village of origin and aided his migration. His family in Pakistan were not poor, but he sought to improve their financial circumstances through migration. Lubna's grandfather was joined by his sons and his wife in the late 1960s.

6.3 Wives of Pioneers: Daadis [paternal grandmothers]

These women are not represented as a distinct wave of migration from Pakistan to Britain in the literature because some did not migrate to Britain at all; others migrated at an older age after their children in Pakistan, particularly daughters, had reached adulthood (Shaw 1988; Kalra 2000). Some of these women were of working age upon migration but their social age as mothers and grandmothers meant that economic activity was not expected of them within the normative structures of Pakistani families (Maynard et al 2008,). These older women held powerful and authoritative positions in family hierarchies (Shaw 1988; 2000; Werbner 1990; Afshar 1994).

Figure 6.2 Waves of Migration - Daadis



Qualitative Findings

Daadis [paternal grandmothers] of G2 women, remain a relevant part of family life for some second-generation Pakistani women as mothers-in-law or grandmothers. Daadis continue to be authoritative figures in British Pakistani families. They uphold traditional Pakistani norms and values from Pakistan and encourage the maintenance of kinship ties in Britain and Pakistan. The presence of Daadis is a form of moral and cultural guidance and support to younger women in families, but also a source of constraint. These constraints include additional caring and housework responsibilities; limiting their choices in carrying out everyday tasks; their freedom to leave the home and to develop their own social networks; and decisions about economic activity. Daadis are likely to consider work in the formal labour market for younger women in their families as a source of shame because it implies that men are unable to provide for their

families. The second-generation women spoke about how the presence of their grandmothers constrained the lives and choices of their first-generation mothers in the 1980s:

> "My mum, I think she's only got one friend across the road but my grandma was very very sociable, she would go to everyone's houses, she would be out at the neighbours all the time, we used to go looking for her sometimes. Or they used to be at our house, very close knit community and we knew everyone, they were like from back home in Pakistan. So they used to all come and there would be these old *maasis* [aunties] sitting on the sofas and drinking tea and chatting away." (Shabana, second-generation)

Daadis influenced the bounded and gendered childhood experiences of second-generation women and they were involved in decisions about marriage, education and work. Shabana attributes some of her father's more conservative and traditional views on the upbringing of his daughters to the influence of her grandmother. For example, not being allowed to wear Western clothing or to leave the house without supervision from parents as teenagers and young adults. At no point during the interview did Shabana express any direct criticism of her grandmother, in fact, she praised her and spoke of her in very loving terms: "I absolutely adored my grandma, she was everything to me, I really really loved her". Despite her conservative views in some aspects of her grand-daughters' lives, Shabana's daadi advocated for her granddaughters to attend college by giving assurances of their behaviour to her sons and emphasising the need for them to have an education should they ever need to work.

> "My cousin lived next door, we were brought up like sisters. She is older than me by two years and her dad wouldn't let her go to college and then my grandma persuaded him. She said to him that she is not going to do nothing, you're not going to get her married and if she wants to study what's wrong with that? Another two years in college, she's got something if she ever needs to work in life. And it was a battle for her to go but then…the battle was fought so then it was ok for me to go". (Shabana, second-generation)

In contrast, Shameem was more critical of the effect that her grandmother had on her mother's life. Shameem's grandfather had served in the British Army and arrived in Britain in the 1960s, migrating to improve the family's economic circumstances although the family was "well-off" in Pakistan. Her grandmother remained in Pakistan until her daughters were married, her husband would visit Pakistan regularly until she migrated. Shameem's grandmother is a widow now and lives with her son and his family. She has always been resentful that Shameem's mother migrated to Britain whilst her own daughters did not. Shameem's mother's choices were constrained to the

extent that she was not able to choose what to cook and rarely left the house, economic activity was never an option for her.

> "Back in the day she [mother] didn't know any different and mind you, she probably didn't have a chance to go anywhere because my grandma was pretty strict on her, my grandma wouldn't have allowed it her you know working. She has always been horrible to my mum but my mum is never one to complain. My grandma to be fair, I know it's a really horrible thing to say but it's the truth, she loves us to bits but she really envies the fact that her daughters are not here so whenever she sees us around at my mum's house there is always bitterness. She has always been horrible to my mum." (Shameem, second-generation)

The migration of daadis continues in the present day as older Pakistani women continue to join their first-generation sons and second-generation daughters-in-law upon old age or widowhood. Some of these women are of working age (below 65 years old) but they neither expect, nor are expected by their families, to work. Although the migration of Daadis is small-scale in terms of numbers these women have significant influence over the social and cultural lives of their families because of the high social status and authority accorded to older women in Islamic and Pakistani socio-cultural frameworks.

There are two daadis in the sample of interviewees, Bilqees and Suriya. Suriya lives with her first-generation son, second-generation daughter-in-law, and their children. In contrast to the restrictions placed by earlier daadis, Suriya had enabled the economic activity of her daughter-in-law by providing childcare and cooking for the family. Second-generation status means that daughters-in-law may not be as powerless as their first-generation mothers because they have enabled the migration of their husbands and parents-in-law. In her account, Suriya expressed support for her daughter-in-law's economic activity and valued her contribution to household income.

6.4 Wave 2, Male Migration – The Settlers, 1960-1980

The Commonwealth Immigrants Act 1968 sought to limit the labour migration of non-White men from commonwealth countries. The Act restricted the right of entry to migrants from the Commonwealth to those born in Britain or who had at least one parent or grandparent born here; making all other migrants subject to more stringent controls. This meant that chain migration came to an end in the late 1960s. There was a 'beat the ban' increase in male migration just before the new legislation was implemented (Anwar 1979). This wave of migrants was known as the 'settler phase'. Settlers arrived as young men, in their late teens or early twenties. Like pioneers they had no, or few,

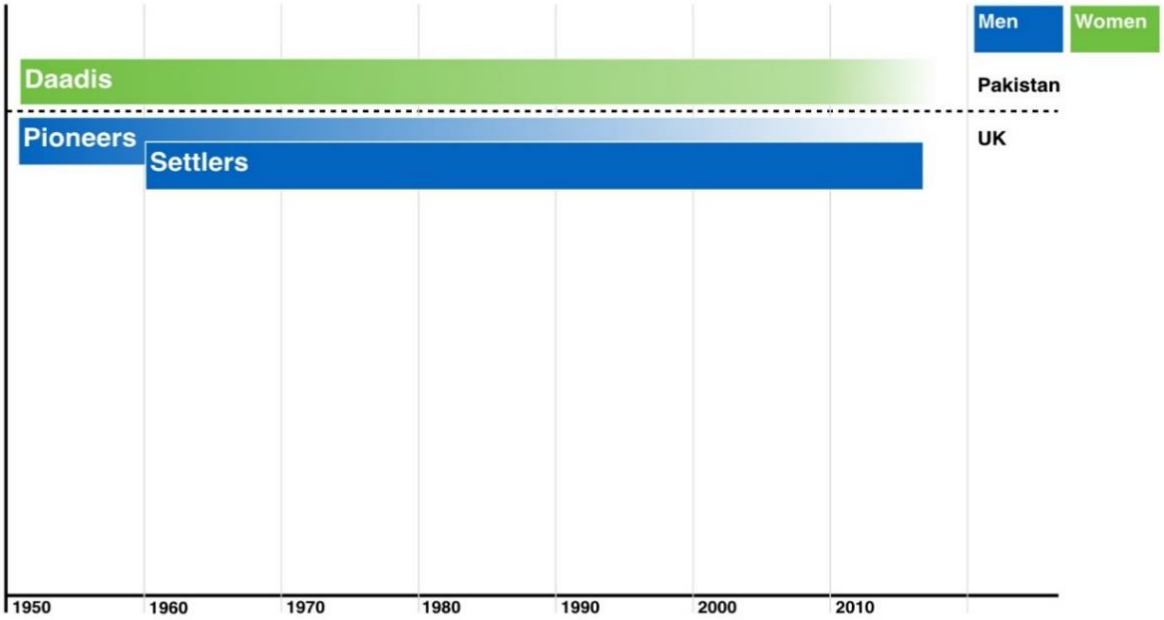
qualifications, were unable to speak English fluently, and came from rural backgrounds. Upon their arrival these younger men worked alongside their fathers or other male kin in mills or factories, sending remittances back home.

Pakistani men experienced occupational concentration and segregation because of their poor human and social capital, and discrimination from White employers (Anwar, 1979; Kalra, 2000). Pakistani men in Britain were concentrated in manual jobs in the textile industry, metal manufacture and the transport sector; working in jobs that the majority White population was unwilling to take (Anwar 1979; Shaw 1988; Kalra 2000). Industrial life and shift-work shaped lives of Pakistani men and households in the 1970s (Anwar 1979; Kalra 2000). The 'myth of return' to Pakistan framed male attitudes to low-paid work carried out in poor working conditions (Anwar 1979; Kalra 2000). When the actuality of return became distant it became an ideology that determined behaviour because it made it easier for the men to think of their disadvantaged labour market position and poor working conditions as temporary (Shaw, 1988; Kalra 2000).

The realisation that immigration might be curtailed for women in the future too meant that many men made the decision to 'settle' and to build families and communities in Britain (Gilliat-Ray 2010a). Settlers who were already married planned for their wives and children to join them and those who were unmarried returned to Pakistan to marry, often cousins, who subsequently joined them in Britain (Anwar 1979; Gilliat-Ray 2010a). The large-scale migration of Pakistani women to the UK commenced from the late 1960s onwards (Anwar 1979; Shaw 1988: Werbner 1990).

The distinction between pioneers and settlers as two distinct phases of male migration is common in the qualitative literature (Anwar 1979; Shaw 1988; Werbner 1990; Kalra 2000). Kalra uses the Punjabi familial terms of 'kaka' for settlers and 'baba' for pioneers (Kalra 2000). Kalra's categorisations are compelling because they differentiate between the birth cohorts of older and younger men, whilst at the same time locating their positions within family and community hierarchies; thereby giving an indication of their relative power and authority in the social structures of family and community (Kalra 2000). It is interesting to note that there have been a variety of labels and categories attached to Pakistani male migrants, but this has been less common for women. This is indicative of a homogenisation of the migration experiences of Muslim women in the literature and this is an issue that will be addressed in this chapter. The label of 'daadi' has already been applied to older female migrants above, similar labels will be applied to subsequent waves of female Pakistani migrants.

Figure 6.3 Waves of Migration - Settlers



Qualitative Findings

Settlers are the fathers of the second-generation interviewees, all but two of the women's fathers arrived in processes of chain migration, joining older relatives. Settlers were a wave of selective male migrants; the sisters of these men did not migrate and some male siblings also remained in Pakistan, creating ongoing ties and obligations to kin in Pakistan.

Most settlers worked in mill towns in the North of England and moved into Mohallaton after the onset of the economic recession of the late 1970s. Some details of the settlers' migration to Britain are included in Table 6.1 below.

Table 6.1: Parents' Migration Experience

Interviewee	Father	Mother
Aleena	Chain, Mohallaton	Joined Husband
Halima	Chain, *NMT, Mohallaton	Joined Husband
Hina	Chain, NMT, Mohallaton	Joined Husband
Kalsoom	Family Migration, NMT 1, NMT 2, NMT3, NMT 1	Family
Rizwana	Chain, Mohallaton	Joined Husband
Lubna	Chain, Mohallaton	Joined Husband
Misbah	Chain, London, Midlands, Mohallaton	Joined Husband
Nazia	Chain, London, Midlands, Mohallaton	Joined Husband
Sana	Couple, London, Bradford, Mohallaton	Couple
Shabana	Chain, Midlands	Joined Husband
Shameem	Chain, Mohallaton	Joined Husband
Zara	Chain, Midlands	Joined Husband

Table Note: *NMT is Northern Mill Town

Most of the second-generation women spoke about the additional burden that kinship ties in Britain and Pakistan placed on their fathers throughout their childhoods. Settlers sent regular remittance for household expenses as well as major investments such as the maintenance or extending of family homes, marriages of siblings or nephews and nieces, setting up siblings in business ventures and funding Hajj pilgrimage for parents. This is similar to the experiences of settlers in the literature but the data from this project shows how second-generation women reflect on their fathers' transnational commitments and the effects they had on their lives, particularly education and marriage. The experiences of settlers also contextualise the experiences and expectations of more recent male migrants who arrive in Britain as the husbands of these women.

Most of the women felt investment of resources in Pakistan were to the detriment of their own families in Britain. They felt that they, and their siblings, would have benefitted from greater input from their fathers in terms of support and advice about school and education, particularly during secondary school years. Halima's father worked in a Pakistani warehouse from Monday to Friday and supplemented his income by running a market stall on the weekend to support family in Pakistani as well as his family in Britain:

> "It's like the brothers they have to take care of everybody else, they have like all the burden […] even until day now he [father] has to bear the responsibilities of all his sisters, all his brothers." (Halima, second-generation)

Shameem described how her father invested considerable time and energy into the maintenance of kinship ties in Britain and how this impacted on resources and

relationships within the household. Like his father before him, Shameem's father is a well-respected member of the local Pakistani community: neighbours, family and kinship group will come to him to ask him to mediate or to give advice.

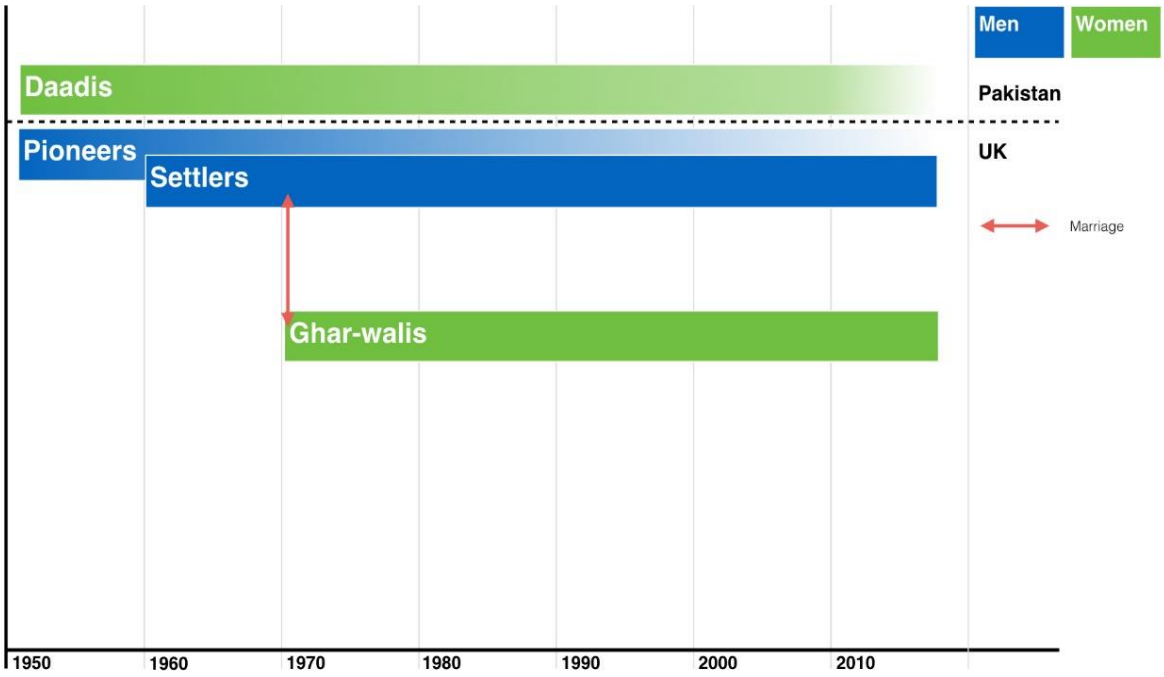
> "My dad was one of those people who everybody comes to with their problems because he is one of the elders and he's a mediator for anybody's problems - and I mean like Tom, Dick and Harry - everybody used to be at our house. And my granddad was one of those people, he was one of the people who people listen to and respect and that power kind of carried through to my dad." (Shameem, second-generation)

Shameem spoke about the toll that the obligations of chain migration have taken on her mother. Her mother has found the hosting of visitors to the home a considerable additional burden. Shameem states that her father's economic support of wider family in Pakistan is expected and has been taken for granted. Although Shameem is proud of her father she sees the cost of his commitment to maintaining community and kinship ties to his own family and believes that her father should have spent more time with his own children and paid more attention to their progress and education.

6.5 Wave 1, Female Migration: *Ghar Walis* [Women of the Home], 1970s onwards

The first wave of female migrants from Pakistan are given the label g*har-wali* in this project. Ghar-wali translates literally as 'woman of the home'; it is a colloquial, but respectful, Urdu or Punjabi term for a man to refer to his wife. It is selected as a label for this category of female migrants because of the centrality of their roles in the domestic sphere and because their migration was defined by their position as wives and mothers. Ghar-walis arrived in Britain as very young women, in their late teens or early twenties, from rural backgrounds with little or no formal education or fluency in English. The overwhelmingly uniform picture of first-generation women in the literature is that these women very strongly committed to traditional practices, norms and values (Shaw 1988; Werbner 1990; Brah 1994; Afshar 1994; Dale et al. 2002a).

Figure 6.4 Waves of Migration – Ghar-walis



Qualitative Findings

The qualitative data from this project adds some important insights from ghar-walis themselves, or from their second-generation daughters, as to their experiences of migration and work. This research adds a longitudinal perspective to the early accounts of the experiences of ghar-walis presented in research conducted in the 1970s and 1980s. Ghar-walis are now at, or nearing, retirement. The qualitative data includes information on their perspectives and attitudes towards education and work among younger women in their families as well as their own experiences.

The earliest of ghar-walis arrived to live in all-male households with their husbands and male relatives. They undertook all the domestic work for these households and lived isolated lives around the shift work of settlers and pioneers, there were very few women and children in Mohallaton up until the mid-1970s. Upon the birth of second-generation children most joint households shifted form to allow individual families to live in a single house, although some families still accommodated single male relatives. The sending of remittance remained a priority for British Pakistani families, it was a way of maintaining kinship ties and a sense of belonging to Pakistan. However, the context of low paid manual work for Muslim men and high levels of economic inactivity among Muslim women meant that transnational remittances could reduce household income and lead to financial hardship.

Firdaus was one of the first female Pakistani migrants to Mohallaton, she arrived in the late 1960s. She presented a vivid description of early settlement and household circumstances. Firdaus was an interview respondent and gatekeeper who took part in a taped interview, she is not included in the formal sample of interviewees because she is over retirement age. She arrived in Mohallaton from Pakistan in the early 1960s at the age of 18 to join her husband. The household also included her husband's uncle and his son and daughter-in-law. Firdaus described her daily life in those days as lonely and strange. The men of the household worked the night-shift in a local factory and the two women arranged their daily tasks and chores around these working hours. The men would wake in the late afternoon to eat 'breakfast', they ate dinner and relaxed on their return from work in the early hours of the morning.

Firdaus' uncle would do the shopping and outside chores for the household on his days off. All household wages were put into a common pot to pay rent and to make essential expenditure such as groceries, utility bills etc. Each of the younger men would receive a small amount of *jeb kharch* [pocket money] and the remaining money would be sent as remittance to Pakistan. Firdaus' husband would give her a little pocket money from his own and she would use this to buy materials for her hobbies of sewing and embroidery.

There were some arguments within the household as to how money was being spent; Firdaus spoke about hardships that she and her husband experienced such as not having enough food during this time and feeling very uncomfortable in the home. Eventually, and before the birth of their first child, Firdaus and her husband left that household to rent their own home, this proved controversial in the wider family in Pakistan as well as in Britain. It was only at this point that Firdaus began to leave the house regularly and interacted with the local community in the running of her own household and care of her children.

Migration continued to be challenging and difficult for ghar-walis in the 1970s and early 1980s. Some found adjustment so difficult that they returned to Pakistan with their children for several years. Rizwana's mother was unhappy when she first came to Britain and she returned to Pakistan for a period of six years with two young children, her father would regularly make long visits to his family in Pakistani until his wife eventually returned. Three second-generation women spent long periods of time which included school attendance in Pakistan. Two of the interviewees reported that their husbands had similar experiences during their childhoods. The migration process was neither easy nor a simple one-way process for ghar-walis.

> "She didn't like it here, she did not like it because obviously the language, she didn't know anybody. My mum and my dad were kind of like the first out

> of our family to come over so she didn't have that family network support. She didn't like it but she tried to do as much as she could. So when she went back it was only for like about month she was supposed to go back for and then she ended up staying six years." (Rizwana, second-generation)

Part of the reason that ghar-walis did not become economically inactive might have been related to socio-cultural factors such as the views of mothers-in-law and husbands, as well as the emotional difficulties caused by migration. However, structural factors were also important, local labour markets offered few employment opportunities for Muslim women. The gendered and racialised structure of work in textile mills in the Northern mill towns meant that daytime shifts were largely reserved for local White women and the nightshifts for Pakistani men; better paid and skilled forms of work were reserved for White men (Fevre 1984; Kalra, 2000). As noted in the literature (Shaw 1988; Werbner 1990; Brah 1994), there were few labour market opportunities open to ghar-walis other than informal homeworking, mainly sewing work for local manufacturers, working from home on industrial sewing.

Half of the second-generation women reported that their mothers had worked. Of the six mothers who worked only one had participated in the formal labour market, the others had undertaken informal piece-work for local co-ethnic clothing manufacturers. Mothers who worked supplemented their husbands' wage to meet household expenses. Informal homeworking was one of very few options for paid work for ghar-walis for several reasons: their lack of qualification and lack of fluency in English; the burden of domestic work and childcare responsibilities; the disapproval of economic activity in families and the wider community; and the long working hours of husbands.

Ongoing male migration from Pakistan in the 1970s influenced the daily routines of ghar-walis and their daughters. They experienced increased workloads of domestic chores and cooking and unsettled household routines. Amina is the oldest G2 interviewee at 53 years of age, she described life in a crowded household as one of seven children where one bedroom in the house was set aside for the use of male relatives. Amina's mother was responsible for cooking for these men as well as taking care of her own family:

> "Oh yeah it was very very crowded. There was one bedroom where [, there was always someone [male relatives] in there day and night, it was always used. The ones that worked in the day slept at night and the ones who worked at night slept there during the day. And I remember mum making great bug pots of curry […]. And as we grow older you know it started, I says oh mum why do we have to cook everything for them, do they give you some of the wages? But I always got into trouble because I always questioned everything. I just didn't take it quietly, I said mum why do we have to do it? Why can't they help?" (Amina, second-generation)

All first-generation women who are married to first-generation men are included in the ghar-wali category which represents the first substantial wave of female migration from Pakistan. Some ghar-walis are younger than the mothers of the second-generation interviewees and have arrived more recently. Although formal routes for male labour migration were curtailed in the 1960s and 1970s, other formal and informal routes of entry (such as student visas, visit visas, asylum seeking, illegal entry) mean that some first-generation male migration still occurs. Although their means of entering the country are different, these men make similar use of the support of kinship and family networks to find work and accommodation as settlers. Upon attaining the right to permanently reside in Britain they return to Pakistan to marry, and/or apply for their wives to join them in Britain on spousal visas.

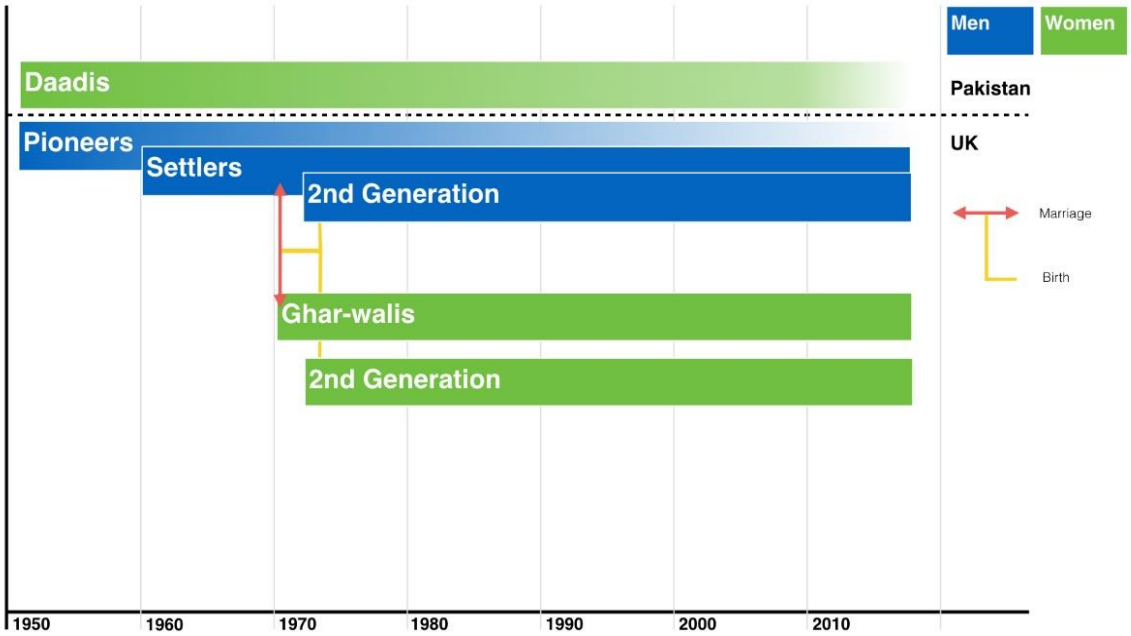
Analysis of the qualitative data showed that first-generation women who are married to first-generation men experience similar socio-economic disadvantage and socio-cultural constraints to economic activity, regardless of birth cohort. The experiences of ghar-walis are distinct from those of first-generation women married to second-generation men and all second-generation women, regardless of age and time of arrival. Rifat is one such ghar-wali, her husband arrived in Britain to attend a training course, he was sponsored by his employer in Pakistan. Instead of returning to Pakistan when the course ended he overstayed his visa and moved into the ethnic enclave where he was able to find informal work. Her husband married a white British colleague on the encouragement of his Pakistani employers. Rifat gave her husband permission to marry again, she felt that she had little choice but to do so because the idea of being a single parent in Pakistan was untenable. After ten years of marriage he divorced his second wife and applied for Rifat and their children to join him in Britain.

It is still relevant to understand and consider the labour market experiences of the older ghar-walis for several reasons. The structural and socio-cultural constraints experienced by ghar-walis are required to contextualise and understand the origins of patterns of high levels of economic inactivity amongst Muslim women in Britain. These starting points are also essential to explain the lack of significant generational improvement in economic activity rates for younger women. Further, ghar-walis continue to be influential in the socio-cultural lives of their younger female relatives and other women in the local community. Ghar-walis have set, and continue to uphold, the normative frameworks and expectations for Pakistani women in their roles as wives and mothers. Older ghar-walis play an important role in ‘policing’ or ‘guarding’ against transgressions from these norms using forms of social control such as the expression of overt or subtle disapproval, gossip, or controlling entry to social networks.

6.6 The Second-Generation

The second-generation are all British Pakistanis born in Britain, or who arrived before the age of five (the age of compulsory school attendance in Britain). The category includes men and women in their 50s and younger, second-generation men appear in a blue row in the Figure 6.5 above and women in green.

Figure 6.5 Waves of Migration - Second Generation



There has been a lack of research evidence produced for cohort change in labour market outcomes amongst second-generation British women, possibly because of the lack of generational improvement overall and particularly in the outcome of economic inactivity amongst women. The qualitative data from this project identifies incremental and gradual changes in attitudes to work and education among cohorts of British Muslim women that correspond approximately with birth cohorts by decade and relate closely to the time periods at which second-generation women attended secondary school.

6.6.1 Economic Recession of the Late 1970s and 1980

The recession of the late 1970s and early 1980s constituted a major period effect in the lives of second-generation British Muslim women in the 1980s. The disadvantaged socio-economic position of settler fathers became entrenched because of changes in the levels and types of jobs available in the British labour market (Modood 1997; Kalra 2000). The employment prospects of Pakistani men were poor due to their lack of transferrable skills, poor English language skills and poorly developed social networks

outside of their own kinship groups which might have assisted in job searches and the identification of opportunities (Kalra 2000). As marginalised manual workers, P&B men were directly exposed to market forces without the protection of salaried employment or trade union organisation (Heath et al. 2000). There is evidence that families moved into areas of high co-ethnic concentration to benefit from opportunities of employment and self-employment offered in ethnic enclaves (Werbner 1990).

Businesses within the Pakistani ethnic enclave became a significant source of employment for settlers as self-employed owners of small business, own accounts workers and manual workers; mainly in small clothing factories and warehouses, catering or taxi driving (Werbner 1990; Kalra 2000). The working lives of Pakistani men became framed by vulnerable work and long working hours in the ethnic enclave rather than the shift-work of large textile mills and factories. As owners or workers in the ethnic enclave, Pakistani men were subject to low pay, long hours and interactions with often hostile white British customers (Kalra 2000). Experiences of marginalisation and discrimination increased reliance on the co-ethnic community created the conditions for the emergence of a reactive ethnicity (Mohammad 2005a; 2010).

Qualitative Findings

During and shortly after the recession of the later 1970s and 80s, eight settler fathers who had worked in textile mills and factories in Northern mill towns moved to Mohallaton with their families to find alternative forms of employment in the established Pakistani ethnic enclave. Five of these fathers went into self-employment; all but one failed within a few years. Most settlers found stable work in low-paid, long-hours work in factories or as taxi-drivers, working with and for other Pakistani men. The Pakistani community was bound by overlapping social, cultural and economic ties and the economic wellbeing of some families was dependent on participation in community life. In the 1980s, life in Mohallaton was framed by structural disadvantages of life in an area of high deprivation and the socio-cultural norms of the surrounding co-ethnic community.

6.6.2 Experiences of Education

Primary School

Most of the respondents reported positive experiences of primary school. The age range of respondents means that experiences of British primary schools discussed in interviews spanned of period of the late 1960s through to the late 1980s. Some of respondents stated that it was upon attending school that they began to become aware of their ethnoreligious differences from the White majority. It is difficult to assess the

impact of perceived discrimination during childhood on socio-economic inequalities experienced later in life. It is, however, important to note that women in the sample began perceiving this discrimination, and their differences from the majority White group, from a very young age.

> "Primary school was fine, I used to enjoy primary school, but I realised that I was not like everybody else because I was Asian." (Misbah, second-generation)
>
> "[…] it was just because we were a bit different and but definitely sometimes like you know kids they would look at you and treat you different, like you're an alien or something." (Lubna, second-generation)

Overall, there was to be little anxiety from parents in terms of primary school attendance and few instances of discrimination in primary school experienced by the interviewees, in contrast to choices and decisions about secondary schooling. From the age of 10 onwards, parental attitudes, ethnoreligious norms and expectations and the impact of living in an area of high co-ethnic density become apparent as influential factors in the educational trajectories of Pakistani women.

Secondary School

The qualitative literature identifies the teenage years of second-generation Pakistani young women during the 1980s as being constrained and limited, with little support for their education. From puberty a Pakistani young girls' leisure time outside school or college was spent mainly at home with her female relatives and friends. She was expected to help with domestic work including childcare and preparing food for family and visitors (Werbner 1990). Teenage daughters would assist their mother with homeworking or help with domestic tasks so that their mothers could work (Anwar 1979; Werbner 1988).

Settler fathers worked long shifts or irregular hours in manual work or self-employment in the 1970s and 1980s and second-generation children saw little of their fathers (Anwar 1979; Werbner 1990). Parents were unlikely to attend parents evenings (Anwar 1979). It was not uncommon for mothers to return to Pakistan with their children for long visits of a year or more at a time which had negative effects on the education of their children (Shaw 2000; Anwar 1979). Overall, there was little family support, encouragement or investment of household resources for the formal education of young women.

Parents were particularly worried about the effects on the British co-educational system on their daughters, this was a widespread view in British Pakistani communities in the 1980s and 1990s (Werbner 1990; Brah 1994). Single-sex secondary schools were

important to parents and some chose their area of residence in relation to the availability of all-girls schools (Werbner, 1990; Abbas 2003). In working-class Pakistani communities in the 1980s there was disapproval of attendance in any post-compulsory education, including attendance at local FE colleges or university (Shaw 1988).

Qualitative Findings

Secondary school attendance from the age of around 11 years old marked a significant change in the lives of second-generation women, they began to be treated as young women rather than children by their families. It was at this stage in the lives of second-generation women that their parents became concerned about the threat of family dishonour that might be caused by the behaviour of their daughters. From the age of 11 many aspects of the socio-cultural identities of young women were regulated and monitored. Most had to wear ethnic clothing and some form of head covering at home, friendships with young white women were discouraged, many were restricted to their homes outside school hours. The brothers of these women were not restricted in their dress or social interactions.

> "We have been kind of secluded, we didn't have any friends that we just went to visit. We never stepped out our door. I didn't know what was the end of my street, I never went because we weren't allowed to play outside, we had to stay in. We're girls, girls are not supposed to go out on the streets and things like that. So I didn't socialise, I didn't know who friends were." (Halima, second-generation)

Eight of the thirteen second generation respondents attended a girls only-high school which required a bus journey from Mohallaton, there was a co-educational comprehensive in walking distance of the area. As noted in the work of Werbner (1990), the availability of gender segregated education for their daughters seems to have made the transition from co-educational primary schools to secondary school easier for first generation Pakistani parents. Attendance at a girls-only secondary school allayed parental concerns about the likelihood of their daughters interacting, or having relationships, with boys or young men, thereby protecting family honour.

> "I had to go to a girls' school, no saying it at all…apparently good girls didn't go to mixed school. Oh yeah most parents were of that opinion, the good girls didn't go to mixed schools." (Amina, second-generation)

The very real harm to the reputation of a girl and her family in the co-ethnic community caused by mixed-gender schooling is apparent in Shameem's account of her friend. Shameem's friend wrote the name of a boy she was at school with in her schoolbook and encountered repercussions from her Pakistani peers, both sets of parents and the wider Pakistani community. The account shows a high level of sensitivity in the community around the smallest of transgressions continued in the 1990:

> "I was born and bred here and I know what happens within those classrooms and how things can rapidly change and how a girl can say she has a crush and get you know called a slag for the rest of the year and get *badnaam* [a bad reputation] for saying that she had a crush on someone. One of my best friends, she had a crush on somebody in school and this is how it unfolded was that the parents got involved and it was like oh my god she is such a bad girl. She got shunned for the rest of her high school years all the good girls didn't want to know her because she was really bad now. She didn't do anything wrong, she just said she liked someone and I think what ended up happening was that she had written his name on her book and then that went round and it was like you know kids make a big deal out of it don't they? For the rest of her life she got that stigma and it stuck with her." (Shameem, second-generation)

Post-Compulsory Education and Early Marriage

In the 1990s working class Pakistani parents continued to prevent their daughters from attending university, although attendance at a local FE college was not viewed as negatively. The local co-ethnic community was a strong influence in this respect, reinforcing negative views of the effects of HE on young women. There was evidence of intra-generational change amongst sibling groups about access to FE and HE and this causes some bitterness within families (Shaw 2000; Dale et al. 2002b). Dale et al. (2002b) found that young women in the 1990s were able to negotiate access to education but older married women were more likely to have been prevented from continuing their education.

Young women who attended university, or who worked, were regarded as 'modern' and promiscuous and therefore outside the bounds of ethnic traditions and normative structures (Shaw 1988). The community played a significant role in policing and monitoring the behaviour and movement in public spaces of young women (Dwyer 2002; Mohammed 2005a; 2005b). Arranged marriages, particularly to cousins in Pakistan also played a part in curtailing the educational aspirations of young Pakistani women. HE would delay marriage, but parents were also worried that their daughters would be likely to find a marriage partner of choice, or that the increased independence in thought would make them more likely to disagree to an arranged marriage at all (Shaw 1988).

It is important to place these restrictions on young women in the socio-economic context of the early 1980s and reliance on the co-ethnic community for economic, material, social and economic resources. If parents were seen to transgress the normative structure of the co-ethnic community by allowing their daughters to go to university, they risked ostracization from the community or kinship network (Shaw 1988). This could have very real social, economic and material impacts for households that were reliant on the local co-ethnic community for employment and social support

(Portes and Sensenbrenner 1993). Non-compliance to ethnic norms could result in punishments for young women which included, at their most extreme, becoming a prisoner in their own homes and death threats (Shaw 2000).

Early expectations of transnational marriages were that marriages between second and first-generation spouses would be very similar to the experiences of their first-generation parent. In the 1990s parents realised that this wasn't the case, there were incidents of divorce, martial problems and breakdown and abandonment within Pakistani communities (Shaw 2000; Charsley 2006; 2007). This did not stop the practice of transnational marriage though, in some families transnational obligations were prioritised over the wellbeing of daughters (Shaw 2000). Education and economic activity were increasingly seen as back-up plans for their daughters if they had the need to provide for themselves after divorce or in times of financial hardship.

Alongside family and community barriers to education, young Pakistani women in the education system were subject to stereotypes and constraints at school and college. Teachers noted an apathy around educational attainment amongst young Pakistani girls from the age of 14 (Shaw 1988). Brah's research highlighted the key role that teachers and careers advisors played in encouraging or discouraging Pakistani girls at school (Brah 1994). The negative cultural stereotypes held by these professionals about the aptitude, ability and suitability for certain types of employment has lifelong consequences for young Pakistani women (Brah 1994; Ahmad et al. 2003). Bagguley and Hussain (2016) suggest that South Asian women are still subject to stereotypes as docile, uninterested in education and destined for arranged marriage.

Qualitative Findings

After she had completed an Advanced GNVQ Halima was told by her parents that she could not delay marriage to complete a university degree. She decided to work instead as this would help her to apply for her husband's visa. Halima is one of six siblings, all of whom were married to cousins in Pakistan at relatively early ages. None of her siblings, male or female, were given permission to go to university. At the age of 16 boys were expected to begin work and girls to prepare "to be shipped off to Pakistan". Halima states that this was the case for many families in the case study area in the 1990s, she thinks families would have removed girls from school earlier had they been legally able to do so. She feels that parents worried that higher education would change their children's aspirations and expectations of their lives as well as increase their opportunities to make alternative choices:

> "I got married very early and I think the reason why us brothers and sisters got married early, we were not allowed to go to universities because we might have an independent mind and we might like a boy or a girl in university

> which we might say we want to get married and I think we were just taken like sheep to Pakistan and then brain washed – he is a *changga puthar* [good son] you will be very happy [in Pakistani accent]." (Halima, second-generation)

Halima sees this system of marriage as a transaction to even out the disparities in economic circumstances across the extended transnational family network in order to benefit members who were not able to migrate earlier. She highlights the benefits that the transnational marriages of their children have had for her father's sisters who were excluded from the original phase of migration in the 1970s. When describing the way in which her marriage was arranged Halima uses the words "brainwashing" and "grooming" and says that she feels "used" by her parents and in-laws. Nazia is less overtly critical of her father's decision about her not taking part in education after her GCSEs, stating that she is unsure of why he made these decisions for her. Nevertheless, Nazia's account of the period directly before she went to Pakistan to be married does resonate with Halima's criticisms when she describes how she felt showered with gifts by her family:

> "I felt ok I didn't feel pressured or anything. And I remember dad getting my passport done and they took me shopping […] mum bought me lots of clothes she said you know if you like your *Khala's* [aunts] son. So I said ok, I'd seen pictures of him and they did shopping for me, whatever I wanted my dad got me and I don't know what I had in my head I wanted a vanity case, and he got me one! And you know I was so happy and clothes whichever ones I wanted, I liked pastel colours and greys and I remember my mum saying in the shop are you mad, can you choose some colours with colour." (Nazia, second-generation)

Not all the respondents were critical of the way in which their marriages were arranged. Hina was engaged to a cousin in Pakistan at the age of 16 and married at 20 years old. Her parents showed her photographs of three cousins, all sons of paternal aunts, and asked her to pick one of the three. Hina feels that she was given a choice of who to marry and is happy with the range of options that were presented to her. She says that she is happily married now and feels that she made the right choice.

6.6.3 Second Generation: Differences by Birth Cohort

The qualitative data provides evidence for changes in attitudes among individuals, families in the wider community, particularly around the acceptability of post-compulsory education for young women. This led to the development of a typology of three cohorts of second-generation women. The cohorts were labelled as the Class of 1980, 1990 and 2000 – referring to the decade of secondary school attendance and are detailed in Table 6.2 below. The sample of second-generation interviewees is included in Table 6.3, interviewees are differentiated by cohort and the table includes

information about their age, highest educational qualification and the socio-economic status of their fathers during childhood.

Table 6.2 Second Generation – Cohorts

Born	Classification	Secondary School	FE College	University	Age at Interview (2015)
1970	**Class of 1980**	1980	1985	1987	40 plus
1980	**Class of 1990**	1990	1995	1997	30-39
1990	**Class of 2000**	2000	2005	2007	20-29

Table 6.3 Second generation interviewees by cohort

Class of 1980				
Pseudonym	**Age**	**Education**	**Father's Occupational Class**	**Father Co-ethnic Workplace**
Misbah	40	BA	3	Yes
Sana	41	Postgrad	2b	No
Aleena	40	BSc	2b	Yes
Kalsoom	43	None	4	Yes
Nazia	45	None	4	Yes
Amina	53	None	4	No
Rizwana	40	GCSE	4	Yes
Class of 1990				
Shabana	32	FE Diploma	2b	No
Lubna	36	GNVQ	3 (TD)	Yes
Shameem	32	HE Diploma*	3 (TD)	Yes
Halima	36	HE Diploma*	4	Yes
Zara	36	GNVQ	4	No
Hina	38	GNVQ	4	Yes

Table Note: HE Diploma* attained after marriage

6.6.4 Second-generation, Cohort 1: Class of 1980

The Class of 1980 grew up in the case study area when there was a less dense surrounding Pakistani population. Pakistani co-ethnic concentration increased in Mohallaton throughout the 1980s. There was little organisation of religious education and few established mosques and supplementary schools in the local area; some of the women received little or no religious education. The Class of 1980 gave accounts of childhood in the case study areas in the 1960s and 1970s. These accounts were often a mix of positive interactions within ethnically and religiously mixed neighbourhoods, and negative experiences of both occasional or more regular and sustained (sometimes severe) racial abuse and discrimination:

> "We were the first Asian family here on our road, there was no other Asian family where we lived. But growing up we've seen a lot of racism. Oh, we had this person, a specific person, and he never used to allow us to walk past his house, he used to come out and swear at us [laughs]. He used to smash our windows…and then he actually literally put a swine's head at our front door in a box and my mum thought it was a parcel and she opened it and she fainted when she seen it. So we've had that […] But yeah that's quite intense that because like it was horrible, I can't explain to you or describe to you the sort of things that used to happen with him. As soon as he used to see us that was it, he was out with his dogs and he'd say the dogs are going to come and eat you up and you pakis you shouldn't be here and ra-ra-ra." (Rizwana, Class of 1980)

Throughout the qualitative analysis distinctions will be drawn between the experiences of women with HE qualifications and those with lower or no formal qualifications. The high level of educational attainment of some of the women in the Class of 1980 was unusual in relation to the sample and national levels of HE qualification attainment amongst Pakistani women. Analysis of the qualitative data revealed that women with undergraduate degrees in the Class of 1980 benefited from a range of advantages that encompassed both structural and socio-cultural factors both pre and post-migration. It is likely that these women would have attained HE qualifications because of these advantages regardless of cohort.

All three of the women with undergraduate degrees came from families of high caste status in Pakistan. Their fathers came from rural areas of Pakistan and had few or no formal qualifications, they had migrated to improve their economic prospects but they had not lived in conditions of poverty prior to migration. When these men were made redundant from textile mills during the recession of the late 1970s, they all found stable employment. Sana's father found work as a skilled worker in the mainstream labour market where he worked until retirement; Misbah's father ran a successful business in the ethnic enclave which he expanded over the years; Aleena's father worked for the

local council in a role that facilitated communication with the Pakistani community. None of the women stated that they had to negotiate their access to education, their fathers had expected them to attain university degrees and their siblings, older and younger, were all university educated. All the women received formal religious education during their childhoods.

The women with low or no qualifications in the Classes of 1980 came from families of artisan or service caste status. The fathers of these women originated from rural and impoverished regions of Pakistan and conditions of poverty. None of these men had formal qualifications or fluency in English. After the recession of the late 1970s these men became increasingly dependent on the ethnic enclave for their socio-economic wellbeing. Their high level of dependence on the co-ethnic community meant that deviance from the accepted norms of the ethnic community could have material implications for the family in terms of their acceptance within kinship networks and therefore potentially their access to employment or other community resources. Pakistani community norms that affected this group of women included: no access to post-compulsory education for girls; social networks that were limited to women from their own kinship groups; and early marriage to a first generation cousin.

Marriages for the latter group of women in the Class of 1980 were often arranged when the women were in their late teens. The women who had HE qualifications had a greater choice as to both choice of partner and timing of marriage. For the women with lower, or no, qualifications the expectation of their parents was that they would be married soon and would not need to work so there was little point in their continuing in education. Negative views about the effects of college attendance for young women were reinforced by the local co-ethnic community. Amina enlisted the help of teachers and a social worker in an attempt to negotiate staying on in school to sit her O Level examinations:

> "I cried the odds and a social worker actually came around as well to talk about it because I complained to school. I don't think she fought the corner hard enough […] my dad gave his lecture and she says ok. Well his justification was that I was going to when I leave school I was going to get married, I was going to be a housewife I wouldn't be working so what do she need qualifications for? He called [insulted] her, he said you're going against tradition and everything." (Amina, Class of 1980)

Three of these women were engaged to first-generation cousins during their teens, they all left school by the age of 16 and were married in their early 20s or sooner. In the years between leaving school and marriage they were taught how to cook and run a household by their mothers and assisted with caring for their younger siblings. They spent much of their time at home and could not go out without a chaperone. Amina

said that she was not allowed to leave the house without her brothers or father accompanying her and was not allowed to answer the door or the telephone.

Working class first-generation parents from rural pre-migration circumstances did not expect their daughters to be economically active after marriage. They expected that the lives of their second-generation children would be very similar to their own, with the continuation of male-breadwinner and female-homemaker roles. Amina and Nazia were both divorced within a few years of marriage and went on to become sole breadwinners for their households for many years. In fact, all the women with no/low qualifications in the Class of 1980 went on to work for several years. The detailed accounts of three women from the Class of 1980 are presented below. These accounts demonstrate the cumulative effects of migration on British Pakistani women in this cohort and the effects of the economic recession on the educational attainment of their daughters.

Kalsoom

Kalsoom experienced the greatest disruption to her education of all second-generation women. At the age of 13 she was removed from mainstream education to attend an Islamic girls' school in a local mosque, this school had insufficient resources and facilities. Kalsoom was removed from this school before sitting her GCSE exams. Her father justified his decisions by saying that it was forbidden in Islam for a woman to work and that women should stay at home to undertake domestic and caring responsibilities.

Kalsoom migrated to Britain with her family at the age of 5, she is one of more than five siblings; some were born in Pakistan and others in Britain. Her family migrated from the southwestern province of Pakistan, in an area which is underdeveloped and has a predominantly rural economy. The ethnic culture and customs of the region are distinct from those of the Punjab and Azaad Kashmir, where most Pakistani migrants to Britain come from (Anwar 1979; Shaw 1988).

Kalsoom's father was not a chain migrant and did not benefit from an established social network of Pakistani male migrants. He seems to have suffered an additional penalty for not being part of chain migration; unable to secure regular work either in the mainstream labour market or in the Pakistani ethnic niche. He was a welder by trade, having learnt the skill working in shipyards in the port city of Karachi, however, in Britain he was restricted to informal work for friends and acquaintances. Kalsoom mentioned four family moves around different Northern towns due to the instability of her father's work. Kalsoom's father experienced downward social mobility upon migration, from skilled manual worker to a transient worker. The powerlessness he

experienced in wider society may have magnified his need to retain control over the domestic sphere.

Kalsoom's mother does not speak any English and has never worked, formally or informally. Due to intra-ethnic group difference and frequent changes in area of residence she did not have access to a stable social network of Pakistani women. Kalsoom's mother's role in family life is difficult to capture precisely in terms of her support for her husband or her daughters. Kalsoom says that her mother did not advocate for her daughters to remain in education and that the decision was entirely her father's. Kalsoom's mother is likely to have been relatively powerless within the household because she did not make a financial contribution through work; her husband clearly adhered to patriarchal gender roles and took control of decision-making for the family.

Kalsoom's father justified his attitude to his daughters' education in religious terms. As an adult Kalsoom says that she has a better understanding of her rights within Islam. She now believes that her father's religious arguments for curtailing her education were not justified.

> "Islam, you know we have rights, we have a lot of rights […] we have got freedom of marriage, we are allowed to marry whoever we want to marry and yeah, and career wise we are allowed to have an education. Before my marriage I did not know this, that Islam does allow, I didn't know." (Kalsoom, Class of 1980)

Kalsoom continues to have a difficult relationship with her father because of his decision to remove her from school and the restrictions that were placed on her independence and movements during her teenage years:

> "… it's like with me and my dad there is no communication, we don't really talk to each other. I think maybe there is a lot of anger. I have a lot of anger like why didn't you let me do something. We don't really communicate with each other but I do, when I see him he is very old now and you know because of my religion you've got to respect him, you've got to love him and I do, I do all that, and forgiveness. I will forgive him you know maybe there was so much things that he didn't understand, because he is my dad at the end of the day." (Kalsoom, Class of 1980)

Nazia

Nazia's account of early childhood and primary school is one of stable beginnings, the disruptive effect of the economic recession of the late 1970s and early 1980s on the education and work trajectories of second-generation Pakistani women is most evident in her account. Nazia grew up in a city in the Midlands where her father was employed as a semi-skilled manual worker in a national engineering firm. The area was not one with a high concentration of BME population and Nazia gave many examples of the family having many white British friends. She stated that her father would seek out

information about good schools from his local contacts and invested considerable time and effort into her education:

> "Dad was quite interested in our education, he always wanted us to be in a nice school. I remember when we were in [city] he had to look for like a girl's school for me and it was a bit out of the area for him [so] what my dad used to do was work nights and I think he'd come at about 4 in the morning, he'd have a nap, wake up, take me to school then come back, go back to sleep and then he'd come and pick me up as well. (Nazia, Class of 1980)

When Nazia's father was made redundant from his job at the manufacturing firm in the early 1980s the family moved to Mohallaton with the promise of support from extended family and employment opportunities within the co-ethnic niche for her father. The move resulted in unstable and informal employment for her father and mother and a change in lifestyle for the family as they became accustomed to living within an area of high co-ethnic concentration. Despite having initially displayed an interest in, and encouragement of, Nazia's education her father ultimately her prevented her from participating in post-compulsory education; she sat her GCSE exams but was not allowed to collect her exam results and has never known if she has any qualifications.

> "He didn't let me go to college, anything. He just said he said what do you want to do in college? I said oh I'd like to, because I enjoyed sewing, I'd love to do needlework. 'Oh you can learn that at home'. I can still remember, sat in my room and he just didn't let me go, didn't give me a reason. No reason." (Nazia, Class of 1980)

Sana

Sana holds a postgraduate qualification, the highest educational attainment of all interviewees. Her father made a conscious decision not to send her to the local primary school, which had a high proportion of Pakistani children, but to one which was further away and had mostly White pupils. From the quote below it seems that Sana's father was keen for his daughter to build ties and connections with the majority White contacts, in preference to the local Pakistani community.

> "There was another local school but my parents chose not to send me there even though it was closer, they chose for me to go down the road to another one and there was a lot of white children there. They wanted to learn new things I think in that way, not like where all the Pakistanis are. I think on my dad's part, my dad was quite sort of very Western thinking so you know…a bit more broad minded to be honest." (Sana, Class of 1980)

Sana was one of the few women in the sample who had grown up in a household where her father had experienced long-term employment stability in the mainstream labour market in Britain. He had worked in the British Navy in Pakistan before migrating to Britain and although he had little formal education, he was able to speak English. Sana's family is of high status within the Pakistani caste system and originate from the

relatively prosperous region of the Punjab. Sana's father's work experience for a British employer, his caste and region of origin are all factors that may have contributed to his ability to secure stable employment in the wider labour market after migrating to Britain. Sana's father was a skilled worker in the mainstream transport sector and remained in the same job until retirement.

Sana's high level of attainment in education and her progress within her chosen career demonstrate how favourable pre and post-migration circumstances might interact to lead to stability in household circumstances and good educational outcomes for Pakistani children, particularly daughters. Sana describes a childhood and family life that, despite being geographically located in an area of high co-ethnic concentration, did not involve a high degree of involvement with the Pakistani community, even with extended family who lived nearby. She states that her father deliberately distanced himself from the local Pakistani community. This may have meant that the normative conditions and cultural expectations that were experienced as barriers to education by some women from the area were not experienced in the same way by Sana. Sana's sisters also attended university and now have professional careers. There seems to have been a strong expectation and acceptance of young women being degree-qualified and having professional careers in the family.

6.6.5 Second-generation, Cohort 2: Class of 1990

Qualitative Findings

There was a greater sense of permanence in household circumstances and community life in Mohallaton among the Class of 1990. There were several established shops and businesses catering for the Pakistani community and institutions such as mosques and community centres. The Class of 1990 described the streets in which they lived as majority Pakistani in contrast to the ethnically diverse neighbourhoods the Class of 1980 described during their childhoods. Many fathers had attained relatively stable employment in the ethnic niche, mostly manual jobs for local co-ethnic employers or as own accounts taxi drivers. Overall, there was a greater stability in socio-economic status and reduced levels of dependency on the ethnic enclave for economic and social wellbeing as compared to the 1980s.

This independence seems to have supported a growing autonomy amongst Pakistani families regarding their daughters' education and marriage. Little attention has been paid to the socio-economic position of Pakistani parents in relation to inter and intra generational improvements. This is likely to be because of continued high rates of Pakistani men in manual occupations and in unemployment, there is little evidence of upward social mobility per se. However, the effects of longer periods of time spent in Britain and the settlement of households into more stable, albeit relatively disadvantaged, household socio-economic circumstances over time appear to have given subsequent cohorts of Pakistani women advantages in their educational and work outcomes over those women who were in secondary education in the 1980s.

Post-compulsory attendance at a local college was a norm for young women in the 1990s, although higher education was still considered to be undesirable among working-class Pakistani families. The local co-ethnic community remained influential in policing the behaviour and conduct of young women. There is evidence of a widescale shift in attitudes towards education for British Pakistani women in the 1990s, with increasing numbers gaining formal qualifications and attending university (Modood 1997; Dale 2002b). This shift is also apparent in the qualitative data: all the Class of 1990 held a post-compulsory vocational qualification, having attended a year or two at a local further-education college. These were GNVQ qualifications at Intermediate or Advanced level in subjects such as Business Administration or Health and Social Care. This inclination for vocational qualifications may have been a result of insufficient attainment at GCSE level to pursue the academic route of A Levels, or a recognition that young women would not be allowed to attend university.

This increasing acceptance of young women attending local colleges to gain vocational qualifications was linked to the experiences of the Class of 1980. Second-generation women had in fact become economically active in the 1980s due to household circumstances and they had been limited to low-paid manual work because of their lack of qualifications. For many of the second-generation interviewees HE was never an option, although all of them would have liked to have attended university. Parents in the 1990s saw education as a back-up plan in case their daughters had to become economically active to support their families after marriage, this may also in part explain a preference for vocational qualifications. This also indicates that, contrary to the assumptions of assimilation/integration theories, economic activity was not seen as a natural progression from education to economic activity within working-class Pakistani families. Instead, education was a contingency plan should a woman need to work after marriage.

6.6.6 Second-generation, Cohort 3: Class of 2000

Qualitative Findings

There were no interviewees of the Class of 2000 in the sample of women interviewed. Younger LAHF women were identified during the fieldwork phase but they were fewer in number than those in the older cohorts and less likely to agree to participate in the study (discussed in Chapter 5, Methodology Part II). This is likely to be a result of the engagement strategy and the selected locations, younger women may engage in different spaces and in different social networks than older cohorts of second-generation women, or first-generation women. It may also be a result of fewer women in this younger cohort being LAHF or having wider and more diverse social networks beyond the case study area. Some of the women from the older cohorts did however speak about the experiences of their younger sisters, contrasting the experiences of the younger cohort with their own.

The older cohorts now describe higher education (attending a local university) as the norm for young women in the Mohallaton area; it is both acceptable and expected by parents and the wider community. Marriage is delayed as a result and young women have a greater say in marriage arrangements. Work in the wider labour market is a realistic option for these young women because of their higher education qualifications, they are less dependent on the ethnic enclave than older cohorts for work opportunities.

Older women report intragenerational change over time in the attitudes of their parents who are more supportive of the education and work of their younger daughters than they were in the past. First-generation parents now seem more likely to take into consideration the wishes of their own children over the attitudes of those in wider community and kinship groups. The wider community continues to be of importance to first-generation migrant but it is less likely to influence younger cohorts and subsequent generations, although commitment to immediate family remains strong.

Shameem spoke about a change in her father's attitude from her elder sister (Class of 1980) to her young sister (Class of 2000):

> "Dad has adapted to that, it's like with my eldest sister he was pretty strict, she wasn't allowed to wear trousers, she wasn't allowed to wear make-up, Dad was really strict. And now I look at my youngest sister and [she] is about 20 and she is at uni. It's like my elder sister always says to my dad, dad she's got make-up on. He's like yeah it's alright, do you know what I mean? [laughs]. Yeah, you never let me wear it. Dad's like yeah but you know *zamana* [age/era] has changed but you know, it took them time to adapt." (Shameem, Class of 1990)

Shameem states that her father was too busy with work as a taxi driver to attend parents evenings and used much of the little spare time he had on maintaining ties with other men in his kinship groups. He expressed little interest and offered no advice and guidance to his older children about education and work. More recently he has attended university open days with his youngest daughter and has taken a far greater interest in her choice of university and subjects.

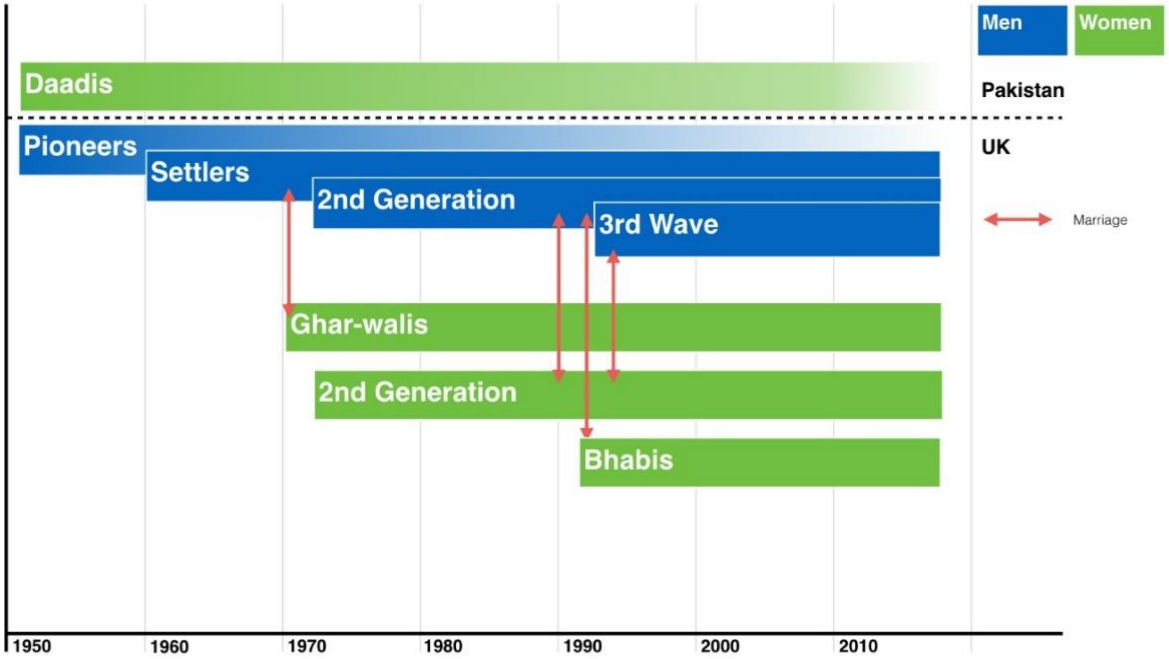
> "At one point with my younger sister he was going to colleges and university and finding out […] now he's like pushing my little sister to go to university and trying to talk to her about her career and what kind of stuff she wants to go into and what degree she wants to do. Whereas with us, he says he never took interest in it because he just presumed that we weren't ever going to work." (Shameem, Class of 1990)

6.7 Second Wave Female Migrants: 'Bhabis' [sisters-in-law], 1980s onwards

There is little detailed information on this group of more recently arrived Pakistani female migrants in the literature. Their experiences have often been homogenised with either ghar-walis or the second-generation (Shaw 2000; Ahmed et al. 2003).

Upon reaching adulthood men and women from the second-generation have married second-generation husbands or wives, but many, and some researchers suggest most, have married men and women from Pakistan (Shaw 2000; 2009; Peach 2006). Patterns of marriage are now included in Figure 6.7 below. The second wave of Pakistani female migration represents all women who migrated upon marriage to a second-generation man. The category is given the label 'bhabi', a familial term in Urdu and Punjabi that refers to the wife of an elder brother; this is a position of some authority and responsibility within families. Also included in Figure 6.7 is the third wave of male migration from Pakistan, the men who arrived in Britain after marrying a second-generation woman.

Figure 6.6: Waves of Migration – Bhabis



Qualitative Findings

The label bhabi has been chosen for the women in this wave of female migration to refer to the responsibility that these women are given to uphold and maintain ethnoreligious traditions and practices from Pakistan. Women in the second wave of migration from Pakistan are educated to GCSE or A Level equivalence; they gain some of their status within families as a result of being more educated than their predecessors, the ghar-walis. Their educational attainment and fluency, or potential to become fluent, in English is a valued attribute in their selection as marriage partners for second-generation Pakistani men. Due to their higher level of education they are older at the time of migration than the ghar-walis were, in their early 20s rather than their late teens. The term bhabi is also a reminder that these women hold marginalised and disadvantaged positions as young women of 'in-law' status within British Pakistani family structures.

Bhabis are often family members (most often cousins) of second-generation men. They believe that they are selected as marriage partners by their parents-in-law because they are seen to better represent Pakistani norms and values than second-generation women. The values of patience and the ability to accept challenging circumstances

with little complaint are particularly important, as well as the ability to transmit ethnic and religious education to their children. Bhabis are valued because of their knowledge of Islam and ethnoreligious norms and practices resulting from their socialisation and education in Pakistan. Bhabis are very aware of the vulnerability of their migrant status and their distance from their own families, these factors make them more likely to act within the bounds of family and kinship groups norms and hierarchies. Bhabis are expected to maintain the social structure and to accept their marginalised position within it.

> "If a girl from here marries a boy from here they can make do, but only a few of them. Girls from Pakistan have a different environment, they are able to compromise more. But here, there is little patience and struggle. I can only speak for myself that if people are bringing daughters-in-law from Pakistan it's because they can put up with a lot more from their partners. If one is higher, one is lower. If one can't put up with certain things the other can at least put up with it." (Farida, bhabi)

Economic activity is not expected of bhabis. Several interviewees spoke about how their in-laws had promised that they could further their education after migration. However, once they arrived in Britain they were told that they would have no need for English language classes or further education because they would not be allowed to work. Decisions about what bhabis could do were made by parents-in law, not husbands:

> At first my mother-in-law said that I could continue with my studies but then afterwards she said why do you need to sit in an office? And they didn't let me work, they said why do you need to work? Because my father in law said that you will be working with men". (Tabassum, bhabi)

The English language requirement for citizenship status has made access to English language classes easier for bhabis. If this was not a requirement of their visa application this would have been subject to negotiation with in-laws or husbands:

> "So I thought that I wanted to learn more so I went to the Job Centre and then and I found out from the Job Centre that in order to get nationality, ESOL was essential. If I didn't have that then I wouldn't have found out about anything. So because of nationality I did the ESOL course and then it was better than sitting at home, I didn't have children then either so then I thought I should do something." (Nausheen, bhabi)

Parents-in-law are influential in the lives of these women. Bhabis are likely to join extended family households and undertake extensive domestic work for the wider family until they move into their own homes after they have had one or two children of their own. Taking on the housework for large households, under the supervision of mothers-in-law, was something of a rite of passage for these younger first-generation

women. The burden of housework, restrictions on their opportunities, and the psychological impacts of migration meant that the first years of migration were very difficult periods of adjustment for most women in this cohort. Economic activity or educational attainment were not immediate concerns or likely possibilities, even though most bhabis arrived with aspirations to learn and work.

> "When I came here I had to make breakfast, lunch at 1 o'clock, tea at 4 and then dinner at night. So the whole of that responsibility came to me, I was very young then. All the housework, washing clothes […] I have always heard that once you are married you should try to keep your in-laws happy, to live alongside them. If you are arguing all the time then it's not a good thing, this is what my parents told me." (Hanifa, bhabi)

There is a strong expectation within families that these women will prioritise their roles within the home and family over economic activity. These women are subject to the authority of their parents-in-law and husbands not only because of traditional family structures but for their citizenship status in Britain. Ghar-walis had greater autonomy in the running of their households and decision-making upon migration because their in-laws were likely to have remained in Pakistan.

The households of bhabis are less disadvantaged than those of ghar-walis because their second-generation husbands speak English as a first language. However, a lack of generational improvements in employment outcomes for Pakistani men means that these second-generation men are largely employed in manual low-paid occupations. There is a dearth of qualitative research evidence on the economic activity of this second wave of female migrants and the extent of informal working amongst them has not been examined. The labour market outcomes of bhabis are either homogenised with those of older and earlier female migrants, or with second-generation women. The earliest qualitative research identified younger and more recently arrived migrant women as the most isolated and marginalised within Pakistani communities (Werbner 1990). Contemporary insights into the labour market experiences of this group of women are much-needed and this is an area where the qualitative research arising from this project can make a significant contribution.

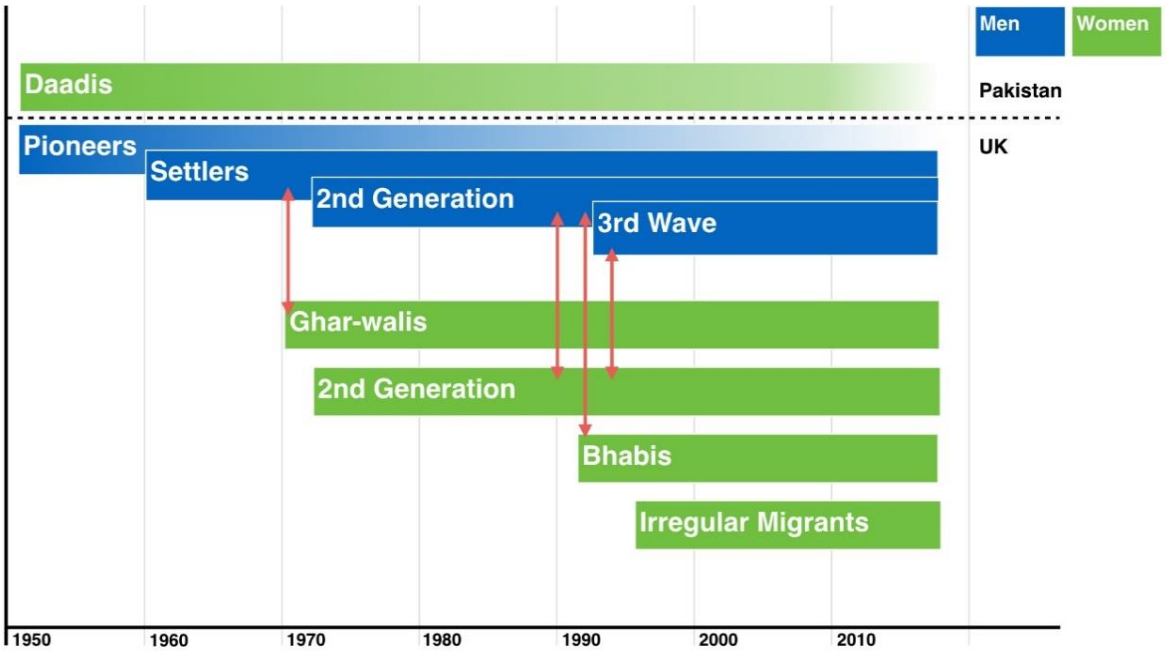
Bhabis did not talk about any positive aspects of living with their in-laws after migration. Instead, they felt they were not able develop close relationship with their husbands, they had to manage large amounts of domestic work and they were isolated in the presence of the wider family. Possible benefits of living with in-laws were not spoken about such as: assistance with settling into Britain; learning how to run a British Pakistani household; not having the burden of paying rent or mortgage; sharing expenses with extended family. The interviewees expressed greater dissatisfaction with their experiences after migration than those in earlier qualitative studies (Werbner

1990; Shaw 1988; 2000). The dissatisfaction may be a result of changes in the characteristics of transnational daughters-in law, many had some formal qualifications and came from middle-class and urban families.

6.8 Irregular Migrants

There are a small sub-set of women in the sample who did not fit within the four categories. They now appear in the model in Figure 6.8 below. This sub-set add a further layer of complexity to this mapping out of migration trajectories and have been labelled 'irregular migrants. Although there are some aspects of these smaller waves of migration that correspond with those described above there are some important distinctions that will be described here to fully explore the complexity and diversity uncovered by using a mixed method approach.

Figure 6.7 Waves of Migration – Irregular Migrants



There is a small sub-sample of recently arrived older interviewees within the sample of first-generation women that meet neither the criteria for ghar-walis, daadis or bhabis. These women represent an emergent pattern of small-scale secondary migration to Britain of Pakistani families from countries in Europe such as Spain or Italy. This wave of migration has not yet been identified in the literature. The pattern of secondary migration of Pakistani families from Europe to Britain was confirmed in interviews and substantiated by observations and informal conversations during fieldwork undertaken in Mohallaton; informal observations around Rochdale; and in discussion with a group of policy researchers in Oldham where it had also been identified. This may be an

example of a small-scale ‘beat the ban’ rush of migrants who may have intended to move to Britain at some point but have decided to do so before Brexit.

The pattern of secondary migration to Britain is of concern for several reasons, including the fact that these newly arrived families may not be fluent in English but may have learnt another European language. This is likely to adversely affect their educational and labour market outcomes; as European migrants they will not be required to learn English as a condition of permanent settlement in Britain. They are unfamiliar with British customs and practices and unaware of how to seek support from service providers in, for example, health and social care. Secondary migrants may not have the established networks of contacts in the co-ethnic community that the pioneers and their subsequent generations have benefited from. The impacts of multiple migrations may be particularly disruptive for the educational outcomes for the children of these families. The emerging evidence in this research suggests it is not a case of these family units being met with open arms but some resentment by established British Muslim communities. Considering these circumstances, the women within these families are likely to be more disadvantaged than first-generation women who have migrated directly to Britain as either ghar-walis or bhabis.

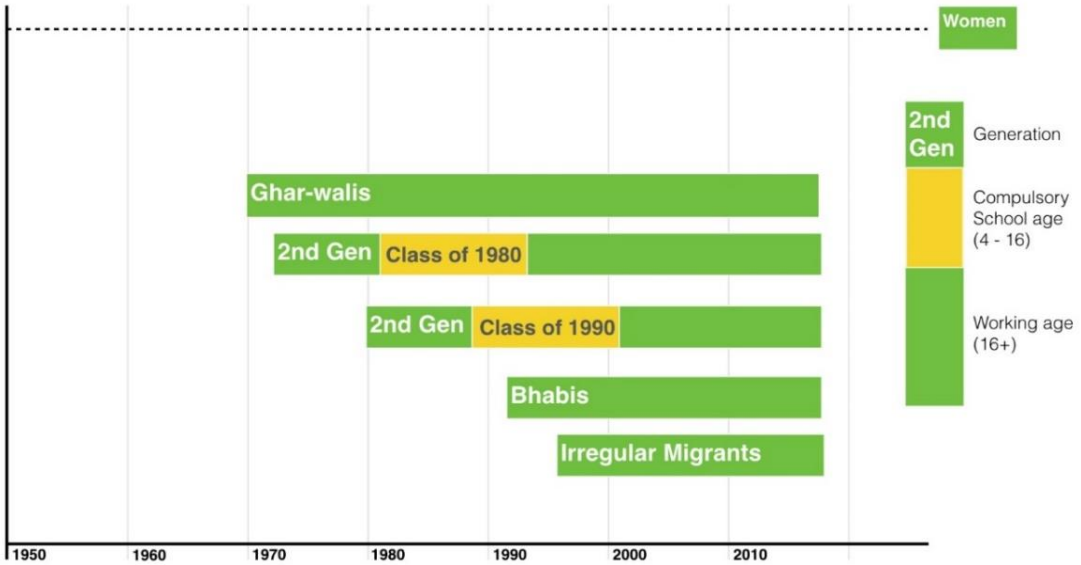
Recently arrived daadis and irregular migrants are categorised as ‘irregular migrants’ in the sample of interviewees, as a group of migrants who are distinct from the larger-scale migrations of ghar-walis and bhabis. Although they are new arrivals themselves, they have arrived into an ethnoreligious community with structures and organisations in place to facilitate religious and ethnic community life. There are existing and established networks and community organisations of first-generation Pakistani women to reduce social isolation and share knowledge and information on a range of issues, including work and employment. Community norms, expectations and aspirations are changing, albeit gradually, with the maturation of a growing second-generation and higher educational attainment.

The waves of migration that are included in the sample of interviewees are shown in Figure 6.8 below. The sample of first generation interviewees, organised by migration wave, are set out in Table 6.4 below.

Table 6.4 First generation interviewees by migrant wave

Pseudonym	Age	Education	Husband's Migrant Generation	Husband's Occupational Class
Ghar-Walis				
Rifat	44	FE	1	3 (TD)
Fatima	45	None	1	0
Rashida	61	FE	1	3 (TD)
Kishwar	52	FE	1	4
Irregular Migrants				
Bilqees	58	FE	1	0
Suriya	62	FE	1	0
Shahida	59	HE	1	0
Maqsooda	44	HE	1	4
Bhabis				
Fazeelat	44	GCSE	2	3 (TD)
Tabassum	47	FE	2	0
Nausheen	36	HE	2	3 (TD)
Farida	36	GCSE	2	4
Hanifa	38	None	2	4
Kausar	37	FE	1	4

Figure 6.8 Interviewees by Migrant Generation and Cohort

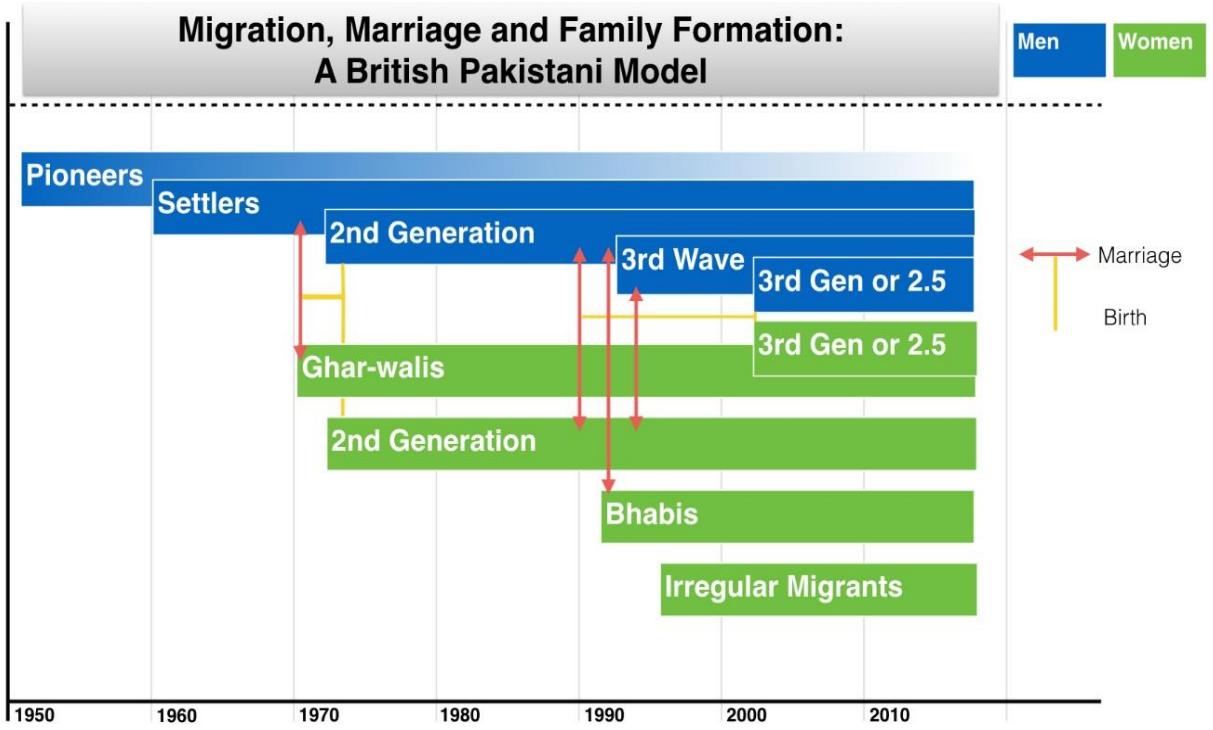


6.9 Conclusion

To understand constraints to economic activity it is essential to understand the effects of each of these waves of migration and their socio-economic consequences on the women interviewed, as well as the cumulative effects of waves of migration on all British Pakistani women. Each wave of migration represents a form of social distinction and differentiation. These distinctions are unrecognised through the lens of conventional, largely quantitative, studies of socio-economic inequality where the focus is on differences in outcomes, rather than difference in experience. A qualitative approach can complement quantitative analysis to provide a richer and more nuanced picture of patterns of economic activity, as well as to identify more gradual and subtle changes.

The following diagram completes the model for waves of migration from Pakistan with the inclusion of the children of third generation children.

Figure 6.9 Waves of Migration – A British Pakistani Model



The third generation of British Pakistanis are the young men and women, or children, who have British born parents. Some of the third generation may be more accurately

described as 2.5 generation, where one parent is a first-generation migrant and the other is British born. The third generation were not included in the sample of interviewees but are included in accounts of first and second-generation women when they spoke about their expectations and aspirations for their children.

Chapter 7: Qualitative Findings II

Muslim Women: Looking After Home, Family and the Community

7.1 Introduction

The focus of this chapter will be how Pakistani women interact with others at home and in the community in Mohallaton. It will also examine how these interactions might increase the likelihood of women being economically inactive in the looking after home and family (LAHF) category rather than being in formal paid employment. The review of qualitative literature in Chapter 2 provided descriptions of close-knit family and kinship networks in areas of high co-ethnic concentration in the 1980s and 1990s.

Findings from the qualitative phase of this project, presented in Chapter 6, upheld evidence of the disadvantaged position of second-generation young women in British Pakistani family and community structures. However, there was also evidence of change, women who attended high school in the 1990s were more likely to have received some post-compulsory education, attaining a vocational GNVQ qualification, than women in the 1980s. Nevertheless, early (usually transnational) marriage and limited post-compulsory education remained the norm for young women in working-class households. The local Pakistani community played an important role in upholding these norms and policing the behaviour of young women.

The qualitative findings presented in Chapter 6 demonstrated the impact of social class on educational outcomes and marriage practices for second-generation women in the sample. Young women who came from more advantaged pre-migration conditions, and whose fathers attained employment in lower middle-class occupations, had more choice regarding higher education and timing of marriage. Again, this upholds what is known about the childhood and education experiences of middle-class young Pakistani women in the literature (Bagguley and Hussain 2016; Khattab and Modood 2018). Less is known about the experiences of adult Pakistani women in areas of high co-ethnic density and how community and family influence the decisions they make about economic activity.

Bonding social capital is widely considered to deter economic activity among adult Muslim women and to support traditional gender norms. Community-level normative constraints on the behaviour of Pakistani women through surveillance and gossip were a notable feature that set them apart from women of other ethnic groups (Shaw 2000). Notably, the statistical research shows that bonding social capital does not significantly

increase the likelihood of economic inactivity among Pakistani women (Cheung 2014, Chapter 4 modelling results). Upon the inclusion of a measure of social capital in a multivariate model that predicted the likelihood of LAHF among Muslim women, Pakistani women were the only ethnic group of Muslim women more likely to be LAHF than Indian Muslim women. This indicates a potential interplay between bonding social capital and Pakistani ethnicity that might result in higher levels of LAHF.

The quantitative literature, and the findings from the quantitative phase of this project presented in Chapter 4, confirm that marriage is significantly associated with economic inactivity in the looking after home category for Muslim women. Now rather dated qualitative evidence has been used to attribute the association of marriage with economic inactivity to adherence to traditional gender norms around male-breadwinner/female-homemaker roles (Dale et al. 2002a; 2002b; Dale 2008). These accounts of gender roles in Muslim households require significant updating and this analysis will contribute to filling this gap in the current literature. The qualitative findings from this project began to develop a detailed and contemporary understanding of how Muslim women experience marriage and residence in an area of high co-ethnic density, and how these factors might affect their decisions relating to economic activity. The qualitative findings are presented using the categorisation system presented in Chapter 6 and summarised in Figure 7.1 below:

Figure 7.1 Interviewee Classification

Interviewee Classification
Ghar-wali: married to a first-generation man who arrived as chain migrant
Irregular Migrant: arrived post 2000, as family migrant (secondary migration) or joining other family (widowed grandmother-daadi)
Bhabi: married to a second generation man
Class of 1980: second generation, aged 40 plus
Class of 1990: second-generation, aged 30-39

7.2 Muslim Women in the *Mohalla* [Neighbourhood]

7.2.1 Bridging Social Capital

There was little evidence of bridging social capital in the lives of any of the interviewees. First-generation women did not mark this out as a negative aspect of their lives in Mohallaton, Instead, they valued the ability to speak in Urdu or Punjabi in the conduct of their everyday lives, for example when interacting with friends and neighbours or carrying out daily chores. For more recent migrants, this gave them a sense of independence from their time of arrival in Britain. The shared sense of Pakistani Muslim identity and the continuation of familiar socio-cultural practices were valued by all first-generation women.

A small number of more recently arrived first-generation women saw living in Mohallaton as a way to limit their interactions with non-Muslims, they saw this as a positive feature of the area. This view was not common amongst those who had migrated earlier (ghar-walis) or second-generation women. The quotes below represent the spectrum of opinion on interactions with non-Muslims amongst first-generation women: Suriya prefers limited interactions whilst Kishwar welcomes her children's white friends into her home. Most women fall in between these two positions, many do not have close non-Muslim friends, nor do they deliberately set out to avoid non-Muslims:

> "It is a good thing because everyone speaks our own language […] so at least we can share conversations, our feelings, and it becomes easy for us to make friends […] It is very good to live amongst other Muslims and with other Pakistani people. I really like it that we have our own community, we have our own people. The others they have a different environment, we can't adjust with them but we can say hello when we're out and about. Obviously, they say don't they that *tarbooz tarbooz ka rang pakartha hai* [when a melon rests with another melon it takes its colour]. So, if we mix too much then we will want to wear clothes like them or go their way. It won't happen like this but it is possible that it might happen so I prefer to live with my own people." (Suriya, irregular migrant - daadi)

> "The only difference is that we can't eat some of their food. They don't say the shahada. We can spend time with them, we can share some things with them and we should share that with them. Now my children's English friends, boys and girls, come to our house, they sleep there, they eat from my dishes, I cook for them too […] I enjoy it all, I think that this is my country […] I don't have anything in Pakistan, it is my country but I can't go there, I can't eat the food there, I couldn't survive there." (Kishwar, ghar-wali)

Most first and second women do not associate their lives in Mohallaton as a deliberate strategy to maintain a distance from the white British population or people of other

ethnicities. For these women residential concentration is simply the result of patterns of settlement and the practicalities of living close to family, affordable accommodation, easy access to transport and proximity to mosques and shops that sell halal food.

> "I like living here now because of the facilities and the other thing is, I can't say that I won't live here because we can't afford to move elsewhere. The masjid is close and stores are nearby, post office, bus stops because I don't drive, if I drove then I might think of living somewhere else. But everything is nearby for me that's why I like living here." (Rifat, ghar-wali)

There is little evidence of generational change regarding access to bridging social capital. Most of the second-generation women had only Pakistani friends. There was also little evidence of social interactions between first and second-generation women, even between those of similar ages, outside of family contexts. For example, Shameem (Class of 1990) only spent time with her first-generation sister-in-law (bhabi) at family events in her parents' home. The lack of interaction between first and second generation women in community locations was also noted during empirical data collection (see Methodology Part II, Section 5.3.4).

Second-generation women had no daily or regular contact with white British people, only two of the women stated they had friends who were not Pakistani. Some of the second-generation women stated that they were part of a more ethnically diverse group of friends before becoming economically inactive but they had not maintained these friendships since leaving work. These women do not meet people of other ethnic groups in Mohallaton because of the ethnic make-up of the area. For the Pakistani women in the sample, taking part in general community activities did not lead to a greater opportunity to develop social contacts with the white British population. Halima described how the coffee morning at the local primary school is only attended by other Pakistani mothers, reflecting the ethnic make-up of the school. Similarly, observations at a local high school coffee morning revealed that only Pakistani mothers attended. Criticisms of low levels of integration of British Muslim women in policy and media reports can be a source of frustration for Muslim women:

> "Now you were saying that you know interact with other people, especially White communities and things like that but where do I interact with them? What about the White people interacting with the Asians and the Muslim communities, none of them are participating in these things […] I'm going to all these things but there is no White people in there so it's the other way round isn't it? Instead of people saying to me you interact, I'm going to say well where is your people whom I need to interact with. I'm going to coffee mornings, I'm going to sewing class, I'm going to all these things but there is no other communities who I can interact with." (Halima, Class of 1980)

Access to bridging social capital is very limited for all Pakistani women, regardless of migrant generation or cohort. For the second generation, this is related to limited opportunities to make inter-ethnic social connections, whilst for first-generation women there is an element of socio-cultural preference as well as lack of structural opportunity. Overall, Pakistani women have greater access to bonding social capital and the social resources held within the co-ethnic community in Mohallaton.

7.2.2 Bonding Social Capital

Experiences of residence in a dense Pakistani community vary by generation. First-generation women were more likely to experience intrusion, gossip and policing of behaviour by other women, as was reported in the literature in the 1970s and 1980s (Shaw 1988; Afshar 1994). A subtle generational shift was identified in the qualitative data: second generation women displayed greater autonomy and agency in making decisions about their interactions with other Pakistani women. First-generation women felt that they had to answer intrusive questions, they felt compelled to do so in order to access social and emotional support from their social networks which were composed of other first-generation women:

> "Pakistani women keep an eye out on who is coming and going, what vehicles is parked outside which house. You have to give an answer, you have to give an answer. I prefer that the people who live around us are Pakistani. I feel *tassalli* [support] from that. I compromise my privacy a lot because we are a small family […] I have made a couple of good friends I have a good relationship with them, they call up to see how I am, they come and go and when I was ill they would send food over for us." (Rifat, ghar-wali)

First generation women who were not members of extended family networks in Mohallaton were most vulnerable in this respect; they felt compelled to answer questions about their whereabouts, visitors to their homes and their family and household circumstances. If they did not answer they risked questions arising about their reputation and honour. Farida is questioned by her female neighbours about where she has been if she leaves the house for a day, or if she is seen with an unfamiliar woman. She feels unable to avoid answering the questions because it might harm her reputation if she refused to answer:

> **"**This is a bad thing that someone should tell me everything about their lives and that I tell everything about myself to anyone else […] you have to tell them things, you have to tell them, they expect that you should tell them." (Farida, bhabi)

In contrast to the women quoted above, Hanifa is part of an extended family, women in her family are not subject to the same level of community-level scrutiny. Her husband

and her in-laws are aware of her whereabouts and activities and she does not feel the need to justify her actions to other women in the community.

There was some evidence of intergenerational change to this aspect of community life. Whilst some first-generation migrants felt unable to avoid scrutiny and felt pressured to share information about themselves, second-generation women had developed strategies to avoid the intrusion. There is evidence in the accounts of second-generation women that kinship ties and their effects on families and individuals are declining in significance. Lubna witnessed the local Pakistani community growing throughout her childhood. She described spending so much time with families from her village of origin in Pakistan that she did not realise they were not in fact family members until she was older:

> "It was quite fun I mean like at that time you know like the family that was here it was quite close network and everyone knew each other and it was like happy times [laughs]. Yeah, I mean I think my grandfather was like one of the first to come here but like slowly you know the community really grew and there was a lot of people, even if they weren't related they were from the same village, so they were just like family. It's not until I became older that I realised that you know they're not you know close relatives because everyone was just really close, you couldn't tell." (Lubna, Class of 1990)

Lubna goes on to state that the kinship network is not as tightknit as it used to be; contact is far less frequent due to the busier lives of children and adults, to the extent that "you have to make an appointment to see your own brothers and sisters". At the first reading her comments sound almost nostalgic, however, later in the interview she spoke about undertaking voluntary courses and activities so that she had a reason to regularly leave the house and therefore be less available to undertake chores that might be assigned to her from the wider family.

Misbah's parents made considerable efforts to maintain ties with the local Pakistani community and the family's kinship network throughout England in the 1970s. Misbah does not actively maintain these community and kinship ties, nevertheless she does feel that she benefits from the networks her parents developed. When she moved to her current home a few years ago Misbah realised that the one of her neighbours was the daughter of old family friends. Although she does not have daily contact with her neighbour they both had babies around the same time, they swapped maternity clothes and gave each other practical help such as cooking meals for one another after the birth of their children:

> "So now we know of each other's families […] so we have that link even though we never spent all those years together but because there is that bond with the elder generation it's kind of helped us... I think it's a blessing to have that, I'd rather not you know refuse the blessings that are given to me and yeah so I think a lot of people, certainly my family as well, it continues." (Misbah, Class of 1980)

The investment in time and resources that G1 parents made in creating and maintaining close social ties within the local community continue to benefit their children in very tangible ways: social and practical support and in some cases, access to paid employment in the co-ethnic community. For example, Hina's parents were able to secure Hina and her husband employment in businesses through their contacts in Mohallaton.

Misbah finds older first-generation women more likely to ask intrusive and personal questions; women of that generation from Pakistan seem to have different norms regarding polite conversation and different concepts of privacy. Misbah's approach to dealing with these intrusive questions was more confident and resilient than first-generation women of a similar age. Misbah displays a greater level of autonomy and control over her interactions with the Pakistani community, this is similar to the other two women with degree level qualifications. This exercise of choice may be an outcome in part of a relatively higher level of education as well as generational distance between first and second-generation women.

> "Well it does hurt me and it's usually elderly ladies you know […] so I try to keep the conversation quite minimal. I didn't tend to go to places where I'd tend to see [those] people. I don't think I am a rude person or anything, I just kept myself away…they may know of my family because we have been here for years but I personally don't know them as much so perhaps that's why they don't intrude because I have not built strong relationships with them, at all." (Misbah, Class of 1980)

Unlike most second-generation women, Shameem does not use strategies of avoidance; she maintains kinship relations, visiting and taking part in ritual exchange. Shameem has undertaken the responsibility of being the female representative of her family in kinship and community networks in Mohallaton whilst her sisters, both older and younger, have been able to opt out. Shameem talks about the responsibility as a burden because it can be time-consuming:

> "What it is like if somebody dies or somebody has had a baby, I'm the sister who ends up having to drag the rest of them with me because we're married now so its individual, you have to go and meet these people. And it's not that we don't want to meet them it's just that we don't have time and I am the one who has to end up [going]. It's like I say to my sister I'm representing the frigging family, I'm representing all of youse and I have to sit there going so-

> and-so couldn't come because this happened or she couldn't come because…I mean I'm representing everybody. And we've been, so then nobody has a grudge that we didn't come." (Shameem, Class of 1990)

Shameem saw the benefit of having access to the support of a wider kinship network when her mother became seriously ill. The kinship network became a source of significant support for Shameem during this time: holding prayer groups, making meals for Shameem's family; taking care of her children so that she could spend time in hospital with her mother. These positive experiences have influenced Shameem's commitment to maintaining ties, even though it is not always easy for her to do so.

Three of the thirteen second-generation respondents moved to Mohallaton after marriage and they had some interesting observations to make as relative newcomers. These women's experiences of Mohallaton provide evidence of the closed nature of the community. Two of the women had a small group of friends and did not take part in any community group activities. Kalsoom has no friends in Mohallaton at all despite having lived there for more than 15 years. Zara moved to Mohallaton from an area of low co-ethnic density. Her husband is a first-generation migrant from Azaad Kashmir with an extensive kinship network in Mohallaton. Zara describes her husband's family and his kinship network in Mohallaton as very closed and unwelcoming of outsiders:

> "It was like a nightmare for two years but then I got used to it […]. They wouldn't talk to you, the women wouldn't talk to you if you said hello to them and they would just look at your face." (Zara, Class of 1990)

Zara sees the women in her husband's family and kinship group as being "backwards" in their lifestyle choices, and their views on education and work for women. There are 2.5 or third-generation young women in her kinship network who are not allowed to attend college or university and are expected to be economically inactive. Zara chooses not to have a relationship with her in-laws.

Second-generation women who move to Mohallaton from other parts of Britain experience greater social isolation than more recent G1 migrants from Pakistan. The experiences of these women as newcomers indicate that there is a strong social order operating in the community through kinship and family networks. For women, the social order is maintained by other women. The penalties for non-conformity can be discord within households or extended families and the withdrawal, or withholding, of community or kinship group acceptance and support.

7.2.3 Residential Permanence in Mohallaton

Alongside the drawbacks of scrutiny and gossip several respondents commented on other negative features of the area such as: high levels of crime and drug use, a lack of cleanliness and poor upkeep of homes in Mohallaton, as well as high levels of

migration into the area. These concerns are likely to be characteristic of areas of high deprivation. Some second-generation women were concerned about the impacts of social cohesion in the local area because of more recent migrations from Eastern Europe, Syria, and the migration of whole family units of Pakistani families from European countries, such as Spain and Italy. Despite this, none of the women expressed that moving out of the area was a long or short-term aim for them.

The greatest barrier to moving away from Mohallaton for second-generation women was the need to remain near to wider family. Most second-generation women stated that being close to family, particularly parents and parents-in-law, meant that they could fulfil their caring responsibilities on a regular, sometimes daily, basis. Some of the women were able to make use of practical and emotional support from wider family in terms of childcare and the sharing of care responsibilities for the elderly. The interplay of cultural and structural conditions that lead to continued residence in an area of high Pakistani concentration are evident in Halima's account.

Halima has lived in Mohallaton since childhood. She lives with her husband, who is a taxi driver and their children Her parents live in her childhood home, a short walk away, and her siblings also live locally with their families. Halima values having easily accessible ethnoreligious goods and resources but finds that being close to the wider kinship network includes unwanted observation of her behaviour and movement around Mohallaton:

> "Yeah I think there is pros and cons. The positive things I think would be is that you're close to your mum and dad and your brothers and sisters. The shops are local, the masjid is local, the doctor is local, the schools are local […] walking distance so that's all the positive sides. Now the drawbacks are being so close to family […] keep meeting them here and there and bumping into each other, gossip, backbiting, meeting everybody at the cash and carry […]" (Halima, Class of 1990)

Living near her wider family is not only a personal or socio-cultural preference but also something Halima feels is necessary due to her husband's work as a taxi driver. When Halima's husband first arrived in Britain he worked in a co-ethnic factory, he then became a taxi driver to increase his income and to have greater independence and flexibility in his working hours. He tried working during the day but became frustrated by slow trade and rush-hour traffic:

> "He didn't like it during the day, he wanted to work at night because it was quiet, he hated the traffic. He said I can't just sit in the traffic jams, I hate it, it's boring just you know sitting there all day, no jobs. Manchester City Centre is quite busy at night because people from all over will come to the city centre." (Halima, Class of 1990)

The change to his working hours required negotiation between the couple. It took Halima a while to adjust to the idea that her husband would be working during the night and sleeping during the day; this had not been her expectation of what "normal" family life would be like. At first, she was scared to stay at home during the nights with her young children, the proximity of her family helped her to overcome this difficulty:

> "The first two or three weeks were very difficult for me because I used to feel scared living alone at home, I didn't want to be alone. He said no you'll be fine and I'm just a phone call away and then you can call your family if anything happens or this and that. And then he kind of left me to it and then I'm used to it now, I'm alone at home at night with my kids and he is at work. But I hated it at the beginning, I wanted him to be normal, work during the day and be home at night." (Halima, Class of 1990)

Halima's case demonstrates how the type of work that men have access to impacts on choices Pakistani families make about where they live because of the structure of own accounts or shift work. Two of the husbands of second-generation interviewees were self-employed in small businesses; five were taxi drivers; one worked a long shift in a local factory in a routine manual occupation. Self-employment, taxi-driving and shift work all require long working days, and in some cases, work during the night. The low pay associated with many of the occupations in the transport and catering sectors may also mean that housing in areas like Mohallaton is the only affordable option for these families. Low levels of household income increase the importance of having essential facilities, such as food and clothing shops, places of workshop etc, within walking distance.

Alongside these structural constraints there seemed to be a socio-cultural attitude or preference for remaining in Mohallaton, and a subtle disapproval of those who chose to leave. Three second-generation women said that they had the financial means to move to a 'better' area but preferred to stay in Mohallaton. Hina was critical of women who moved out of the area to live in a more affluent neighbourhood. She spoke about some Pakistani women who had chosen to do so and some of the difficulties they have faced around accessing ethno-religious goods and services and transport. It was clear during the interview that she did not think leaving Mohallaton was a good idea:

> "When they see other people moving [to a more affluent area] they get influenced, they think they will be much happier so they think of moving there and then they will have problems with the car, because the husband will take the car and what happens with the woman then? I have seen a couple of ladies in [community centre] […] and they are just staying at home or they're coming walking." (Hina, Class of 1990)

Hina spoke about how material needs, such as two cars, might increase as families move to areas which might be more affluent but are at a greater distance from

Mohallaton. Moving to a more affluent area will almost certainly include purchasing a more expensive, perhaps larger, house. Hina saw the added expense of moving out of Mohallaton as a symbol of greed, which is frowned upon within the community. Hina spoke about a female member of her kinship network as the only member of the network who has moved to a more affluent area, in a disapproving way and found some of the difficulties the woman faced amusing.

Aleena also mentioned other areas in Manchester that would be more desirable places to live but then went on to say that staying in the area despite, or even perhaps because of, its socio-economic deprivation is very important to her. To Aleena, and other second-generation women, staying in Mohallaton signified humility. For Aleena staying in Mohallaton signified a public display of her attachment to the values of her late father and to the house that her parents gave to her as a gift:

> I don't want to become snobby which is what my father obviously taught us you know even though *mashallah* we were very wealthy we could have moved to rich areas but no my dad said no, keep your feet on the ground. He taught us to live very humbly. I think the humbleness and I think *alhamdulillah* that's in all of us you know even like now if I wanted I could sell that house and move somewhere posh. Partly I do you know because of my girls. I mean my father gave me that house, my mother and father *mashallah,* it's a gift they gave it to me." (Aleena, Class of 1980)

Women in Mohallaton were committed to the values of modesty and humility and there was a subtle disapproval of upward social mobility; moving out of Mohallaton to a more affluent area was seen as a display of wealth or greed and a criticism of the area and those who remained there. This form of disapproval acts as a mechanism that protects the bounded nature of the Pakistani community in Mohallaton and deters people, who are able to, from leaving. This disapproval may also be a coping mechanism for Muslim women in the face of structural disadvantage and marginalisation: greater value is placed on experiences of hardship than the comforts of socio-economic prosperity that they cannot access.

> "I learnt something one time, they say that when you want to look at your life, look at people below you, not the people above you […] In Islam, you can only envy if somebody has more knowledge in Islam and you just say Ya Allah [Oh Allah] you have given them this blessing, give it to me as well. You can't say ok they've got a Jeep, I want a Jeep. They've got a four bedroom house, I want a four bedroom house. You should think of what I have got and what other people don't have." (Halima, Class of 1990)

7.2.4 Environment of State Welfare Dependency

Recently arrived first-generation women spoke about what they perceived to be a widespread culture of welfare-dependency in Mohallaton, caused by the unwillingness of men and women to work. They stated that fraudulent benefit claims or informal work whilst claiming unemployment benefits was widespread and a *haram* (illegitimate) source of income. Recently arrived first-generation women may have had an outsider's perspective on the Pakistani community in Mohallaton, but also perhaps a limited awareness of structural inequalities that Muslim communities in Britain have faced over generations. As new migrants they are themselves subject to the greatest level of marginalisation and therefore were perhaps critical of Pakistani people who, they feel, are behaving badly because they are most likely to suffer the repercussions in wider society.

> "We have seen it ourselves that people are sitting here so well and healthy and they say they can't find work. I ask, why can't you find work? You can find work. 50%, this is my opinion only, I have seen this a lot, nobody works here. Nobody works. People here have the thinking that if we work then we might make £800 or £900 or £1000, if we take benefits we will get £1800, £1900. It should be changed! We have seen here that younger men in their 30 and 40s survive on benefits, they have four or five children and they claim benefits in the names of their children […] husbands are at home all the time this is what I have seen as a common thing." (Maqsooda, irregular migrant)

> *"Jisse mille yun, vo kare kyun*? [if he gets something for doing nothing, why will he do anything?] Those who are getting income from benefits and at such a rate that you would get less if you were to work, you get more if you are not working. Then they get into the habit, then they prefer to sit around and still eat. Even me, if I got money then why would I work for 8 hours? If I get more sitting at home so why wouldn't I go to watch a film, wander around, go on outings. And now they are all very worried. The mothers now are very worried about what they will do. They will have to work. They will have to work. I have a friend, she has to go to the job centre every week. They will find you a job and tell you that you have to do it, you will no longer get any benefits […]." (Shahida, irregular migrant)

Long-settled women, second-generation women and the wives of second generation men did not raise this issue in interviews. This may be because they had a greater solidarity with the Pakistani community in Mohallaton, where they had spent all or most of their lives and were therefore unwilling to be critical of 'their' community. Or, because state benefits were the main source of income in their own households and they did not want to be associated with fraudulent claims or informal work.

Younger first-generation women saw hypocrisy in the pressure they faced from men and women in their families and the wider community not to work; their desire to be economically active was regarded as an undesirable source of income that symbolised

greed and immodesty in the context of able-bodied men relying on state benefits. Farida spoke to her neighbours about her desire to work and found that they disapproved. Instead of deterring her from working, this experience gave her a stronger motivation and justification for working:

> "So she [neighbour] spoke to her husband and the second day she gave me the response that people talk about working because they love money, I didn't like this at all [...] indeed I have a house and a good husband, I still want to work. I don't really care what anyone thinks I don't need a degree from anyone. If my husband is fine with me I don't need anyone's permission, certainly not anyone standing on the road […]. If you have 7 children and you're claiming benefits, lying to get benefits, that's better for you? But if you want to work a part-time job, that's greedy? That's up to us to decide then isn't it, what is right and what is wrong." (Farida, bhabi)

Rifat also expressed resentment about the hypocrisy she perceived in the Pakistani community: first-generation women are deterred from formal work whilst their informal work in the secondary labour market, as cleaners and piece-workers, is accepted. Further, there are structures and mechanisms in place to support fraudulent benefit claims and informal work, She attributes this hypocritical attitude to the pride of Pakistani men. She asserted that she was being honest in the quote below because of the evident surprise of the researcher to her statements about the extent of informal work and false claims for state benefits in Mohallaton:

> "It's true, not a lie. You might not know but I live here and I do know, I am talking about my own community. They're all doing some type of fraud and they lie to take benefits. Another thing is that here they lie about disabilities, they do dramas, they go to the doctors, tell lies and then - you must write about this too, but at least listen to me - there is a doctor who takes £100, £200 from Pakistani women and writes them a note that they have a disability, a false disability. And her rule is that the first disability payment that person receives has to be given to her. These are Pakistanis for you." (Rifat, ghar-wali)

These women see fraudulent benefit claims and choosing not to work if family income is higher because of state benefits as immoral and haram. This is clearly a controversial topic that could have repercussions for the wider Pakistani community and is reported bearing this in mind. It is relevant to note here that figures from the Race Disparity Audit (Cabinet Office 2017) reveal that Pakistani households are not the ethnic group most likely to be reliant on state benefits and tax credits as their primary source of income. Many households in Britain are reliant on several sources of household income that include: payment from employment; benefits; tax credits; pensions; and investments (Cabinet Office 2017).

Nevertheless, these women clearly felt that welfare-dependency was an important contextual issue to explain their own circumstances as well as those of other women in Mohallaton. A recognition of hypocrisy and wrongdoing opens a space for women to be critical of community norms and to re-evaluate the constraints the community poses to their economic activity. The fact that women who were more longstanding members of the Pakistani community in Mohallaton did not raise the issue perhaps indicates their unwillingness to be critical of community norms and their greater compliance with them.

7.2.5 Section Conclusion

Economically inactive Pakistani women in Mohallaton have very little opportunity to access bridging social capital. In most cases this is due to a lack of structural opportunities to meet people of other ethnicities in the conduct of their everyday lives, for example at local shops or at the school gates, rather than a socio-cultural preference for segregation from the white majority. A small number of recently arrived migrants express a preference for residential segregation. The most significant form of social capital for interviewees of both generations is bonding social capital.

First and second generation migrants have limited interactions with one another outside of family settings. This was noted in the data collection stages as well as in the analysis of qualitative data. Access to bonding social capital, in the form of emotional and social support, is subject to accepting intrusive scrutiny from other first generation women. First generation women who have not arrived to join an extended family are most likely to require support from their social networks and to experience the greatest level of intrusion. These social networks of first generation women disapprove of women being in formal paid work. By not participating in these networks, women risk social isolation as well as questions being raised about their respectability and honour.

Second-generation women also find the presence of wider kinship networks intrusive, but many have developed strategies of avoidance or resilience to counter intrusive questioning by first-generation women. Second-generation women have distinct social networks therefore they do not risk isolation by doing so in the same way as young first generation women do. Second-generation women who migrate into Mohallaton after marriage describe the Pakistani community as closed; they experience greater difficulties in integrating with the networks of Pakistani women compared to recently arrived first-generation women, perhaps because they are less willing to be subject to scrutiny.

There is some evidence of decline in the importance of kinship networks in the everyday lives of second generation women and they can avoid kinship obligations if they choose. However, ties within kinship networks and the local Pakistani community

more widely continue to bring some benefits to women in terms of social, emotional and practical support. Bonding ties are not wholly rejected by second-generation women, even though their influence seems to be declining. Overall, bonding social capital is a greater deterrent to the economic activity of first-generation women than the second-generation.

The local availability of ethno-religious goods and services is an important factor for all the women who live in Mohallaton. Second generation women are more likely to have mixed views about Mohallaton, these are around life in an area of high multiple deprivation. It is the practical and emotional support from immediate family as well as the ability to live an “Islamic lifestyle” that ties them to Mohallaton, as well as the availability of affordable housing. Some of the reliance on family support is created by the nature of the work that Pakistani men do, such as taxi-driving during the night. Many of the second-generation women also have caring or support responsibilities for elderly parents, parents-in-law and perhaps grandparents too and therefore choose to live in Mohallaton to fulfil these obligations.

Alongside these practical and structural reasons for living in Mohallaton, there seems to be a ‘subtle disapproval’ of women or families who choose to move out of Mohallaton into a more affluent area. Those who leave are regarded as snobby and may even be accused of greed. Staying in the area despite having the means to leave seems to be a source of prestige and symbol of humility, as well as commitment to the Pakistani community in Mohallaton. Or, it may be an ideological way of coping with structural marginalisation and residence in an area of high deprivation. An alternative perhaps to the ‘myth of return’ that helped settlers and pioneers cope with their structural marginalisation in the labour market in the 1970s and 1980s (Anwar 1979; Shaw 1988).

More recently arrived Pakistani women spoke about an environment of welfare dependency in the area, this is not mentioned by more long-settled women, or by second generation women. They felt that receipt of state benefits was a significant deterrent to the economic activity of men and women in Mohallaton. Rifat believed that men prevented their wives from undertaking formal paid employment to maintain higher levels of state benefit payments due to low incomes, whilst encouraging their wives to work informally. Informal work will be discussed in Chapter 8. The next section of this chapter will discuss family life for British Muslim women.

7.3 Marriage

7.3.1 Introduction

All the interviewees were married to Pakistani men. The employment characteristics of their husbands and primary sources of household income are included in Table 7.2 below. All older first-generation women (irregular migrants and ghar-walis) were, or had been, married to first-generation men; there were three widows in the sample. Young first-generation women in the bhabi cohort were married to second-generation men. All second-generation women were married to men who had been born in Pakistan: two of the husbands had arrived in Britain as children and had received most of their education here and are therefore categorised as second-generation.

The qualitative data provides evidence that transnational marriage, and marriage between cousins, continued to be the predominant form of marriage in Pakistani families in the late 1990s and up to 2010 in Mohallaton; as was the case for Pakistani communities in Bristol and High Wycombe (Charsley 2006; 2007; Shaw 2009). The statistical findings from this project, and other studies, show that marriage has a significant association with economic inactivity in the LAHF category for Muslim women (Dale 2008; Khattab and Hussain 2018). Through the analysis of the qualitative data three features of marriage emerged as having a significant impact on economic activity: mothers-in-law; gender norms around domestic labour; remittances sent to Pakistan by first generation husbands.

Figure 7.2 Classifications for Tables 7.1 and 7.2

Characteristic	Categories
Employer Typology (Last Employer)	**Type 1** – Mainstream **Type 2** – Mainstream employer, located in enclave **Type 3** – Ethnic employer, mainstream service, located in enclave **Type 4** - Ethnic employer, enclave business
Employment Classification* (Last Job)	**1** Higher Professional **2a** Lower managerial/professional **2b** Skilled Worker **3** Own Accounts Worker **3(TD)** Taxi Driver **4** Manual/unskilled **5 Long** term unemployed/Never Worked
Income Source	**SB** State Benefits **IE** Income from employment
Husband's Migrant Generation	**1** First **2** Second

Table 7.1 Marital Status and Household Socio-economic Status, First-Generation

Pseudonym	Age	Education	Age at Migration	Husband's Migrant Status	Children aged <11yrs	Husband's Employer Type	Occupational Class	Residence Type	Primary Sources of Income
1st Generation									
Ghar-Walis									
Rifat	44	FE	36	1	No	Type 4	3 (TD)	Rented	**SB**
Fatima	45	None	30	1	No	*Widow*	-	Rented	**SB**
Rashida	61	FE	22	1	No	Type 4	3 (TD)	Owned	IE
Kishwar	52	FE	22	1	No	Type 4	4	Owned	IE
Irregular Migrants									
Bilqees	58	FE	50	1	No	*Widow*	-	Rented	**SB**
Suriya	62	FE	55	1	No	*Widow*	-	Owned	**SB**
Shahida	59	HE	47	1	No	*Retired*	-	Owned	**SB**
Maqsooda	44	HE	41	1	No	Type 3	4	Rented	IE+SB
Bhabis									
Fazeelat	44	GCSE	23	2	No	Type 4	3 (TD)	Owned	IE
Tabassum	47	FE	18	2	Yes	*Divorced*	-	Rented	SB
Nausheen	36	HE	23	2	Yes	Type 4	3 (TD)	Owned	IE+SB
Farida	36	GCSE	20	2	Yes	Type 2	4	Owned	IE+SB
Hanifa	38	No Quals	18	2	Yes	Type 1	4	Owned	IE+SB
Kausar	37	FE	21	2	Yes	Type 4	4	Rented	IE+SB

Table 7.2 Marital Status and Household Socio-economic Status, Second-Generation

Pseudonym	Age	Education	Husband's Migrant Status	Children aged <11yrs	Husband's Employer Type	Occupational Class	Residence Type	Primary Sources of Income
2nd Generation								
Class of 1980								
Misbah	40	BA	2	Yes	Type 1	1	Owned	IE
Sana	41	Postgrad	1	Yes	Type 1	2a	Owned	IE
Aleena	40	BSc	1	Yes	Type 1	2a	Owned	IE
Kalsoom	43	None	1	No	Type 4	3 (TD)	Owned	IE+SB
Nazia	45	None	1	Yes	Type 4	3 (TD)	Rented	SB
Amina	53	None	1	No	*Divorced*	-	Rented	SB
Rizwana	40	GCSE	1	Yes	*Not in Work*	4	Rented	SB
Class of 1990								
Shabana	32	GNVQ	1	Yes	Type 4	3 (TD)	Owned	IE+SB
Lubna	36	GNVQ	2	Yes	Type 4	3 (TD)	Owned	IE+SB
Shameem	32	HE Diploma*	1	Yes	Type 3	3	Owned	IE
Halima	36	HE Diploma*	1	Yes	Type 4	3 (TD)	Owned	IE+SB
Zara	36	GNVQ Adv	1	Yes	Type 4	3 (TD)	Owned	IE+SB
Hina	38	GNVQ Adv	1	Yes	Type 4	4	Owned	IE+SB

7.3.2 Mothers, Mothers-in-law and Mixed Messages

Women of different generations, marital status and levels of education are subject to different expectations of, and attitudes to, their economic activity. Single British young women are expected and encouraged to be economically active, particularly those with higher education qualifications.

> "Girls should work, they should work until they are married, they should avail of their education." (Shahida, irregular migrant)

Upon marriage, young women come across a barrier to economic activity in the form of disapproval from first-generation mothers-in-law. For first-generation women reputation and status within the co-ethnic community are a significant priority. Some older first-generation women hold strong views about the undesirability of economic activity of young married women; for these women formal economic activity is associated with neglect of home and family. Concerns around sexual purity or integration with white British working-class norms were identified as reasons for economic inactivity among Muslim women in the older literature (Shaw 1988; Werbner 1990; Brah 1994); these did not emerge as significant factors preventing women from being economically active in the contemporary context.

Economic activity does, however, continue to be seen as a source of embarrassment for some mothers-in-law because they feel that it implies that their sons are unable to provide for their wives and children (Afshar 1994; Shaw 2000). When young women have children the pressure on them to leave work, or not to enter the formal labour market, increases. Some second-generation women themselves place greater value on their roles as wives and mothers, particularly in respect of religious nurture and the spiritual rewards entailed in the care of home and family for Muslim women. Motherhood leads to economic activity for more reasons than the opinions of mothers-in-law, but for some women these opinions represent a significant barrier to their economic activity.

Positions within family structures, whether an 'in-law' relative or not, leads to differences in views about the acceptability of economic activity. Mothers of second-generation women tend to encourage and support the economic activity of their married daughters, most importantly by providing family childcare. Misbah experienced significant pressure from her mother-in-law and husband to leave work, even though her mother had agreed to look after her child to allow her to return after her maternity leave from work ended. Before their marriage Misbah's husband had agreed that she

could return to work after having children, but ultimately he was convinced by his mother to prevent her from returning to work after the birth of their first child:

> "My mum kept saying to me I will look after them, don't worry […] have an open mind, be sociable, enjoy a bit of both worlds. My mother-in-law was no no, once you have children you have to look after them, nobody else should take the burden on parenting and anyway why would you want to work if your husband is on a good salary. She used to say, oh I pray that your husband has so much money that you don't need to work. And it's like well thank you but there is that social element, there is that happy you know happy chemicals I want released in my body." (Misbah, Class of 1980)

There are clearly different perspectives held by first-generation women, as well as between the first and second-generation. Misbah wanted to work because of the intrinsic satisfaction she gained from her work and because it enabled her to have connections with wider social networks; this aspiration was understood and encouraged by her mother, but not by her mother-in-law. Misbah continues to feel regret and disappointment on the pressure decision placed on her. Despite her higher education qualification Misbah was unable to successfully negotiate remaining in employment after the birth of her first child.

Daughters-in-law who do not have HE qualifications, whether first or second-generation are more likely to be discouraged from seeking, or remaining in, employment after marriage or family formation. This is because of the relatively low levels of pay that these women are likely to attain in employment and because this work does not improve the status of the family. For example, there is greater prestige associated with a daughter in law who works as a GP than one who works as a machinist in a local factory. A woman with HE qualifications and a professional career is more likely to be able to negotiate continued economic activity and to independently afford the costs associated with economic activity, such as childcare and transport if she receives no family support.

Lubna does not have a HE qualification. She worked as a classroom assistant before marriage and for a short time after. She left work because her in-laws insisted that she took over all cooking, cleaning and caring work for the extended family. The wife of her husband's brother, who also lived in the extended family home, continued with her HE studies after marriage and went on to work after having children. Lubna perceives the unfairness of the situation and describes herself as a "push-over".

The women in the bhabi category find that their mothers-in-law disapprove of their economic activity whilst at the same time supporting their own daughters to work by providing family childcare. Farida's mother-in-law provided no support for her efforts to find work whilst supporting her daughters:

> "I went to a factory and they didn't like it, they thought she is here from Pakistan why will she work? And they said it to me once or twice rudely that doesn't our son give you any money? My mother-in-law said that to me that has my son kept you naked and hungry? I said ok have your sons-in-law kept your daughters naked, is that why they work? I want to stand on my own two feet, I want to become more confident." (Farida, bhabi)

The views of a group of older first-generation women were collected in an informal group discussion during a weekly session of their mental health and wellbeing group. The women spoke about their own experiences of economic activity and those of other women in their families. This was not a formal focus group, but notes were taken on the insights they shared. There seemed to be an acceptance of second-generation younger women working and a sense of pride in their achievements and efforts, particularly if this was 'good work' in a valued profession. Some of these older women supported young women in their families, daughters and daughters-in-law, to work by providing childcare. This seemed to be a source of pride for the older women and gave them a sense of importance and being valued in the everyday lives of their families as found by Maynard et al. (2008) in their study of older EM women. One woman joked about her children being in a panic over childcare because she was planning on taking a two week holiday to Pakistan. They appreciated the needs on the part of second-generation women to contribute to the finances of their households to improve their socio-economic circumstances.

There was a difference in the opinions these older women held about the economic activity of their first-generation daughters-in-law. There was a collective sense that younger female migrants had it much easier than their first-generation predecessors who had arrived in the 1970s. There was a strong expectation that these first-generation daughters-in-law should make do and adapt to the lifestyles of their in-laws. The older women joked about more recently arrived young women having arrived into the lap of luxury and contrasted this with their own experiences of bringing up large families in harsh material and economic conditions whilst working in the ethnic enclave as homeworkers or in factories in the 1970s and 1980s. The most common joke was about the clothing choices of these younger migrants and their need to be up-to-date with the latest fashions from Pakistan; in observing the interactions of the group, this seemed to be a familiar joke amongst this group of women. There was clearly little value attached to the economic activity of first-generation daughters-in-law.

The normative expectations of first-generation young women were very different from those of the second-generation. Werbner (1990) identified that younger female migrants with dependent children were the most marginalised group of women within the ethnic enclave; the views of this older group of women showed that this was still the

case. Women in the bhabi cohort of the first generation are subject to greater inequality in family structures than second-generation women:

> "Daughter in law is not your own daughter is she? She is someone else's daughter, you can treat her as you want." (Farida, bhabi)

> "I think that if a person has no confidence the family place more pressure on them to make them subordinate. They have one rule for their own family [daughters] and one rule for others [daughters in law]." (Nausheen, bhabi)

7.3.3 Gender Norms and Domestic Work

Several women spoke about husbands, both first and second-generation, sharing childcare tasks, either in relation to their own husbands or other men in their families. These childcare activities were generally not undertaken by men to the extent that they allowed their wives to work. This does however signify a shift in family relations from the relationships that older first-generation fathers, the settlers, had with their second-generation children. There was, however, no evidence of any generational shifts with regard to domestic work. In fact two of the second-generation women, Shameem and Halima, attributed their economic inactivity directly to the dual burden of domestic work and paid employment. Both women state that their husbands were unwilling to share in domestic tasks and they felt that this attitude was related to their husbands' first-generation status and socialisation into Pakistani norms of differentiated gender roles. Halima sees her husband's lack of participation in household tasks as a lack of understanding of what he should do, whilst Shameem sees it as a refusal to compromise:

> "I found it very very difficult because you know with the Pakistani mentality you know the boys they are spoilt you know the sisters and the mothers look after them. They literally don't do anything so my husband didn't know that he had to help me. So even though I was at work and my husband he started doing shifts in the evening so he was able to look after my daughter until I came home from work […] all he was doing was looking after the children, nothing in the house was getting down, no cooking, no cleaning, no dishes nothing, I still had to do all that you see. So he was a very good dad, he was looking after the children well, but nothing in the house would get done. (Halima, Class of 1990)

> "Well he has no problem with me working, see this is not the issue - he does not have a problem with me working, he has a problem with me then not doing the housework. The reason I gave up working was for myself and my own sanity, nothing to do with him, He was like if you want to work, work. The only problem was is that I was running around like a headless chicken literally, I was coming home, cooking, cleaning and looking after my kids so because he is just not domesticated. I do blame his mother because she spoilt him rotten and so for him you know a man wasn't allowed to move the glass because that's a woman's job." (Shameem, Class of 1990)

Both Halima and Shameem state that giving up work has been a compromise for the sake of their marriages. Clearly, traditional gender roles are very difficult to negotiate; neither woman was able to change her husband's attitudes or behaviour and the issue raised conflict within their marriages. The perspective of husbands was bolstered by the support of traditional gender norms amongst wider family and community.

Shameem thinks that her current lifestyle meets the Pakistani ideal of a successful marriage, which is for a wife to stay at home and care for the children whilst her husband goes out to work. Shameem has a different concept of what makes a successful marriage, which she says is framed by both her Islamic knowledge and her British upbringing. Leaving work is not an easy choice for women who work for more than simply financial rewards or for those who value their financial independence.

> "I think success is having a marriage that you're both you know compassionate, you know you're working in sync. I'd say 90% of the people I know personally it's a struggle, they're making their marriage work. It's a constant compromise because of the fact that our worlds are so apart [Because one spouse is from Pakistan]. I have come to accept it in a begrudging way, I've had to compromise. Sitting here today and I can tell you that I could have easily split up with my husband, I would have done it a long time ago. Not because he is a bad man it's because we're just chalk and cheese, Because I've suppressed a lot, I can't argue with him and I can't win so what's the point in arguing and again and again and again, do you get what I mean?" (Shameem, Class of 1990)

To reduce conflict Shameem has left work and has become, as she puts it, "grudgingly accepting" of the things that she cannot change or influence in her home and marriage. This acceptance comes at a high personal cost to Shameem and the decision to leave work was not an easy one for her. She had worked for the same employer since the age of 18, progressed in her career and her employer had funded a HND in a work-related technical skill. She feels like she has lost her independence and that her husband has "killed something inside me". The choice to leave work to conform to socio-cultural gender norms is likely to have been made possible, in some cases, by income top-ups in low-income and single-earner households in the form of state benefits or tax credits. If household income overall is not affected by their leaving work, then the compromise is only that of their own desire to work.

None of the interviewees, irrespective of generation, education or social class, spoke about any sharing of domestic work such as cleaning or cooking, either when they were in paid employment or since they have become economically inactive. All women in the sample expressed a desire to work part-time and locally so that they could fit paid employment around their caring and domestic work. None of the women spoke

about any adjustments to working patterns, or increased participation in childcare or household tasks, that their husband could, or would, make for her to work. Alongside gender norms and values, it is important to consider how work and employment patterns of Pakistani men might limit the flexibility they have to accommodate the economic activity of their wives. The effect of marriage on economic activity is not simply caused by the fact of marriage itself, but *who* Muslim women are married to.

Other than the husbands of the women with HE qualifications, who were in mainstream professional occupations, all husbands worked in Class 3 or 4 occupations. Nine of the twenty-two husbands who were in work were taxi drivers, thirteen worked in Type 4 organisations; the ethnic enclave is the primary source of employment for men in Mohallaton (see Tables 7.1 and 7.2 above). Only two second generation husbands, excluding those with professional occupations, had achieved work in the mainstream labour market, both men were in Class 4 manual and unskilled occupations. All taxi drivers worked long shifts, often nightshifts. An example of the adjustment that had to be made to everyday life and family routines was presented earlier in this chapter in the case of Halima.

Other workers in the ethnic enclave also work long shifts or unsociable hours. Hina's daily life is structured around her husband's working day. He works in a local warehouse between 10am and 7pm during the week and then from 9 until 3 on a Sunday. She prepares a meal for him during his lunch break between 3 and 4. He regularly returns home from work later than expected because the warehouse will remain open to accommodate (Pakistani) customers and all male workers are expected to remain until the warehouse has been locked up at the end of business for security reasons. There is little flexibility or predictability in his working day and that would make it difficult for Hina to make plans to work around school hours, nor is she able to work on weekends.

Hina's husband is frustrated by the unpaid overtime but is limited to work in the ethnic niche because he does not have any formal qualifications. Although his fluency in English has improved over time, to the extent that he is responsible for household administrative tasks such as organising home and car insurance. He has not sought employment in the mainstream labour market because he appreciates that his workplace is close to home and that his employer allows him to take extended holidays so that he can make a trip to Pakistan every summer. Some more recently arrived first generation men seek to maintain ties with family in Pakistan in the same way that settlers did.

Many of the self-employed husbands also work long and unsociable hours. Shameem's husband runs his own business in the enclave and she finds it hard to establish a regular family routine, which would be essential if she were to work. She states that the lack of routine is due both to the nature of his work alongside his view on gender roles at home:

> "He doesn't have a timing which is annoying because if I know he had a timing then I can work with that. There's no routine in the household. You know it is a struggle and I think it's more of a struggle having a husband that is, he is a chauvinist as well he really believes a woman's place is in the kitchen and at home and that's it." (Shameem, Class of 1990)

7.3.4 Remittances

Some, but not all, of the first-generation husbands arrived in Britain with the expectation that they would prioritise sending remittance to Pakistan to assist their family members; in much the same way as pioneer or settler migrants had. This expectation was greatest among men from rural and poor backgrounds in Pakistan who had married cousins. Their wives had initially supported these aims and worked together with their husbands to meet the immediate needs of their husbands' families in Pakistan. The first-generation parents of the women supported this effort; sending remittance to family in Pakistan had always been important to the social status of settlers (Anwar 1979; Shaw 1988).

> "Absolutely why wouldn't they send it? Who will feed their elderly mother and father? If they can give some help to their brothers and sisters and fulfil the living expenses of their parents too, the people who live abroad earn more, so it is their duty to give that money. So why should they live in poverty? Even if their family is in poverty here they still have a *farz* [duty] to look after their parents. Do you think people should forget their parents?" (Suriya, irregular migrant)

Couples often settled into a routine of the husband sending much of his income to Pakistan, and for the wife to spend her income on essential expenses in Britain, including mortgage payments and the purchase of food. When these women left work to have children this arrangement was no longer financially viable on a single income. Some families underwent significant financial hardship to enable men to continue sending money to Pakistan, and conflict arose in families. One woman reported that her husband became physically abusive towards her because of the stress caused by financial problems, which spiralled to the extent that the family lost their home because they were unable to make their monthly mortgage repayments.

> "We bought the house but couldn't afford to pay the mortgage repayments and we were getting letters that we would have to leave the house, this made my husband stressed. The wallpaper was coming off the walls and there was no carpet, no boiler, there was nothing in the house and we had to stay there and it was so cold. There were lots of problems. He sent all the savings to Pakistan and then he had nothing. We were very stuck. And during that time he hit me, very badly, he punched me in the face five times." (Kausar, bhabi)

Halima gave up work when she was no longer able to rely on family support with childcare. Halima had worked from the age of 18 and had paid the mortgage and bills for the family home; her husband would pay for food and grocery shopping and the remainder of his money would go to Pakistan. After she left work Halima continued to meet the same household expenses using Tax Credit and Child Benefit payments, she suffered from stress and depression during this time. Halima reached breaking point with the financial situation when her in-laws tricked her husband out of a £10,000 investment in a property and she transferred the mortgage and all bill payments to her husband's account. Her husband brought the matter to her parents who had previously been supportive of her husband's desire to help his family back home; in this instance they agreed with the position she had taken:

> "I said I'm not taking it and then I said I'll put my foot down I said ok then if you want to keep ties with them and you want to support them you do it at your own back, you work for it. I don't care, double your hours of your shifts, you're paying all the bills, you're paying all the mortgage, you're paying for all the food on the table, you do all that. And then if you've got money left then send it back home to your relatives." (Halima, Class of 1990)

Halima now uses the money she receives in tax credits and child benefit directly for the children's benefit and is saving towards future university costs. She no longer suffers from stress and takes part in several social activities during the week. Halima could take this strong and decisive stance because she had worked and contributed to family income in the past, she had the support of her parents and she was fully aware and in control of household income from state benefits. It is unlikely that first-generation women, and indeed some second-generation women, would be able to take control of the situation in the same way, particularly if they had never worked.

Halima did not see any benefits of improved status or greater respect within the wider family for the financial sacrifices she made. She feels that family in Pakistan undervalue the hard work of those who send remittances from Britain and that they see it as their right to share in the economic benefits of migration.

> "Well you know in the face they do give you respect but deep down I don't think they appreciate what we do for them. They think we have money growing on trees, all we literally have to do is lift our hand, pull

> the notes down and put it in an envelope and send it to Paki-land. Literally, this is what they think we do. They don't know that people here have to clean their own toilets and they have to wash their own clothes and do their ironing themselves and they don't appreciate it. I don't think they appreciate the amount of work my husband has to do in order to keep them going." (Halima, Class of 1990)

Not all second-generation women had negative experiences of their in-laws and any financial support sent to Pakistan. Sana's husband's siblings have also migrated to Britain and are both working professionals, his mother lives in a city in the Punjab region of Pakistan and does not require extensive financial support but Sana does not resent his support of his family in any way. Sana's husband's family in Pakistan are highly educated, professional and of a high caste. Similarly, Shabana's husband is from the Punjab region and of a high caste. Shabana does not object to any financial support he sends to his mother and has a good relationship with her mother-in-law. At the time of interview, Shabana's husband had been in Pakistan for a month overseeing repairs to his family home in Pakistan.

Conflict relating to sending remittance to Pakistan is likely to arise where household income in both countries is limited, stretching the incomes of households in Britain to the point where it is the cause of considerable stress. Pre-migration circumstances of generations of poverty and limited work opportunities, particularly in rural areas where caste can determine occupation, might make the needs of family in Pakistan more urgent than those of the nuclear family in Britain which produces the income:

> "Family in Pakistan don't let us save any money here. Nothing at all. Trip to hajj, fixing up houses, organising weddings. Someone doesn't have a roof, someone needs wedding gifts from their wedding, someone needs to be invited to dinner. You can see the state of our house, he won't get a new floor for £500, it's been five years. But lots of money has gone to Pakistan. If we buy something here the news reaches Pakistan straight away and then the demands from there double. (Rifat, ghar-wali)

7.3.5 Section Conclusion

The economic activity of single women is accepted and indeed, expected. The economic activity of married women second-generation women is increasingly accepted, although considered undesirable by some older first-generation women. First-generation women are authoritative figures in their families and in the wider community, they uphold traditional views regarding family honour and gender-differentiated roles within homes and families. The attitudes of mothers-in-law are important influencing factors in whether younger women work or not.

The economic activity of younger and more recently arrived first-generation women is disapproved of by older women. This is linked to their low earning potential and the

low-status work that they are limited to because they do not hold recognised qualifications, although many have GCSE or A Level equivalent qualifications. It is also linked to the expectation that first generation daughters-in-law should uphold ethno-religious norms, this is key to their selection as marriage partners for second-generation men. First generation daughters-in-law occupy a particularly marginalised position in family and the wider community. Overall, the influence of mothers-in-law was only decisive regarding economic activity in a small number of cases, often where daughters-in-law were already disadvantaged by the first-generation status, their lack of British HE qualifications and limited access to anything other than low-status and low-paid work.

Although younger Pakistani men are more likely to share in childcare tasks than their settler fathers or fathers-in-law, this is not extended periods of sole care of their children. Furthermore, there is no discernible generational (or cohort) shift in the views of Pakistani men regarding gender roles within the home in relation to domestic work. The occupational status of working-class Pakistani men and the industries in which they are concentrated makes the sharing of household tasks difficult on a practical level, this is accompanied by an unwillingness to do so based on traditional gender norms.

There appears to be an intragenerational shift among first generation men; according to their wives, more recently arrived first generation men do not object to their wives working. Second-generation men also do not, in principle, object to their wives working - although their mothers might. The economic activity of women is not viewed as a source of shame by many husbands, nor is it considered harmful for women to mix with white British men and women in workplaces. All women expressed a preference for working in feminised sectors in jobs such as nursery assistants, teaching assistants or in the mainstream retail sector. This shift in attitudes among first-generation men may be related, in part, to the importance of sending remittance to Pakistan.

Some women felt that the dual burden was not worthwhile if household income was being used to provide, in their view, luxury items for family in Pakistan, particularly when these were male siblings who were physically able to work. For these women economic inactivity becomes a way to take control of their household circumstances. By falling back to traditional gender norms, which are very difficult for them to challenge, they argue that their husband's income and the family's state benefits entitlement should be spent on the essential needs of his own family in Britain, and only surplus income can be sent to Pakistan; almost a case of 'if you can't beat them, join them'. The women bolster their position by saying that traditional gender norms are desirable in Islam, particularly with regard to the nurture and care of their children.

The negative effect of marriage on economic inactivity related more directly to traditional gender norms within households. There is a distinct lack of change over time or generation in attitudes and behaviours in relation to the sharing of household domestic tasks or any substantial care of children, regardless of socio-economic status and level of education. This socio-cultural attitude operates alongside the practical constraint posed by the concentration of Pakistani men in shift work or own accounts work which can entail working during the night or otherwise long hours.

As in the previous section on social networks, we see that tax credits and other state benefits influence the economic activity of Pakistani women. In Section 7.1 some first-generation women perceived a culture of welfare dependency in the local area. They stated that some first-generation men prevented their wives from working, or asked them to work informally, to maintain higher levels of household income through state benefits. In this section it was seen some second-generation women use tax credit income to take some control over household finances, to negotiate traditional gender roles within marriage and to redirect income for the direct benefit of their children. None of the first-generation women interviewed spoke about having direct or indirect control of tax credit income. This may be result of a lack of understanding of the tax credit system and household income, due to language or comprehension, or that household income was not a topic that they wished to discuss.

This ability to take control of tax credit income may have been enhanced by the structural factor of welfare reform in 2003 that redirected state benefits from husbands to wives. Before 2003, the Working Families Tax Credit was typically paid with male wages. In 2003, Working Families Tax Credit was split into two new tax credits: Working Tax Credit and Child Tax Credit. For couples, the working tax element was usually paid with male wages and the child element was redirected to the designated 'carer of the children', usually the mother (Fisher 2016). In Fisher's study of household consumption patterns, using national level data from the Expenditure and Food Survey 2001-2005, he found that there was an increase in spending on children's goods, such as toys and musical instruments and home improvements, after the 2003 reform; indicating that the reform led to more targeted spending for the benefit of children and whole households (Fisher 2016).

The structural factor of the British state benefit system applies to all British households where state benefits such as tax credits are the primary source of household income. The receipt of state benefits may contribute to high levels of economic inactivity amongst Muslim women, as it does for many British women whose primary source of household income is state benefits and tax credits in particular. The UK benefit system has encouraged women to withdraw from the labour market, particularly those on a low

income (Rubery and Rafferty 2013). Wage subsidy through the tax credit system encourages breadwinners to enter low-paid jobs whilst disincentivising second-income earners (Rubery and Rafferty 2013).

For some Pakistani women the current state benefit system of tax credits allows socio-cultural considerations about divisions of labour to become pre-eminent, because if they were to work the household would have the same, or lower, levels of income. The system of tax credits means that there is no economic justification, or benefit, of these women working. This may reduce their ability to negotiate being in work, or, their motivation to seek work. Furthermore, this factor may lead to informal work to become a means to substantially increase household income alongside state benefits for some women.

The insights gained through the qualitative analysis thus far reinforce the statistical finding that being members of households where the primary source of income is something other than paid employment, and state benefits in particular, may form part of the explanation of high levels of economic inactivity in the LAHF category of economic inactivity. Of course, the additional structural factor of state benefits plays out alongside, or in interaction with, the ethno-religious penalty and socio-cultural constraints already identified. It is interesting to note that primary source of household income, or reliance on state benefits specifically, is not included in statistical analyses of economic inactivity as standard.

Chapter 8: Qualitative Findings III
Religious Practices and Beliefs and Experiences of Work

8.1 Introduction

This section presents qualitative findings and analysis relating to religious practices and beliefs in the lives of the interviewees, including those that impact on their economic activity. This analysis brings into sharp relief the value of supplementing quantitative analyses of cross-sectional data with qualitative insights. In the first section the religious practices and beliefs held by the interviewees are described and analysed, with a focus on those aspects of religiosity that might impact on economic activity. In the second section, the work experiences of currently economically inactive women are described and examined. The qualitative data and analysis presented in this chapter demonstrate the value of bringing a longitudinal perspective to understandings of employment trajectories (Elliot et al. 2018).

By demonstrating changes over time this analysis shows that the experiences of Muslim women, both in terms of religiosity and employment, are better described in terms of spectra and changes over time and life-stage, rather than static and simplistic binary terms. That being said, the 'big picture' provided by statistical analysis of cross-sectional nationally representative data remains essential to understanding the extent of the ethnoreligious penalty and to identify the themes and research questions for qualitative inquiry. The effects of religiosity on economic inactivity in the LAHF category and experiences of work are analysed in the context of ethnoreligious penalties in the labour market.

8.2 Religious Practices and Beliefs

8.2.1 Introduction

Interviewees were prompted to describe and to give examples of religious beliefs and practices in their everyday lives, as well as decisions and choices around economic activity; this allowed systematic comparisons to be made about levels of religiosity among the women in the sample. The main religious practices that the women spoke about were *hijab* (modesty and 'covering' practices), and *salah* (daily prayers). The interviewees spoke about their religious beliefs about whether Muslim women should work and their views on the roles of Muslim women in homes, communities and wider

society. The women's responses are summarised below in Table 8.1 (first generation) Table 8.2 (second generation) using the categorisation system in Figure 8.2. The reader is reminder of the classification system of interviewees by generation and cohort figure 8.1.

Figure 8.1 Interviewee Classification

Interviewee Classification
Ghar-wali: married to a first-generation man who arrived as chain migrant
Irregular Migrant: arrived post 2000, as family migrant (secondary migration) or joining other family (widowed grandmother-daadi)
Bhabi: married to a second generation man
Class of 1980: second generation, aged 40 plus
Class of 1990: second-generation, aged 30-39

Figure 8.2 Religious Practice and Belief Categories for Tables 8.1 and 8.2

Indicator of Religiosity	**Categories**
Hijab	1.Hijab and Abaya 2.Hijab and loose outerwear (coat or cardigan) 2A. Ethnic Clothing (shalwar kameez) 2B. Western Clothing 3. No head covering
Salah	1. 5 times a day 2. Daily 3. Infrequent 4. None
Religious Belief: Economic Activity is Undesirable	0. No 1. Yes

Table 8.1 Religious Practice and Belief Categories by Cohort, First Generation

Pseudonym	Age	Education	Husband's Migrant Generation	Veiling Practice	Individual Practice	Belief: Economic Activity Undesirable
Ghar-Walis						
Rifat	44	FE	1	2A	2	0
Fatima	45	None	1	2A	1	1
Rashida	61	FE	1	2A	2	0
Kishwar	52	FE	1	2B	1	0
Irregular Migrants						
Bilqees	58	FE	1	2A	1	0
Suriya	62	FE	1	1	1	0
Shahida	59	HE	1	2A	1	1
Maqsooda	44	HE	1	1	1	0
Bhabis						
Fazeelat	44	GCSE	2	2A	1	1
Tabassum	47	FE	2	2A	1	0
Nausheen	36	HE	2	2B	4	0
Farida	36	GCSE	2	2A	2	0
Hanifa	38	No Quals	2	1	1	1
Kausar	37	FE	1	2A	2	1

Table 8.2 Religious Practice and Belief Categories by Cohort, Second Generation

Pseudonym	Age	Education	Husband's Migrant Generation	Veiling Practice	Individual Practice	Belief: Economic Activity Undesirable
Class of 1980						
Misbah	40	BA	2	2B	1	0
Sana	41	Postgrad	1	2B	1	0
Aleena	40	BSc	1	1	1	0
Kalsoom	43	None	1	3	4	0
Nazia	45	None	1	3	4	0
Amina	53	None	1	2B	3	0
Rizwana	40	GCSE	1	2B	4	0
Class of 1990						
Shabana	32	FE Diploma	1	2A	4	0
Lubna	36	GCSE	2	2A	4	0
Shameem	32	HE Diploma*	1	2A	2	0
Halima	36	HE Diploma*	1	1	1	0
Zara	36	GNVQ Adv	1	3	2	0
Hina	38	GNVQ Adv	1	2A	1	0

8.2.2 Hijab

Hijab is a visible symbol of Islamic belonging, it is both a source of empowerment and a source of discrimination for Muslim women. It is the covering of the head and hair with a scarf from forehead to chin. In an environment of potential prejudice and Islamophobic hostility for Muslim communities, including in the labour market, British Muslim women are subject to stereotypes wherein they are regarded as passive or oppressed (Gilliat-Ray 2010a). The hijab is also considered to be an indication of level of religious salience and practice. Cheruvallil-Contractor (2012) suggests that Muslim women who wear the hijab and pray are 'practising Muslims' whilst those who state Islamic affiliation but do not undertake either of the two practices are 'believing Muslims'.

As can be seen in Tables 8.1 and 8.2, the interviewees displayed a range of covering practices; from wearing hijab with an *abaya* (loose cloak, usually black), to women who did not those cover their head at all. The form of dress, whether western or ethnic is differentiated because wearing ethnic dress is another level of cultural distance from British majority norms, in addition to the hijab. From Table 8.1 it can be noted that all the first-generation women wore hijab, usually in combination with ethnic dress of shalwar kameez with a loose-fitting outer garment. Two first-generation and two second-generation women wore hijab with abayas and this was the most modest form of dress. There is greater diversity in covering practices and dress amongst the second-generation (see Table 8.2). Three of the second-generation women do not wear hijab, four combine hijab with ethnic clothing and four with 'Western' clothing. None of the women interviewed saw wearing hijab as a barrier to formal economic activity.

There was no evidence of women being forced to wear the hijab by their families or husbands. Hijab-wearing first and second-generation women spoke about a point in their lives at which they had made a conscious decision to adopt hijab, as opposed to covering their head with a light veil or not covering at all; for most women this was in adulthood and after marriage. All the women wanted to learn more about Islam, for their own benefit and that of their children. Some women relied on their own children for Islamic education as they invest in mosque classes and Islamic Studies sessions for them; others gained information from Islamic channels of Sky TV; some shared information with friends on social media such as WhatsApp groups and Facebook; a

few women attended Islamic study circles, *tajweed* [Quran recitation] classes and lectures in local mosques and Islamic centres.

Second-generation women spoke about how their first-generation husbands had influenced their religious practice. Most second-generation women spoke about becoming more religious (praying daily, learning more about Islam, wearing the hijab) after marriage to a Pakistani-born husband. Second-generation women had discussions about Islam with their first-generation husbands and felt encouraged to increase their religious practice; it is the Islamic duty of a Muslim husband to provide leadership for religious practice within his family. Women married to second-generation men, the bhabi cohort, were less likely to talk about sharing religious knowledge and having discussions around practice and belief with their husbands. This may be related to a socio-cultural expectation that first-generation women to be better-versed in Islamic knowledge due to Islamic Studies being a compulsory component of the educational curriculum in Pakistan, or that second-generation men are less religious than first-generation men of same birth cohort.

The accounts of the women show that adoption of hijab is not a static symbol of oppression for Muslim women; covering practices vary between women and over life-stage. It is a conscious display of Islam identity and a declaration of their commitment to the value of modesty in behaviour and dress. Shameem adopted the hijab at a young age, chose not to wear it in early adulthood and then returned to wearing it. Misbah wore hijab and abaya during her time as a student at university but now wears hijab with colourful Western clothing. Interviewees spoke about the confidence and comfort they felt in wearing hijab and modest clothing that did not reveal their figures. Hijab gave the interviewees greater confidence in their interactions in mixed gender settings, particularly in their interactions with Muslim men, as a visible symbol and reminder of the boundaries of their physical and social interactions for themselves and others.

Shabana stated that she did not qualify herself as a “religious person”. What made this statement particularly interesting was that during the interview she was dressed in a black hijab and abaya whilst being interviewed by a female interviewer in her own home. If religiosity could be measured by observations of dress, then Shabana would personify a very religious Muslim woman. She said: “if you see the way I dress, you would think I pray all the time.” Shabana explained that her choice to wear an abaya during the interview was because she was wearing her pyjamas under her abaya; she usually wears hijab with ethnic clothing in public. Shabana has worn modest dress since childhood and feels most comfortable in *shalwar kameez* [Pakistani ethnic dress,

loose tunic and trousers]. She began to wear the hijab at the age of 26 although her husband had asked to wear hijab a few years before that:

> "I wear the hijab because I want to cover myself […] and I know it's a good thing and that's it. But I want to cover myself I don't like being on show basically. Like some women can wear tight fitted clothes I can't I have to feel comfortable." (Shabana, Class of 1990)

Shabana does not think that whether a woman wears the hijab or not is an indicator of religiosity in terms of ritual prayer – "because I wear it and I know I'm not [religious], and I know!" When Shabana was asked what she thought about the EMBES survey results which show high levels of daily prayer amongst British Muslims she was very incredulous and said that she didn't believe the statistic was accurate. Like Shabana, Zara does not think that hijab is a marker of religiosity. She thinks that some young women in Mohallaton wear hijab to please their parents and to give the impression of being "clean and pure".

Shameem has been wearing hijab since her mid-20s, her elder sister does not wear hijab and her younger sister has only recently begun wearing hijab. She was nervous about how she would be treated in the public-facing role she worked in by non-Muslim clients and colleagues, but found that she was not treated differently. She stated that her first-generation husband is ambivalent towards the hijab and is not convinced when she tells him that it makes her more confident when using public spaces in Mohallaton. Wider observations of Mohallaton indicate that adult Muslim women who do not wear hijab are the exception to the norm. The researchers own experiences in the field confirm that not wearing hijab can lead to discriminatory behaviour within the ethnic enclave (see Methodology Part II, Section 5.3.5).

> "I said to my husband, do you know, there is a massive difference in the way people look at you. He was like, how is that? I was like because they look at you with respect, they do. And he said you're just paranoid I said no I'm not I said seriously, they'll say *baji* [sister] or they will address you differently and so from there I was like yeah this is for me this is what I like." (Shameem, Class of 1990)

If wearing the hijab is in itself a source of discrimination in the mainstream labour market, then most Muslim women from the case study area are subject to it. The interviewees did not see wearing hijab as an indicator of a Muslim woman's preference to work or not. Second-generation women noted a marked rise in Islamophobia since the Gulf War in the early 1990s. Although they might not see wearing hijab as a barrier to work themselves, it may mark Muslim women out as targets of religious discrimination or stereotyping in the mainstream labour market. First-generation women may be subject to an added layer of cultural or ethnic discrimination because

they are more likely to wear ethnic clothing and hijab. The data on religious practice provides evidence for whether wearing the hijab is, in fact, an indication of higher levels of religiosity.

8.2.3 Individual and Group Religious Practice

Individual religious practice is the most stringent test of religiosity (McAndrew and Voas 2014). In Tables 8.1 and 8.2 variations in levels of practice can be seen. All women who adopt stricter covering practices of wearing hijab and abaya pray also five times a day. Some women who wear hijab pray five times a day, others do not pray at all. Women who prayed daily but not five times a day stated that the prayers they missed were *Fajr* (sunrise prayer) and *Isha* (nightfall prayer) because of tiredness, these were usually older women or women with young children.

The qualitative findings support statistical studies that identify generational decline in religious practice amongst British Muslims (McAndrew and Voas 2014). Six of the thirteen second-generation interviewees stated that they prayed infrequently or not at all. This is far less than would have been expected from the data on high levels of individual practice in the second-generation in the EMBES 2010, as noted in Chapter 4. This supports the suggestion that individual religious practice was overstated in the EMBES 2010 amongst the second-generation. The qualitative data supports statistical findings in terms of higher levels of practice amongst the first-generation. This may be a result of first generation women feeling a greater need to give socially desirable responses to the question in the interview but is also in line with evidence for religious practice levels being higher amongst the first-generation.

Shabana describes her husband as “religious”, for Shabana being religious requires praying five times a day. Shabana does not regard herself as “religious” or “practising” because she prays three or four times a week, if that. Her husband encourages her to pray and she wants to pray more regularly.

> “I don’t know what you mean by religious, it depends, but to me if you ask me are you religious I would think you are asking me do I pray, am I practising. And I don’t pray five times a day so I wouldn’t qualify myself as a religious person…you have to pray five times a day to be religious, that’s why I say my husband is religious, he takes his religion very seriously which is good, I think it’s brilliant and I need that in my life.” (Shabana, Class of 1990)

Second generation women in the Class of 1980 who stated low or infrequent practice were also the most disadvantaged in terms of the socio-economic status of their households, both currently and during their childhood. They had not received any

formal Islamic education or instruction during their childhoods; there was limited development, and access to, formal Islamic institutions in the local area in the 1970s and early 1980s. These women stated that they had few interactions with the local co-ethnic community outside their families. They did not attend communal religious activities whether formal or informal. Their lack of Islamic knowledge and limited religious practice restricted their access to social networks where they might benefit from community resources of ethnic or religious capital.

The three women with HE qualifications displayed higher levels of individual religious practice and participation in communal religious activities. Their fathers belonged to high-ranking castes and experienced greater stability in employment throughout their working lives. Pakistani men of higher social class and caste status were influential in setting up and managing religious institutions such as mosques and madrassas and this was a way of enhancing their social status within Pakistani communities (Anwar 1979; Werbner 1990). These women had all received formal religious instruction during their childhoods, including learning how to recite the Quran, how to pray, and Islamic Studies education. They now participate in social networks that consist of similarly educated women and are based on religious activities or in religious settings.

Misbah is one of the three degree qualified women in the sample, she has been active in faith-based social networks since childhood and has volunteered at mosque-based activities since she was a teenager. As a young adult Misbah was active in a network of educated and professional Muslim women, from across Manchester, who would attend weekly Islamic study circles. She described how her chosen subject for undergraduate studies was influenced by the advice and encouragement she received from within this social network.

None of the women in the Class of 1990 had HE qualifications, they came from disadvantaged social class backgrounds (fathers in manual occupations, low caste status and rural origins). Unlike the women with no or low qualifications in the Class of 1980, they had all received religious instruction during their childhood; several mosques had been established in Mohallaton by the early 1990s. Shameem and Halima attained vocational HE diplomas as adults and both women participated in similar religious group activities as the women with HE qualifications. Access to higher education and skilled work alongside their religious education has opened access to (middle-class) spaces and networks that contain the resources of ethnoreligious capital for these women. Access to Islamic knowledge, the key tool in negotiations around HE and work for Muslim women, is therefore related to socio-economic status.

The only group activities where economically active women interacted with economically inactive women were religious learning events, study groups and lectures, held in the local mosque that had extensive facilities and open access for women. These events or activities often take place at evening and weekends and are conducted in English. Access to these activities or events is limited by fluency in English language, the presence of young children and the working patterns of husbands and socio-economic status. First-generation women are more likely to attend religious group activities held in private homes, conducted in Urdu or Punjabi and attended by other first-generation women on weekday morning; older ghar-walis were more likely to attend than bhabis. Participation in Islamic events is limited by both social class and migrant generation.

None of the interviewees saw religious practice in terms of individual or communal religious practice as a barrier to economic activity. There is an accepted Islamic practice of making up missed prayers (*Kaza*) and many women recognised the willingness of workplaces to accommodate the prayer requirements of Muslim employees.

> "No no, I can still pray namaaz and read my Quran. I can think whatever I like in my mind. I can still make *dua* in my mind. Allah has commanded that we pray, he has not forbidden us from working, we should work and you can pray alongside, it makes no difference." (Kishwar, ghar-wali)

Religious practice did not emerge as a barrier to economic activity from the perspective of Muslim women themselves. Although overt religious practices such as wearing the hijab and praying in workplaces may be sources of discrimination in the labour market. There was evidence though that some Muslim women hold religious beliefs that are barriers to economic activity.

8.2.4 Religious Beliefs

All the women in the sample agreed that economic activity was not impermissible, or *haram*, for Muslim women. Nevertheless, there were differences in whether the interviewees considered it desirable. Five of the fourteen first-generation interviewees considered that it was undesirable for women to undertake paid employment; the concepts of '*barkat'* and *'majboori'* were key to their explanations for why. The women used the term barkat to refer to income that received Allah's blessing and which would therefore be beneficial for the economic and spiritual wellbeing of a household. Majboori translates to compulsion or helplessness, in the context of the interviews the women used the term to refer to financial hardship.

> "Allah commands that a woman should look after home and children so that is enough. A man receives *barkat* [blessings from Allah] for earning an income, there is no *barkat* for a woman's earnings […]. A woman should only work in times of *majboori* [need]." (Fatima, ghar-wali)

Hanifa also held this view. She had been economically active in the past and hoped to be again. She was asked whether she considered her income to have been without barkat to which she responded:

> "I am just telling you what is in my religion, it is in our religion that there is no *barkat* in the earnings of a woman. You asked about religion, about being Muslim, I told you from that perspective […] Allah has decreed that a man has his duties and the woman needs to raise her family." (Hanifa, bhabi)

These women felt that a woman should only undertake paid work if there was a financial need for them to do so, for example if their husband was in low paid work or was unable to work through illness. Financial necessity referred to meeting immediate needs of shelter, clothing and food. These women associated 'non-essential' economic activity with neglect of home and family and greed, they were critical of women who worked in the absence of majboori. These women felt earnings from this work would not have barkat:

> "If I don't need to, I won't do it. Even in the little we have there is barkat from Allah. So for this reason my *iman* [faith] has increased and I am living as Allah commanded and I have everything I need. I have one or two friends like this who have left their husbands for money, they are running after money, they work to make money and they are sitting embracing their money, they cry as well that nobody loves them, it wasn't in our destiny. They have everything, from head to foot they have everything but they are still crying. I don't want that in my life." (Kausar, bhabi)

> *"Barkat* means blessing. Allah will help you if you do legitimate work If you work because your husband's income is insufficient to bring up your children well and you work to help him, he might be disabled or something then you work, Allah will help you then. Otherwise, if a husband is on a very well paid job of £70,000 to £50,000 a year and you are also working, there is no reason if you are leaving your children in a crèche and they are neglected, sometimes they are here or there, they are watching TV or playing on the internet, then this is not a good life is it? There is no benefit of that money is there? This is what I mean." (Shahida, irregular migrant)

Shahida placed a value on financial sufficiency in the above quote of an annual household income of 50 to 70 thousand pounds. It is unlikely that the households of the women in the sample, or in Mohallaton more widely, would be able to achieve such a high level of income. This level of income would require both members of a couple to work full-time in intermediate or professional occupations. There is an element of some exaggeration in her statement but it raises the idea that women who are perceived to

have comfortable lifestyles with husbands in steady work are considered to be neglectful of their home and family if they choose to work.

Most second-generation women and younger first-generation women did not hold religious beliefs that directly prevented them from working. Although some of these women did prioritise their roles within their homes, particularly the religious nurture and care of their children over economic activity. These women felt there were spiritual and moral benefits of undertaking a solely home-making role and that economic activity would limit their ability to provide nurture and care but were not critical of mothers who were economically active.

> "Because my family is important for me, Islamically as well. Islamically man has the outside responsibility, woman's responsibility is to do the housework at home. It doesn't make her low graded only because she is working at home. Some people have this view or a thought that if she is not working outside it's not work. This is hard work as well, staying home doing the work, doing cooking, bringing groceries from outside, picking up the kids, this is the same responsibility but a different responsibility so that does count Islamically and there is a reward for that as well, definitely." (Hina, Class of 1990)

Shameem feels that participation in Muslim community life and learning about Islam is an important part of role modelling a British Muslim identity to her children. She believes the nurture of third-generation British Muslim requires a more deliberate and conscious process: extra care and thought is required to develop a Muslim identity in the third generation. She feels that third-generation children have more options in terms of lifestyle choices than the second-generation did, and they will have to choose to adopt Islamic ways of life:

> "I need […] to develop my elder daughter's you know choice and explain things to her because it's like my brother says, we can't force our religion on our children, they have to make that choice themselves, they've got to understand why […] And he has always said, you know you need to let your children make that choice for themselves and the only way we can do it is equipping them with the knowledge that we've got. Yeah because we're kind of like born into Islam so we kind of take it for granted." (Shameem, Class of 1990)

Sana holds the highest educational qualification of all women in the sample. Of all the interviewees she spent the greatest amount of time in the interview reflecting on her religious beliefs and practice and how these have impacted on her decisions about work and family. Sana left her professional career to spend more time with her children to teach them Islamic values, to act as a role model and to support them in their mainstream education. Sana states that the nurture of Muslim children in Britain requires considerable time and consideration from parents:

> "Muslim parents have to teach their children a lot of values and I think it's hard sometimes when you're working full-time to be able to take that on board as well […]. It's like telling them to cover up their body, have modesty but what is modesty? You have to teach them, you can't just tell them that, like to tell them to cover their hair but to actually make her understand why modesty is a value […]. To understand that you need to respect your parents, that's a big value that a lot of kids nowadays don't know […] you know you've got to do it in a certain focused way you know you've got to do it like this and so I just think that on that side of things I just needed more time and I was really stressed as well to be honest." (Sana, Class of 1980)

The values that Sana sees as core to Islamic nurture are modesty, honesty, respect: these provide the "solid foundation" needed by Muslim children. Alongside these values, five daily prayers are the "heart of it…your five *salahs*, everything is just built around that". Sana, her husband and their children pray five times a day. Sana states that she and her husband discuss the religious nurture of their children and they share the aim of ensuring that they are brought up with strong Islamic values. The decision for Sana to leave work to concentrate on the education of their children was a joint one and they see the resulting changes in lifestyle as part of the "project" of bringing up their children. Sana states that they are financially comfortable enough as a household to have made that decision and they have negotiated what they can do without, her husband works in a professional occupation.

Strong views about the undesirability of Muslim women working were not just held by older first-generation women. One second-generation woman encountered during the recruitment phase at a local community centre, where she was volunteering in the kitchen, objected strongly to this research project because she felt that it was based on the premise that Muslim women should be economically active. She did not take part in an interview because she did not live in Mohallaton, but she did engage in a conversation about her views. She felt quite strongly that Muslim women who worked neglected their children and that it was a sign of greed. She felt that a strong faith in Allah should mean that Muslim women should be able to undergo even severe financial hardship to bring up their children and expressed pride in the fact that she did not work. When her own situation was explored further she revealed that her own family's main source of income were state benefits which, she agreed with the researcher, would be funded in part by mothers who do work.

8.2.5 Section Conclusion

There were a range of religious beliefs and practices among the interviewees. Hina stated that she had become a "practising Muslim" in more recent years. When asked what she meant by the term she made a distinction between what she called "name-sake Muslims" (Muslim by name only) and "practising Muslims":

> "Like ok for example some Muslims they are name-sake Muslims, they have a Muslim name but their character is like lying, cheating, robberies, not socialising with other people or having a bad effect on social life or other people in the community. So practising Muslims, a Muslim doesn't lie, he doesn't cheat, if he does a sin he feels really bad he straight away asks forgiveness from Allah, he always involves Allah in all aspects, anything, little things, big things, he talks to Allah, he prays. I think that's it." (Hina, Class of 1990)

Hina's explanation presents an interesting spectrum of Islam practice and religiosity. At one end are name-sake Muslims: those who do not practice their faith and are a bad influence on other Muslims. At the other end of the spectrum there are Muslims who have the basic values ascribed to good citizenship; they have a constant awareness of Allah; and they fulfil the basic requirements of Muslims regarding prayer and modesty. Some of the respondents in the sample would fall within the practising Muslim category, others would fall in between the two categories; there were no self-professed or observed "name-sake Muslims" in the sample. Hina's insights help to formulate a conception of Islamic practice belief and practice that is not static and which moves beyond the binary of practising Muslims and believing Muslims (Cheruvallil-Contractor 2012).

Islamic practices of veiling and prayers were not seen as deterrents to economic activity at an individual level, however, the religious beliefs held by some of the women were. The importance of the religious nurture of children and the complexities of developing British Muslim identities in the third-generation is complex and demanding. Second-generation women spokes about the considerable time and consideration required to teach their children about religious practices, to instil Islamic values, and to develop British Muslim identities.

Low levels of religiosity were associated with disadvantaged family backgrounds and limited access to sources of ethnoreligious capital within Mohallaton. During childhood, Islamic education had been more available to young second-generation women who were relatively advantaged in their socio-economic status and pre-migration circumstances. As adults, community activities based on Islamic practice or education, or in religious spaces, were the only social spaces where economically inactive women interacted with economically active women. Access to bonding social capital that might lead to greater information about work and employment was therefore limited to women with higher level qualifications and those from middle-class backgrounds and households.

Second-generation women who attained higher level qualifications after marriage were able to gain access to these social networks. Older first-generation women were more likely to take part in home-based religious activities that were conducted in Urdu or Punjabi. Bhabis and working-class second generation women from the Class of 1980 were most marginalised in terms of their access to ethnoreligious resources. In the case of the Class of 1980 this was because of their lack of religious knowledge and disadvantaged socio-economic status. Bhabis were not able to participate because of their lack of fluency in English, the working patterns of husbands and the lack of engagement between women of first and second generations in Mohallaton.

For women from middle-class backgrounds the focus on religious nurture of children is likely to be an active choice that requires adjustment of household practices and sources of income, as in the case of Sana. For women from working-class families there may be an element of choice, but it is also an outcome that is enabled by a system of state benefits that means that their economic activity would not bring any additional financial benefits to their households. The time that these women can give to the nurture and education of their children may in part explain the increases in participation in higher education among young British Muslims since the 1990s. The state benefits system may be a structural factor that has enabled the mobilisation of ethnic capital as identified by Modood and colleagues (Shah et al. 2010; Khattab and Modood 2018).

By framing the time they are able to invest in the care of their homes and families (through not being in formal paid employment) as a choice, interviewees were able to assert an element of agency into their narrative accounts. It is possible that strongly expressed religious views about the desirability of Muslim women working may be a mechanism to cope with the structural inequality experienced within Muslim communities. Thereby positioning economic inactivity as an empowered choice rather than simply the result of structural inequalities that they feel powerless to change. Indeed, the second generation woman who felt strongly that Muslim women should not work, did go on to talk about very educated members of her own family having experienced discrimination in workplaces. This included her older sister who was LAHF because of her inability to progress within her career as a research scientist despite holding a postgraduate qualification.

8.3 Experiences of Work

8.3.1 Introduction

Generational differences in experiences of formal paid employment are apparent in the qualitative data. Every second-generation woman had undertaken formal paid employment at some point in their lives; work experience ranged from eight months to 15 years and there was a diverse range of employers and types of employment. First-generation women were far less likely to have ever worked. None of the older first-generation women, ghar-walis or irregular migrants, had undertaken formal paid work in Britain. Half of the bhabis (three out of six) had worked. Both generation and cohort were clearly factors in whether the women had ever been economically active; experiences of work were also influenced by level of education and type of employer. This section will examine experiences in work, formal and informal, by generation and cohort.

8.3.2 Typology of Employers/Employing Organisations

Four types of employing organisations were identified as sources of work and employment for the interviewees. A typology of organisations has been developed from the qualitative data, with some references to literature, to contextualise the women's experiences of work and the effects of these experiences on their subsequent economic inactivity. The typology draws upon the accounts of second-generation women because they were far more likely to have been economically active across a range of employing organisations. The organisations are labelled Types 1 to 4.

Type 1 and 2 employers are mainstream, usually public sector, organisations. Type 2 organisations are located in the ethnic enclave, Type 1 are not. Work opportunities in both are subject to formal application and recruitment processes. Due to their location, a significant number of clients or customers are likely to be Pakistani or Muslim in Type 2 organisations. The local Pakistani community may benefit from shared information and knowledge about work opportunities in Type 2 organisations. Pakistani language skills and socio-cultural knowledge may be essential or desirable work-related skills. Lubna's work as a classroom assistant in a local primary school where most children were Pakistani is an example of Type 2 employment whilst Misbah's work as an outreach worker for a national charity was Type 1 employment.

Type 3 and 4 organisations are located within the ethnic enclave. The enclave is a network of co-ethnic businesses within geographical areas of high co-ethnic concentration (Portes and Sensenbrenner 1993). Ethnic enclaves emerge in areas of

high residential concentration where migrant groups establish business niches which supply goods or services either to the mainstream and/or cater specifically for the needs of their own ethnic group. These ethnic businesses rely on a local web of social networks and connections from their country of origin and they are almost exclusively reliant on the local co-ethnic population as a labour supply (Portes and Sensenbrenner 1993).

Type 3 employing organisations provide mainstream professional services; they are Pakistani-owned and located in the ethnic enclave. The workforce is mainly Pakistani, as are the service-users or customers. The women in the sample undertook administrative roles in these organisations, recruitment for which was primarily through Pakistani social networks; formal processes of recruitment were secondary to initial contact made through social networks.

The informal aspects of the recruitment process mean that the level of skill or qualification that would be required for the same job in the mainstream is not necessarily an essential requirement; consequently, levels of pay may also not be commensurate with the mainstream equivalent. Co-ethnic employees are sometimes able to attain employment at a higher level than their human capital. These workplaces comply with legal regulations around employment and working conditions; it is this feature of Type 3 organisations that set them apart from Type 4. An example of work in a Type 3 organisation is Nazia's work as a receptionist in a GP practice.

Type 4 organisations are Pakistani-owned small-medium businesses within the ethnic enclave involved in the manufacture, wholesale or retail of goods, or the provision of catering and transport services (take-aways, restaurants and taxi ranks). These organisations are part of a dense network of local Pakistani businesses. Type 4 organisations also have opportunities for informal employment, including homeworking. Although there may be a formal recruitment process this is secondary to social networks and contacts; the initial contact is almost certainly made through social networks and word-of-mouth recommendations

Co-workers are almost exclusively Pakistani and the type of work available is mainly unskilled manual work that does not require any formal qualifications or fluency in English and there are few opportunities for progression. Type 4 organisations provide work opportunities for recently arrive migrants that may not be available in the wider labour market (Portes and Sensenbrenner 1993; Kalra 2000). Dense social ties in the ethnic enclave protect employers from demands for better working conditions and pay commensurate with the mainstream.

Working conditions in Type 4 organisations are not generally in line with the mainstream. There are often poor staff facilities, no systems of holiday pay or sick leave, an expectation of ad hoc or unpaid overtime, and no robust systems in place to report discrimination or harassment. Workers may have greater flexibility for cultural, social or religious obligations than they would find in the mainstream. These workplaces are embedded in the culture of the surrounding local Pakistani community which is familiar, known and understood by the workforce. Workers have common expectations of the conduct and behaviour of management and their co-workers.

The work experiences of the interviewees are summarised in Tables 8.3 and 8.4 using the classification system in Figure 8.3.

Figure 8.3 Classification for Work Experience Table

Key to Employment Experience Table		
Employer Typology (Last Employer)	**Employment Classification*** (Last Job)	**Informal Work**
Type 1 – Mainstream **Type 2** – Mainstream employer, located in enclave **Type 3** – Ethnic employer, mainstream service, located in enclave **Type 4** - Ethnic employer, enclave business	**1** Higher Professional **2a** Lower managerial/professional **2b** Skilled Worker **3** Own accounts **4** Manual/unskilled **5** Long term unemployed	**HW Home-worker** **FW** - Work in family business **WP** – informal work in workplace 0 = none

Table 8.3 Employer Type, Occupation Class, Informal Work and Voluntary Work by Generation and Cohort – First Generation

Employer Type, Occupation Class, Informal Work and Voluntary Work by Generation and Cohort 1/2							
Pseudonym	**Age**	**Education**	**Employer Type**	**Class of Occupation**	**Informal Work**	**Voluntary Work**	**Children aged <11yrs**
First Generation							
Ghar-Walis							
Rifat	44	FE	5	5	0	No	No
Fatima	45	None	5	5	0	No	No
Rashida	61	FE	5	5	0	No	No
Kishwar	52	FE	5	5	FW	Yes	No
Irregular Migrants							
Bilqees	58	FE	5	5	0	No	No
Suriya	62	FE	5	5	0	No	No
Shahida	59	HE	5	5	0	Yes	No
Maqsooda	44	HE	5	5	0	No	No
Bhabis							
Fazeelat	44	GCSE	2	4	HW	Yes	No
Tabassum	47	FE	2	4	0	No	Yes
Nausheen	36	HE	5	5	0	Yes	Yes
Farida	36	GCSE	5	5	HW	No	Yes
Hanifa	38	No Quals	5	5	FW	No	Yes
Kausar	37	FE	4	4	WP	No	Yes

Table 8.4 Employer Type, Occupation Class, Informal Work and Voluntary Work by Generation and Cohort – Second Generation

Pseudonym	Age	Education	Employer Type	Class of Occupation	Informal Work	Voluntary Work	Children aged <11yrs
2nd Generation							
Class of 1980							
Misbah	40	BA	1	2b	0	Yes	Yes
Sana	41	Postgrad	1	2a	0	No	Yes
Aleena	40	BSc	1	2a	FW	Yes	Yes
Kalsoom	43	None	1	4	0	Yes	No
Nazia	45	None	3	4	0	Yes	Yes
Amina	53	None	4	4	0	Yes	No
Rizwana	40	GCSE	1	4	0	Yes	Yes
Class of 1990							
Shabana	32	FE Diploma	3	4	0	Yes	Yes
Lubna	36	GNVQ Adv	2	4	0	No	Yes
Shameem	32	HE Diploma*	1	2b	0	Yes	Yes
Halima	36	HE Diploma*	2	2b	0	No	Yes
Zara	36	GNVQ Adv	3	4	0	No	Yes
Hina	38	GNVQ Adv	4	4	0	No	Yes

8.3.3 Class of 1980 – Experiences of Work

Second-generation interviewees worked in all four types of organisation, with concentrations in two levels of occupation: Classes 2 and 4. Women with British HE qualifications, at diploma or undergraduate level, all held Class 2 occupations. Women with lower, or no, qualifications were limited to Class 4 occupations. This association with better occupational status and higher qualifications is expected (Khattab 2009; 2012).

The three women with undergraduate degrees or above had clear expectations that they would work and have careers after graduating, they did not experience any obstacles from their families in accessing education or paid employment. Two of the women, Sana and Misbah, went on to work in fields directly related to their studies. All the women with undergraduate degrees worked in Type 1 or Type 2 organisations in Class 2 occupations at the point at which they became economically inactive. They had positive experiences of these workplaces and good relationships with their colleagues and managers, there were no reports of ethnic or religious discrimination. Aleena and Misbah did not, however, enter the mainstream labour market directly after their graduating, their first jobs had been in the ethnic enclave.

Aleena worked in a Type 3 community welfare association and had negative experiences in dealing with the board members who were second-generation, educated and professional, Pakistani men. She described them as ‘dragons’ and ‘cave men’. She felt that they set out to side-line women working and volunteering in the organisation and undervalued their contributions. She made the decision not to work with, or for, Muslim men any longer and moved on work in a local mainstream community centre (Type 2) where she felt valued and respected by her white male manager. Her brother encouraged her to seek work elsewhere:

> “And I thought sack them, they don’t want us. And I had enough of Muslims, I wanted to work with non-Muslims. Because they didn’t respect us, Muslim women, they did not appreciate the work we did. It was all the women that did the work but they never appreciated us, never thanked us, never never acknowledged it so well I thought, goodbye I’m off. My brother says to me listen don’t be so upset go work with non-Muslims. I looked at it as an opportunity, *alhamdulillah*, and they really respected me, really valued what I did.” (Aleena, Class of 1980)

Misbah began working in a Type 4 organisation as a last resort after a long period of applying for jobs and undertaking unpaid work experience in the mainstream labour

market. Misbah felt that discrimination against her religious identity because she wore hijab affected her ability to find work in the mainstream industry. Misbah had been reluctant to work in the enclave because of reports of mistreatment of staff.

> "And basically, I went there and you know immediately they didn't want to pay me. And then they were just being a little bit unprofessional which was what I was expecting because I had heard a lot you know, and I wasn't labelling them because obviously I live in Mohallaton. So when I joined I thought to myself oh I'll just be here for a couple of months but nothing came up and it was not as easy as I thought either." (Misbah, Class of 1980)

Misbah thought that by taking up the offer of work in the enclave she would gain experience and technical skills that she could transfer to the mainstream industry. She agreed to work for no pay initially, working 12 hour shifts from 6am to 6pm. After encouragement from her older sister she negotiated an annual salary of £6000. Misbah received inadequate training and was placed under significant pressure, particularly from older members of staff who told her she should be grateful for the work.

> "I was actually genuinely very nervous and very anxious and the only reason why I pursued it was because I thought I've got to develop the skills properly before I leave this building, not that any jobs were coming for me anyway […] I'd applied for so many places but nothing came of them, nothing materialised." (Misbah, Class of 1980)

Misbah was able to pick up the skills she needed but remained unsuccessful in her attempts to enter the mainstream in her career of choice: She eventually moved on to work in the mainstream in a community outreach role for a national charity. She enjoyed the new job but regrets the lack of opportunities that were available to her to pursue her chosen career.

All three of the degree-educated women had access to mainstream employment, however, for two of them the ethnic enclave was a bridge between HE qualification attainment and mainstream employment. With such a small sample size it is not possible to make generalisations about this bridging relationship. It is interesting to note though that despite being critical of their experience of working in the enclave, it provided them with paid employment and the opportunity to develop skills that could eventually be transferred to well-paid jobs and fair working conditions in the mainstream labour market.

On the other hand, having been employed in the mainstream labour market for all her working life, Sana plans to run a small business from home, catering to the local Pakistani

community using the skills and experience gained in her professional career. Working in the enclave will give Sana the flexibility and control over her working life that was difficult for her to achieve in the mainstream. The ethnic enclave can be a location of opportunity for Muslim women with higher qualifications, despite the poorer working conditions.

Opportunities for employment in the ethnic enclave were also important to women in the Class of 1980 who had no/low qualifications. Amina's father had removed her from school before she sat her O Level examinations and she was married to a cousin from Pakistan shortly after, she began working shortly after her divorce. Amina worked in three Type 4 businesses. She was limited to work that required no formal qualifications, although her ability to speak English may have been a useful skill. She could only work in the local area because she did not have a car and required flexibility to work around school hours and holidays, she did not have any family support. Amina was not given paid holiday or sick leave and her employers often expected her to work longer hours than had been agreed:

> "Literally because once you start working there they think that that's it, you don't have no other life […] the hours they ask you to work, the days that they ask you to work. And they do take the piss, because a lot of the Asian women don't know the rules and regulations and what they're entitled to […] You know things like we never got any holiday pay, if you took time off work you didn't get paid". (Amina, Class of 1980)

Amina went on to work in a Pakistani warehouse, she started off working "on the tables", labelling and packing items of clothing for delivery. Over the years she went on to become a supervisor but was powerless to change the poor working conditions:

> "I was a supervisor. Literally, I ran the warehouse singlehandedly and I was only being paid £5 an hour and I was full time on the books, no holiday pay, no nothing… you know you didn't get the proper facilities you know for tea or coffee making or something it's always thingy. Toilets, you know they didn't have no cleaners or anything we had to do it as we went along and it was always the women who were expected to clean the toilets, well I aint fucking cleaning no toilets. That's not part of my job description." (Amina, Class of 1980)

Amina saw herself as relatively privileged in the co-ethnic workplace as compared to first-generation women. Her ability to speak English and her knowledge of her employment rights helped her to progress to a supervisory position and to challenge harassment. Amina gave examples of incidents of sexual harassment of female workers in the warehouse by first-generation men. As a supervisor she dealt with these incidents and she was supported by her employer in the decisions she made:

> "I got rid of a few male workers there who had made a pass at them. Some of the women had come and complained about it and I escorted him off the premises, I says no way. Boss wasn't there, took him up to the office to the secretary, told her this is what's happened, he's broke her watch she's come crying to me. I says I don't need that kind of person working in this warehouse. She agreed with me, I escorted him off the premises. I said you want to wait for the boss you wait there, I said don't set foot in here otherwise I will phone the police and report you. And I got a lot of stick over that because he was Pakistani, because he was Muslim, because he was fresh off the banana boat. I says tough titty, if they want to do things like that, stay back home. He actually went into the toilets after her. Why did he go into the toilets after her?" (Amina, Class of 1980)

Although she felt that she was inadequately compensated for her effort, Amina enjoyed her job at the warehouse. The non-financial rewards in terms of the respect she was given by her boss and colleagues and the level of responsibility and trust she was entrusted with:

> "Mentally, physically, financially, I don't think it was worth it now. But to me it was a job that I loved, I really did like you know the adrenaline, meeting the orders you know the rush of it. I really thrived on it and then once I left work I told you that time that I was ill." (Amina, Class of 1980)

It was unlikely that Amina would have found a job at a similar level of responsibility in the mainstream labour market. Amina left this job because she was feeling unwell, after a period of illness she was registered disabled; she was in receipt of Disability Living Allowance payments at the time the interview took place. Amina was in fact not LAHF but in the sick/disabled category of economic inactivity. During the engagement process she stated that she not in receipt of any work-related benefits but during the interview she revealed that she was not required to work because of her illness. She was included in the final sample of interviewees because of the rich narrative account she gave during her interview, particularly about her experiences of work.

Nazia also sought work in the enclave after early marriage to a first-generation cousin, he was registered disabled shortly after he arrived in Britain. She found work as receptionist at a local Pakistani GP practice through a friend of the family. Nazia worked there for four months, she then moved on to another practice where she remained employed for 17 years. Her employer, a female GP, was supportive of her parenting responsibilities and she was entitled to sick leave and holiday pay whilst working there. It is unlikely that Nazia would have been able to find similar work in the mainstream labour market because of her lack of qualifications – "I didn't have any experience I didn't have any education, I could

read and write." The first short-term opportunity that arose in the ethnic enclave was pivotal to her attaining stable work and good working conditions.

Like Amina and Nazia, Kalsoom and Rizwana were limited to unskilled manual work because of their low level of education; they both worked in Type 1 organisations in Class 4 occupations. Kalsoom trained and worked as a healthcare assistant and worked for three years in a local hospital. She left the job because of perceived religious and ethnic discrimination and lack of progression. She was one of very few Asian healthcare assistants at the hospital and felt isolated at work. She felt particularly uncomfortable around the time of the 7/7 terrorist attack in London when other members of staff spoke about the event in her presence:

> "I mean I remember like walking into the staff room and they were like talking about terrorism and I was like making my cup of tea. What's that got to do with me? You know they were like talking, they were going on and on and on and there would be one who would like look at me and think she's nothing to do with all this, just calm it now […] they were just going on and on and getting angry. And it was summat to do with you know that September 11th and then the 7/7 and I'm just thinking but I am here to work you know and I just felt all eyes were on me." (Kalsoom, Class of 1980)

She also felt that younger and more inexperienced members of staff who were white British were given opportunities to attend training and acquire skills to move up pay grades while she stayed in the same position. Kalsoom spoke about a sense of unfairness that Muslim women must struggle to enter the labour market because of cultural or family constraints, only to face discrimination once they do:

> "I felt like I was Band 2 after three years, I just had to leave you know. There are things that make us leave then. You know it's like difficult, looking at my life when I was young it's difficult to come out of the house because the father and sons they don't want you to work. And then when you are in the workforce, they say these things as well. In the work environment I felt like I was not moving forward." (Kalsoom, Class of 1980)

Kalsoom's work status as a part time agency worker increased her sense of vulnerability when deciding whether to report discrimination or making a case to receive further training. Kalsoom says that she has considered working within the local Pakistani niche to avoid discrimination but has chosen not to thus far because she values the opportunity to mix with a variety of people and does not see this as part of living a British lifestyle:

> “I’ve been thinking that maybe I should go to my Asian area and but then I think but I am British, I’ve been brought up in a British lifestyle [laughs]. I’m not like hey I’m going to go to my Muslims, Asians. I like a mix, I like everyone really.” (Kalsoom, Class of 1980)

All of the women in the Class of 1980 plan to return to work once their children are older, and this usually meant over the age of 11 and attending secondary school, other than Amina who is unlikely to return to work because of her ill-health. They would all prefer to work in part-time jobs in Type 1 or 2 mainstream organisations in the public sector, other than Sana who hopes to become self-employed and to work from home. Their preference to work part-time is related to their domestic and caring responsibilities. The women with HE degrees are all married to husbands in professional occupations and they state that their primary motivation to return to work is related to the intrinsic rewards and satisfaction of work rather than improving the financial circumstances of their households. Less qualified women who hoped to return to work in order to improve household financial circumstances, therefore they would have to find work where their pay would be greater than the amount received in tax credit payments.

8.3.4 Class of 1990 – Experiences of Work

None of the women in the Class of 1990 had attended university to attain undergraduate degrees. Two of the women in this cohort held vocational diplomas that they had attained as adults after marriage. The ethnic enclave remained an important source of employment for this younger cohort.

Shabana only worked for eight months, the shortest period of any of the second-generation women. She found work in a local Type 3 organisation as a receptionist with the help of a family member who already worked there. The work enabled her to fulfil the documentary and income requirements of the visa process for her husband. She left when she became pregnant and has not returned to work since. She describes herself as a homely person and she enjoys being a stay-at-home mother. She says that she would go out to work if there was financial need, but her husband’s income as a taxi driver (supplemented by state benefits, including tax credits) is sufficient for her family’s needs. Her priority is the nurture of her children and she states that she would only ever work part time when they were older:

> “I have always been homely anyway. I like staying at home, I will be honest with you. I love staying at home looking after the kids, cooking. My day goes by, I don’t regret nothing, I like it. For me my kids are Number 1 nothing else. For me being there for my kids is enough. I want them to study, I want them to have higher education and I want to support them to do that and I can’t do that if I am not with them.” (Shabana, Class of 1990)

Like Shabana, Zara and Hina also left work after becoming pregnant with their first children and did not return to work. They also prioritise and see greater value in their roles within their homes and families over economic activity. Hina’s mother relocated to Pakistan with her daughters when Hina was 11 to avoid their attendance in a mixed-gender school and to ensure they had an Islamic education. The family returned to Britain when Hina was 14 years old. Hina required extra language support at school and found it difficult to make friends. When she left college, having attained a GNVQ in Health and Social Care, she hoped to work for a mainstream retailer. She did not want to work outside the local area or use public transport because she suffered, as she still does, from anxiety and low confidence:

> “Because [when] I came from Pakistan I had very low confidence, I had low self-esteem and having less friends or no friends, that actually pushed me back. Language problem as well and I was quiet. I was a very very shy person, very shy person.” (Hina, Class of 1990)

After six months of Hina unsuccessfully applying for jobs in the mainstream, her mother approached the owners of the local Pakistani supermarket and they agreed to employ her as a checkout operator. Hina continued to apply for other jobs but ended up being “stuck” at the supermarket for three years. Hina felt she was treated badly there because of her gender, age and marital status. Older and more experienced co-workers, both male and female, would place younger staff under pressure whilst they stood around chatting, “it wasn’t fair and we were doing more work or sometimes we were alone on the till and there was big queues and you had to deal with that on your own, it was that much pressure.” Often Hina would miss scheduled breaks and her lunch hour was delayed. Her boss also frequently asked her to work seven days a week, he would justify the request by saying, “you’re not married it’s ok”.

Hina knew she was being treated unfairly but saw little option as there were no other job opportunities open to her. She stayed there until her husband got his visa, she fell pregnant shortly after and did not return after maternity leave. Her husband is in full time

work, as a manual worker in a Type 4 Pakistani-owned warehouse and household income is sufficient to meet the family's needs. Hina suffers from a low-level chronic illness which exacerbates her social anxiety and affects her mental and emotional wellbeing. When she feels better she would like to return to work as a checkout operative in Tesco to assist with family finances. She feels that this work would fit around her family commitments and the care of her children. For similar reasons, Zara would like to return to work as a teaching assistant when her children are older. Unlike Hina, Zara has a plan in mind for achieving this goal, she plans to undertake a Teaching Assistant qualification and had organised some voluntary work experience at a local school.

Lubna's ambition after leaving school was to become a nurse but she was uncertain about the academic route. This made negotiations with her father, who was opposed to her going on to higher education, much more difficult. Before marriage, and for a short period after, Lubna worked as a classroom assistant. She left work because her in-laws are elderly and she had to take over all cooking, cleaning and caring for the extended family. She would like to return to work to contribute to household income and meet the needs of her children and to increase the financial security of the household:

> "I know my kids would like me to go to work because of the financial side of it, at the moment we are like really like struggling. The children's needs are just growing and we're struggling. At the moment it's just like kind of hand to mouth it's like no savings. We've not been on a family holiday for like, my younger one has never been on holiday. (Lubna, Class of 1990)

Lubna is limited to low paid work because of her low level of qualifications. She believes that the family would "lose out" financially if she were to take up part-time unskilled work in the local area because the family's entitlement to family tax credits would reduce and they would no longer be entitled to NHS exemptions. Lubna was one of few women in the sample to explicitly state that receipt of state benefits directly affected her motivation to be economically active, but this is likely to be the case for many of the women with dependent children, low qualifications and husbands in low-paid work. Many women spoke about there not being an urgency is to return to work because household income was 'sufficient' to meet their needs. Household income is likely to include an element of 'top-up' based on the low income of their husbands and the number of children in the household.

> "So yeah I mean financially I think you know it would probably be good to be working but then I think the big part of it is like the help that we get from the government it's like if I were to get a job now I would probably, because I don't have the education would not be able to get a well-paid job. Probably make a bit more than, no probably actually in the long-run we would be worse off because you would lose all your like NHS exemptions and things so yeah definitely don't think it…no and especially because I would probably only do like part-time." (Lubna, Class of 1990)

Rizwana also feels dependent on the state financial assistance she receives in terms of family tax credits as a reliable source of income and is concerned that she would not make enough money to meet her family's needs if she returned to work:

> "It is a loophole again you know on benefits and that, once you're on the benefits like trying to get back into work is harder. It's just so much harder because you're used to, like if you get back onto work and then you get like a wage and you're getting paid at the end of each month and what not and you're not getting paid enough and then you're thinking my daughter needs trainers, where will you get the money to finance it from? Whereas the benefits are there you kind of rely on the benefits I didn't even want to go down that route and then when I did it was like, it's hard to get off. (Rizwana, Class of 1980)

Shameem and Halima differ from others in the Class of 1990 because of their higher educational attainment, they attained HE vocational diplomas after marriage and with the support of their husbands. They worked in Type 1 and 2 mainstream organisations and reported positive experiences of work and working conditions, they clearly gained a lot of satisfaction and esteem from their jobs. They both reported that they left work because of the dual burden of having to undertake all the caring and domestic work for the household alongside their work and that their leaving work has not created financial difficulties for their families; this has been discussed in some detail in Chapter 7.

8.3.5 Older First Generation – Experiences of Work

Older first-generation women, whether early arrivals or recent migrants, had no experience of formal work in Britain. All but one of these older women stated that they had formal qualifications, most held FE equivalent qualifications and two stated that they had higher education qualifications. It is strongly suspected by the researcher that educational attainment may have been overstated by some women in this cohort. Many of the women could not recall the subjects they had studied at higher levels and/or were unable to give detailed accounts of their experiences of higher education. The high level of qualifications

may also reflect the privileged premigration conditions that some of these women came from, particularly those engaged through a particular community group, which included mostly women of urban and middle-class origins in Pakistan. The selection of these participants was heavily influenced by the group leader and this is discussed in the Chapter 5 (Section 5.3.5).

Maqsooda and Shahida were the mostly highly qualified women among older first-generation women, they were in the irregular migrant category. Both women had a reasonable level of fluency in English (researcher's evaluation). They arrived in Britain as whole family units as part of a secondary migration. Shahida had arrived ten years prior to being interviewed and Maqsooda had arrived more recently, two years prior to interview. Neither woman has worked since arriving in Britain. At the age of 59 Shahida has children who are young adults, some of whom are married and a husband who has retired, she does not intend to work; this is likely to be related to her social age, she neither expects nor is expected to work. This is also true of the other two irregular migrants, Suriya and Bilqees, who migrated as widows to join the households of their first-generation sons and second-generation daughter in laws.

> "My biggest happiness was that I was going to live with my son, I would be able to spend time with his children and play with them. This was my only aim. And the children are very attached to me and I like spending time with them." (Suriya, irregular migrant, daadi)

The irregular migrants in the sample are not representative of the wave of recently arrived secondary migrants from other European countries in terms of their urban pre-migration circumstances and educational level. This small-scale wave of secondary migration was identified in Chapter 6. The general opinion on these family units is that they are likely to be from rural and disadvantaged backgrounds, to have little education and limited fluency in English. Nevertheless, the interviews with these women do verify some of the claims for a small wave of new migration of Pakistani family units from Europe.

Older first-generation women, ghar-walis and irregular migrants, had similar responses to questions about formal economic activity as older female P&B interviewees in Dale et al. (2002a). These women had never considered being employed upon migration and had little information and knowledge about the mainstream labour market:

> "I hadn't even thought about it because there was no tradition in our family in Pakistan of working or that a woman should work. I never worked outside the home. I did want to work but when a person has a family, with the children, then we don't have the education that we need and we don't understand what it is we should do […]. No one had ever worked, none of the ladies around here worked." (Rashida, ghar-wali)

8.3.6 Bhabis – Experiences of Work

Only three first-generation women had any experience of formal paid work, all these women were in the bhabi cohort. In terms of birth cohort, they are of similar ages to the second-generation, there was also a similar range of qualification attainment when the Pakistani qualifications were given approximate British equivalence. Like the second-generation women, most bhabis were married and had children of primary school age.

All but one bhabi, Hanifa, expressed strong aspirations to work. Hanifa held strong religious beliefs about the gendered division of family roles and has no ambition to work. Her husband works in a Class 4 job in the mainstream labour market during the week and drives a taxi over the weekend. The family is in receipt of tax credits, there are more than five children in the household. Hanifa believes that her husband's significant efforts in providing for his family make their family's source of income legitimate, or halal.

All other bhabis had invested time in training and/or volunteering to gain skills and experience to enable them to enter the labour market. The younger women in this cohort, in their 30s, had all attended English classes to meet the requirements of the British citizenship process. They felt that the requirement to do so meant that they had unproblematic access to English classes which otherwise would have been difficult to negotiate with their parents-in-law. Through attending these classes some women developed greater confidence in speaking English and found access to wider sources of information about work and training than they would have had it not been a condition of acquiring British citizenship.

Farida is a bhabi who has explored options for work. She attended a probationary period at a local Pakistani factory but found the pay being offered to be too low. The rate of pay was £3 per hour, dependent on completing a given number of pieces per hour. The minimum wage in 2010 was £5.93 per hour. This was clearly informal work because it contravened the legal minimum wage requirements. Farida did not feel that the level of

pay was adequate, but she saw that other first-generation women were willing to work under these demanding conditions for very low pay:

> "You die over the work for an hour, you have to work really quickly, for what, £2.50, £3? No. I couldn't do that, if I am going to work I am going to work for fair pay or I won't do it…but the women who were working there were single mothers. There was a woman who had an older married daughter and she said she was going crazy sitting at home so she worked like that and she said she can make £300 to £350 a week because she worked six or seven days. She was happy, just sitting at the machine from 10 o'clock til late in the evening." (Farida, bhabi)

Informal work does not affect the level of means-tested state benefits families receive due to low income, tax credits or unemployment and can substantially boost household income. Farida occasionally conducts informal paid work, sewing Pakistani outfits. She states that this form of work is not profitable and is something that she only considers doing for her close friends. Farida feels that the most significant barriers to work for her are not being in fluent in English and her lack of IT skills. She says that she is desperate to work, to support her husband by contributing to household finances but also to increase her confidence and independence. Her ambition is to work on the checkouts at Tesco.

Like all the other women in the bhabi cohort, Farida chose to take part in the interview in Urdu. During the interview she received a phone call from her children's school asking about school dinner for her child and she was able to communicate fluently in English. Many of the bhabis had good levels of spoken English, however these women are not confident that they have will be able to communicate in English in workplaces, despite being able to speak English at a fluent level (researcher's evaluation). At the time of interview Farida had signed up to begin IT lessons in the coming months. Overall, she seemed to have little information on how to improve her skills to meet her ambitions to work in the mainstream labour market, from her informal co-ethnic social network or from any external sources.

Nausheen is a member of a local community group that is composed of first-generation women. Nausheen has found a mentor in an older member of the group who has given her guidance on accessing the mainstream labour market. Nausheen hopes to become a teaching assistant and has in the past undertaken a voluntary teaching assistant role, however, her experiences in that placement were not altogether positive. She felt that she

was not given enough guidance as to the boundaries of her role and that her own lack of confidence meant that she felt unable to clarify this with the people she was working with:

> "I have had problems in those places as well. I would only do as much as the teacher told me, when I tried to get involved myself I would feel like I was becoming a burden on people. It was how I felt mainly but there was a reaction afterwards that I wasn't doing enough, but I thought the teacher might mind if I was getting too involved in the classroom activities. So now I have realised that some of them were rude to me as well. If I got too involved they didn't like it. If they were busy and I wasn't doing anything then they wouldn't like that either, they would think that I was just sitting back and watching without helping. So I found it very difficult to balance, I couldn't understand how to balance it." (Nausheen, bhabi)

Nausheen has a clear plan for how to achieve her ambition of becoming a teaching assistant. She has enrolled on the necessary vocational teaching assistant course as well as entry level courses in English and Maths. She has also taken on a role as a board member of the community group to improve her confidence and to practice speaking English in a professional setting. Nausheen is the highest qualified bhabi, with a Pakistani Masters qualification and has been making efforts to find employment in the mainstream labour market since the time of her migration more than ten years prior to the interview taking place. Less qualified first-generation women, without the support of a mentor, are likely to face even greater challenges in planning and working towards labour market participation.

Farida and Nausheen were making efforts to attain employment in the mainstream labour market, they had chosen not to seek work in the ethnic enclave and this has perhaps made their route to economic activity more challenging. All the three bhabis who have experience of formal work worked in the ethnic enclave; Tabassum and Fazeelat went on to work in a mainstream public sector organisation but their first jobs were in the ethnic enclave. As with second-generation women, the enclave provided important opportunities for work and for gaining workplace skills and experience that led to entry into the mainstream labour market. Tabassum and Nausheen experienced, or witnessed, gender-based discrimination and sexual harassment in Type 4 manufacturing firms:

> "The workers there regarded the women as a piece of factory equipment, they could look at us any way they wanted, say offensive things to us. It was a dirty environment, they weren't good people […] I pray that Allah never makes anyone work in a factory, not in an environment like that. There was no respect

> for women there. They would endure any kind of abuse in order to work there […]. If the boss had said to her to come and spend time with him alone in his office she would just go. I asked her why did you go, you shouldn't have gone there. She said what can I do, it is a majboori, if I don't get on with the boss I won't get work. I didn't like these things at all, they made me sick." (Kausar, bhabi)

> "I did try to work. I worked in a factory and the manager said that he would help me and wanted to have a relationship with me I left work at that factory, I said no. He said have a relationship with me, I will pay your bills, I will do everything for you and then I said no […]. I didn't want to work where my honour was at risk. He said he would get me a car, driving lessons, a big house, if I had a relationship with him". (Tabassum, bhabi)

Experiences of working in factories were not wholly negative though. Kausar went on to work in another factory and found the manager there to be much more respectful and understanding:

> "Where I worked last, that boss was someone's father, someone's grandfather, a brother. He treated me like a daughter and behaved in an educated and respectable way. He knew that I wasn't brilliant at the job, I would sew two pieces together and then cut one of them off. He would say my daughter sew it up, I need to sell it. (Kausar, bhabi)

None of the second-generation women, other than Amina who was the oldest second-generation interviewee, were employed as manual or unskilled workers in Type 4 manufacturing organisations; this seems to be work undertaken by first-generation women only. Their first-generation status, limited fluency in English and poor knowledge of their employment rights makes them more likely to accept poor working conditions and any mistreatment, making them a compliant workforce. As was seen in the case of Farida above, not all first-generation women are willing to take up such employment, her husband's income supplemented by state benefits was enough for their family's needs without resorting to such work. In the case of Amina, we saw that second-generation women were better able to challenge and question unfair practices. Aleena was able to walk away from her job in a Type 4 organisation and transferred her skills and knowledge to a mainstream organisation. First-generation women had fewer options and choices than second-generation women.

8.3.7 Informal Work

Informal work is an important area that lacks contemporary empirical evidence but is thought to be an important factor in the economic inactivity of Muslim women in Britain (Peach 2006). Studies conducted in the 1970s and 1980s showed that informal work, in the forms of work in family businesses, informal work in workplaces and homeworking were prevalent among first-generation Pakistani women in dense Muslim communities (Werbner 1990; Phizacklea 1990). There is a dearth of contemporary research on the nature and extent of informal work among British Pakistani women, even though it is widely considered to contribute to low levels of formal economic activity. The reason for a lack of research is attributed to the difficulties in accessing marginalised groups of women and the fact that informal work is likely to be a particularly sensitive topic. Qualitative data from this project adds some important contemporary insights into informal working amongst Pakistani women.

Women were specifically asked about their experience or knowledge of homeworking in the local area. None of the women stated that they themselves had ever conducted informal homeworking in the form of piecework in Pakistani factories or as homeworkers. This is unsurprising and may not be an accurate picture, women were unlikely to admit to conducting such informal work, particularly if they thought that it was illegal or against the rules of any state benefits they were receiving. Two of the women, Farida and Fazeelat, said that they occasionally provided sewing and catering services respectively for their friends and neighbours in the local community in return for payment. Kishwar and Aleena had conducted paid work for family businesses in the past, Hanifa had worked in a family business without payment.

Kausar was the only woman who stated that she had worked informally in a workplace. This was in a Type 3 organisation, a Pakistani-owned business offering a mainstream service. She attained this work through her family network:

> “I would work on the till and count dockets and input information into the computer too. Yes, that work is good, much better than factory work because I was given some responsibility and paperwork, it was good I could work calmly and quietly. Sometimes the white people who came there would be racist, they would abuse me sometimes for example if I asked for ID they would swear at me […] and they would be threaten me that they would show me when I left the building and on those days my boss would drop me off at home, they were very good. I would from 7 until 1 at the post office [for] £50 a week, that’s why I

> left it after four months. Absolutely nothing, they never gave anything, not even wage slips they were very bad to me. It was better at the factory that I got wage slips, tax was taken". (Kausar, bhabi)

Kausar describes her employers as both good and bad. Good because they offered her a level of protection from racist customers and bad because they did not formalise her work or pay her adequately. Having said earlier that she wouldn't wish for anyone to work in a factory she now says that formal work in a factory was preferable to working in this Type 3 business. The contradictions in her statements are indicative of the complexities around experiences of work in the ethnic enclave for first-generation migrants. Workers are aware of how limited the employment opportunities open to them are, they are grateful for the opportunities and protection from discrimination available to them in the ethnic enclave. They are also aware that they are not afforded the same rights to pay and safe working conditions that would be available to them in the mainstream. The power imbalance is weighted in favour of the employer and informal workers are most vulnerable. It may be the case that informal workers were subject to greater harassment and discrimination than formal workers in the enclave, but the empirical data cannot provide an answer to this question because none of the women, other than Kausar, stated that they had undertaken informal work.

There were reports from the interviewees about informal work being prevalent amongst recently arrived first-generation men and women in the Mohallaton. Informal work was only spoken about amongst recently arrived first-generation women and from their accounts, it was a form of work conducted by other first-generation migrants. Fatima and Rifat were both able to provide details on the nature of informal work in Mohallaton:

> "Yes, you can sew at home, some makes samosas, lots of other things, sewing, ironing and things like, lots of people have need, poor things, they have to do it. Some sell clothes from home, there are lots of things and everyone does something. Some do make-up at home, one thing or another, factory work too. Teaching children how to recite the Quran, teaching Urdu. People who are older, even young people, people who have very young children, they need people to help out with cleaning and cooking in the house there is that too. For example, if you are working and you can't take your children with you can you? So you leave your children at somebody else's house…" (Fatima, ghar-wali)

> "And the other thing is that Pakistani women don't work, this is a lie. I would say 80% of women work here, but hidden work so that they can claim benefits too. Do you understand? Cleaning and cooking, childcare, lots of women work here, they work in factories too so that they can hide their benefits. In Within the community everyone knows. If you go to a factory all the Pakistani women are working for pay of £3.50, packing, and they get £3.50. Some of them work in their own homes. It's not they don't work, they put the same amount of effort in but just because they don't want to pay taxes and they defraud the government. This is the truth, it's not a lie." (Rifat, ghar-wali)

There seems to be a much greater range of work opportunities in the informal sector than was the case in the 1970s and 1980s. There are opportunities to provide skilled services, for example as teachers of Quran recitation or tutors for mainstream education or providing health and beauty services in private homes; these forms of work are likely to be far more profitable that piece-work. Domestic and caring services, such as child-care, cooking, cleaning and ironing work in private homes were not part of the picture of informal work in the ethnic enclave in earlier decades.

An increase in formal economic activity, moves towards nuclear family households and access to independent sources of income among some groups of Muslim women seem to have created a secondary labour market with a wider range of informal work opportunities in Mohallaton for other groups of Muslim women. The split is a generational one; with the economic activity of second-generation women fuelling the creation of a secondary labour market for 'economically inactive' first-generation women.

Rifat thinks that informal work is prevalent among first-generation Pakistani women for two reasons. Firstly, for men to protect their reputation of being a breadwinner for their families. Secondly, Rifat believes that large numbers of women work informally because their husbands will not allow them to undertake work that will reduce the level of household benefits. Rifat arrived with the expectation that she would work. She was educated to FE level in Pakistan and undertook a range of vocational training courses there in anticipation of moving to Britain and working, however, when she eventually migrated her husband did not give her permission to work. His reasoning was that her income would reduce the household benefits they received, she could work informally or not at all. Rifat has not undertaken informal work and is highly critical of her husband's attitude, which she says is common in Mohallaton. She sees this approach to household income as forbidden in Islam and would prefer that she and her husband to improve their circumstances:

> "I thought I would make a home of my own choice, we would live together just as we want to. I thought I might work because I have lots of skills, I know sewing and cooking and I can make lots of handmade things. I did a course in sewing school, I did a two year diploma there to learn how to sew clothes, making curtains, making bedsheets. I thought I would be able to help my husband and that we would do lots of things together. But when I got here I couldn't do anything because of my husband, these people depend on benefits and they don't work or let their wives work either. If we work then obviously we will get less in benefits and we would have to work. From the beginning I think that we should work […] when tax is taken then we get public services. He didn't think like that at all." (Rifat, ghar-wali)

Kausar witnessed informal working among older first generation women in the factories she worked in:

> "There was a lot of greed that people work for money, they take benefits too but they need more money so they work. There are some older women who are pensioners, they claim pension and work in the factory too. Do numbri kaam [fraudulent work]. When there would be a raid I would stay sitting where I was, and the rest of the factory would empty out completely. They would all run away, all of them […] I would ask, aunty why did you go. So they would say oh don't ask, I work on the sly, I don't show my earnings." (Kausar, bhabi)

All the interviewees were asked about their knowledge of informal work. There are women for whom informal work is not part of the landscape of work and employment opportunities, this is the case for all second-generation women. There are women who choose not to undertake any form of economic activity and therefore they did not speak about informal work during their interviews, this was the case for all ghar walis and other older first-generation migrants. Younger first-generation women were most likely to be aware of opportunities for informal work.

Those women who were aware of informal work opportunities are first-generation women in their 30s and 40s who were seeking work or who had worked. This is the social network wherein informal work is discussed and where the resources to find informal work opportunities can be found. As in the case of welfare dependency, discussed in Chapter 7, it may be the case that long-settled first-generation women and those of the second generation women chose not to speak about informal work out of a sense of loyalty to the local community and the desire to present it in a positive light. The nature of relationships in tight-knit communities "proscribe what individuals believe they can vocalize,

relationships with others influence what stories are recognised, valued, or dismissed, or dammed" (Seaton 2008, p.295).

8.3.8 Skills Development, Training and Voluntary Work

Most first and second generation took part in social activities that involved other women of the same migrant generation. Their primary motivation in taking part in structured groups or activities was to avoid social isolation and to enhance their sense of wellbeing. There was very little intergenerational contact in any these group settings. All second-generation women were able to speak Punjabi, Kashmiri or Urdu fluently, despite this there was very little interaction between first and second generation women outside family and home settings.

Some of the women, both first and second generation, attended community groups to increase their work-related skillset and/or to contribute to the household economies. For example, five of the women took part in weekly sewing classes to learn how to sew shalwar kameez for themselves and their daughters, allowing them to avoid tailoring costs. Skills gained through attendance at cooking classes or hygiene courses, for example, could be implemented in everyday life or used to gain informal work.

Older women were more likely to use skills development opportunities and training to participate in the social aspects of the training courses, although they were clearly proud of their achievements they were not associated with economic activity:

> "I have taken sewing classes too and I have done a volunteer course. [I learnt] how you can help people, adults and children, how to attend meetings, serve tea. I complete a First Aid course here and a Food Hygiene Certificate and then we worked towards an art exhibition. I have kept myself busy here and my life is full […] I am active, and I am fit and healthy […]. My children are very happy and they are very proud that their mother is so active and can do so much." (Suriya, irregular migrant)

The statistical findings from this project and findings from other sources show that Muslim women are more likely than women from any other religious group to participate in voluntary activities; seven of the thirteen second-generation women in the sample took part in some form of voluntary activity. Bhabis and second-generation women were most likely to use their participation in group activities as an opportunity gain information about education, training and work in the local area, and to develop work-related skills. For example, Kalsoom volunteers one day a week at a local mainstream charity shop to

improve her confidence and skills so that she can apply to work as a checkout operator in a mainstream supermarket. Misbah volunteers at a local mother and toddler group, her youngest child is under the age of 1 and she can take the baby with her to work and to meetings. Misbah would like to work in a community-based job in the future and feels that this is a good way to develop her skills.

Despite their efforts, few women have a clear sense of how to transfer these skills and experiences into a clear plan to attain work in the mainstream labour market. Instead, there is often an ad hoc range of volunteering experience and skills development that do not demonstrate clear progression or working towards a defined goal. The women did not understand how to gather and demonstrate the range of their experiences into a CV or application form. Online applications were a considerable obstacle for the Class of 1980 who did not have any formal qualifications and for the bhabi cohort. The women had limited access to formal assistance with recruitment processes because they were not compelled to attend Job Centres. For many women the inability to demonstrate, communicate and record their range of skills, training and work experience was a significant barrier.

8.3.9 Section Conclusion

All second generation women had some experience of formal economic activity, regardless of level of education and socio-economic status. Most of the women hoped to return to work once their children were in secondary school, or even aged 16 and over. The experiences they had of work varied by their level of educational attainment and the jobs and employers that they had access to. The women of the Class of 1980 who had left school with no qualifications were the most disadvantaged among second-generation women. A typology of employing organisations was developed, and the ethnic enclave emerged as an important source of employment for second-generation women.

Women with HE qualifications found the enclave to be an important bridge between graduating and obtaining work in the mainstream labour market. Jobs within the enclave were not commensurate with the mainstream in terms of working conditions, pay and the protection of employee rights. Many women, both first and second-generation, reported experiencing or witnessing age and gender discrimination, workplace bullying and sexual harassment. Nevertheless, jobs in the ethnic enclave were important sources of employment when entry to the mainstream labour market was restricted, because of low

qualifications and/or discrimination. Work in the enclave gave the interviewees opportunities to gain work experience and work-related skills as well as a source of independent income.

The three women who worked primarily to support visa applications for their first-generation husbands left work shortly after their husbands arrived in Britain. The effects of these short-term bursts of economic activity did not seem to have a lasting positive impact on motivations to be economically inactive. Second generation women with low qualifications were restricted to low paid work that provided the same, or less, income than they would receive through state benefits.

Due to their social ages as grandmothers, lack or recognised qualifications and limited fluency in English, as well as the socio-cultural normative expectations at the time of their migration, older first-generation women had not sought work in the formal labour market. Despite being of working age, work and employment were not pertinent to their lives or lifestyles. These women represent a static population in the LAHF category of economic inactivity and it is highly unlikely that their presence in the statistic will change. Due to the young ages at which these women married and had children they have become grandmothers at relatively young ages, some are in their 50s and therefore will remain in the LAHF category for 15 years or more.

Women in the bhabi category had either worked or were participating in activities and undertaking skills training to prepare to seek work. These women faced the greatest challenges to economic activity. The ideal for these women was to gain work in mainstream organisations. The biggest barriers they face are lack of fluency or confidence in speaking English; their lack of knowledge about work opportunities; and difficulties in completing online job applications and creating CVs. Bhabis are almost universally disadvantaged within family hierarchies because of their gender and age, and their positions as daughters-in-law. They are also most directly affected by gossip and scrutiny from other first-generation women. These women are unable to benefit from the resources and information held by second-generation women because they do not share the same social spaces. As well as the structural constraints to their economic activity because of their gender, migrant status and ethnoreligious penalties, these women are the most marginalised within their communities and families.

For more recently arrived migrant women, the informal labour market presents a wider range of opportunities than it did in the 1970s and 1980s. As well as piece-work first-generation women provide a range of services to other, mostly second-generation, women. An increase in formal economic activity amongst the second-generation has created a market for informal work among the first-generation of the same birth cohort. Under the current system of state benefits, such informal work supplements household incomes where the main source of income is tax credits. Informal work is accepted by husbands who do not want their wives to work formally, either because it is a source of embarrassment, or because they do not want state benefits to be reduced as a result. Informal work is also an option for those women who cannot, or believe they cannot, gain access to the mainstream labour market.

Long-settled first and second-generation women did not speak about informal work, it is unlikely that they were completely unaware that such a secondary labour market exists in Mohallaton. The reason they claimed no knowledge of it is likely to be related to their sense of loyalty to their community. As with the discussion of welfare benefits in the preceding chapter, more recently arrived first generation women were more likely to address this controversial topic. Their willingness to do so may be related to a difference in perspective as relative outsiders, but also their positions as a marginalised group within the ethnic community who suffer most from inequities and unfair treatment. These women were critical in their reflections on British Pakistani community life during the interviews.

The findings in relation to welfare dependency and informal work are likely to be biased by the particularly disadvantaged positions of the women who spoke about them. The views of these women are controversial, not least because they feed into negative stereotypes of Pakistani communities and families. Nevertheless, it would be an omission and an inaccurate representation if these views were not reported.

If the aim of the project had been specifically to understand and explain informal work in secondary labour markets, problems of engagement may have been more acute. However, the findings in relation to informal work emerged in a context of a wider discussion about economic activity. This may have meant that the women felt comfortable talking informal work as one option, in relation to other forms of work and how they had made decisions about economic activity. Most importantly, if the sample had not been designed to include this cohort of first-generation women it is unlikely that the topic would have arisen during the interviews. By excluding, or not making concerted efforts to include,

this cohort in research on socio-economic outcomes for EM groups in Britain an important aspect of economic activity has been overlooked. The findings presented here demonstrate that empirical insights into informal work are available with the correct methodological approach and a commitment to securing a hard-to-reach purposive sample.

Chapter 9

Discussion and Integration of QUANT-QUAL Findings

9.1 Answering the Research Questions

In this final chapter the findings from the quantitative and qualitative phases of this mixed methods research project will be summarised and integrated. Each research question will be addressed in turn, in reverse order, to finish by answering the first, and central, research question of this thesis: RQ1. What are the key explanatory variables in the economic inactivity of British Muslim women?

Theme 6 Home and Family

RQ6a. What is the contemporary picture of the impact of marriage on the economic activity of Muslim women?

RQ6b. How does the occupational status of partners impact on the economic activity of Muslim women?

RQ6c. What is the impact of state benefits on economic activity?

Marriage is an important factor in the economic inactivity of Muslim women. Quantitative studies demonstrated that single Muslim women with HE qualifications are as likely to be economically active than women of other ethnic groups; Muslim women are more likely to leave the labour market upon marriage than women of other religious belongings (Dale 2008; Khattab and Hussain 2017).

Qualitative studies conducted in the 1990s or earlier provided evidence that traditional gender norms around male-breadwinner/female-homemaker roles were prevalent in Pakistani families and this was an important explanation of high rates of economic inactivity (Afshar 1994; Brah 1994; Dale et al. 2002a). This qualitative research on traditional gender norms and economic inactivity is now out-of-date by ten years or more, updating these accounts and noting any changes over time or generation is an important contribution that this study has made.

The quantitative findings from this project demonstrate that marriage is a significant predictor of economic inactivity amongst Muslim women, confirming findings from other studies. The significant effect of marriage on economic inactivity is assumed to represent delineated gender roles whilst primary source of income is an indication of the socio-economic status and wellbeing of households.

'Other income source' was included as independent variable in the multivariate analysis. The variable referred to the primary source of household income being anything other than income from employment. To maintain the integrity of the size of the sample all forms of income other than employment income were included in 'other income source' variable. It was argued that all 'other sources' were dependent on goodwill or means-testing and therefore implied greater financial vulnerability, however, the main point of interest in this variable was identification of those women who lived in households that were reliant on state benefits.

Living in households where the main source of household income was, primarily, state benefits significantly increased the likelihood of LAHF across all models in the multivariate analysis stage. This is a strong indication that it is not only gender norms in marriage but household income, determined largely through the occupational status of husbands or partners, that increases the likelihood of economic inactivity amongst Muslim women.

The analysis of qualitative findings found that none of the second-generation women, or women in the bhabi cohort, stated that their husbands had prevented them from working or had encouraged them to give up work. The traditional values that posed a barrier to women working were not the traditional male-breadwinner/female-homemaker roles but men being unwilling to assist with housework and seeing it entirely as a woman's responsibility. In contrast with earlier findings on marriage and economic activity (Dale 2008), second generation women felt quite strongly that their Pakistani-born husbands were more traditional in their views about the sharing of household tasks.

The division of labour in households was an emotive issue and second-generation women felt helpless to counteract or negotiate the very strong gendered norms of their first-generation husbands. First-generation women were less likely to overtly state that their husbands did not share domestic tasks, but they did not mention any sharing of household tasks or caring responsibilities in their descriptions of everyday lives and routines. Overall, there was no evidence of generational shifts towards more egalitarian household roles.

State benefits allow second-generation women to retain an element over control over household finances and enable them to make the compromise of becoming economically inactive to lessen marital discord. The low-paid work that most second-generation women were restricted to, because of their low level qualifications, meant that there was little effect of their leaving work on overall household income, once state benefits were accounted for. The occupational segregation of men in low-paid work as manual workers or own-accounts workers (mainly as taxi drivers) meant that state benefits were a substantial, or the primary, source of income for many households. If women were to undertake low-paid work and/or part-time work household income may even decrease. The reliance on state benefits is cyclic rather than a one-way causal effect of economic inactivity leading to welfare dependency because of the very real prospect that a return to work would mean a reduction in overall household income.

The labour market marginalisation of Pakistani men leads to an exacerbation of normative gender roles and dependency on state benefits. Pakistani men often work long hours in manual or own accounts work and this limits the time they have to spend at home to assist with household tasks, particularly if they work during the night. The low pay they receive for their work leads to state benefits representing a greater proportion of household income, which means that any low-paid part-time work of their wives would reduce household income. The economic inactivity of married Muslim women in the LAHF category cannot be understood without referring to the poor labour market experiences of Muslim men. It is likely that policy initiatives aimed solely at improving labour market outcomes for Muslim women will be ineffective unless there are equivalent measures to improve the labour market outcomes of Muslim men.

In the qualitative literature first generation mothers-in-law had been identified as barriers to the economic activity of their second generation daughters-in-law (Dale 2002a; 2002b; Ahmed et al. 2003). Less was known about the experiences of more recently arrived first-generation women. For the cohorts of second-generation women in this sample who had married transnationally, their parents-in-law lived in Pakistan. Therefore, the views of these family elders were not an important consideration in decisions about economic activity. In contrast, the two second-generation women who had married local second-generation men both left work because of the disapproval of their mothers-in-law. For one of these women returning to work would have caused considerable marital discord and may have resulted in divorce. Conversely, mothers were supportive of their own daughters' economic

activity and offered encouragement and practical support in the form of childcare. There is a greater acceptance of the economic activity of young second generation women amongst older first-generation women, although some of these older women associate economic activity with neglect of home and family.

The expectations of recently arrived first-generation daughters-in-law are significantly different from those held of second generation daughters. These women are selected as wives for second-generation sons because of their socio-cultural skills and knowledge, their economic activity is disapproved of by their in-laws. These younger women are likely to be from cities or town in Pakistan and to have had some formal education. These factors form part of their selection as wives but they are not expected to put their skills and knowledge to use in the labour market. These women arrive with the expectation that they will study or work but, in most cases, once they arrive in Britain their in-laws do not encourage them leave the house; in some cases breaking promises they had made to these women before marriage. The disapproval of parents-in-laws is a significant additional barrier to economic activity for these women, alongside their status as migrants, limited fluency in English and unrecognised Pakistani qualifications.

The findings in relation to marriage and primary source of household income suggest that a fruitful line of further inquiry will be the relationship between state benefit receipt and economic inactivity. Traditional gender norms are very resistant to change and it is more difficult to effect cultural change than structural change. Further, the introduction of Universal Credit will alter the relationship between economic inactivity and the receipt of state benefits for many Muslim women, this is likely to disrupt household economies and routines.

Where socio-cultural norms are unresisting to change regardless of financial wellbeing, some households may be pushed into poverty. Alternatively, the new system of state benefits may catalyse socio-cultural change and push households towards more egalitarian arrangements. In principle, if there is greater financial incentive to work then it is likely that more Muslim women will become, or remain, economically active. However, the low qualifications that many women, particularly first generation women hold, means that the work they do will be restricted to manual and unskilled work.

Theme 5 High Co-ethnic Concentration

RQ5. Do dense British Muslim communities and social networks promote or inhibit economic activity amongst women?

The statistical findings from the project revealed that high levels of bonding social capital do not significantly increase the likelihood of Muslim women being LAHF, in line with the findings of Cheung (2014). The qualitative findings showed that there were generational differences in the way life in the dense co-ethnic community, and its effects on economic activity, were experienced. Second and first-generation women have distinct social networks and there is very little social interaction, outside family relationships, between the two migrant generations.

First-generation women are subject to the scrutiny of networks of other first-generation women, this is a condition of their access to social resources of practical and emotional support from these networks. Social networks of working class first-generation women generally disapprove of women working. Non-conformity to the norms of these social networks puts women at risk of being the subject of gossip and social isolation if practical and emotional support and friendship is withdrawn. This is in line with the findings of qualitative studies undertaken in the 1980s and 1990s (Shaw 1988; 2000; Werbner 1990).

Since the 1990s and as adults, second-generation women seem to have developed strategies to avoid excessive scrutiny and they only participate in social networks that they feel comfortable with. They exercise greater choice and autonomy in their relationships with kinship groups and the wider community and there is a decline in the importance of kinship networks for the second generation. Most second-generation women value the presence of kinship networks and appreciate the longstanding relationships their parents have developed and nurtured, but they do not feel compelled to conform to community or kinship group norms.

An interesting finding was that of a community-level disapproval of social mobility which affects both first and second generation women. This was most evident when women spoke about remaining in Mohallaton, they were disapproving of those women who chose to move ‘out’ to more affluent neighbourhoods. Those who did so were regarded with subtle disapproval, akin to Portes’ conception of ‘levelling pressures’ within ethnic communities that enforce the boundaries of the community group and deter members from leaving (Portes and Sensenbrenner 1993).

There is a widespread community level acceptance, and approval, of further and higher education. Indeed, it is expected that young women (the Class of 2000) will attend university. Education, both secular and Islamic, is given significant importance and value in Mohallaton. It is no longer the case that young women are prevented from going to university, although they are expected to attend local universities and to live at home whilst studying.

University educated, single young women are expected to go on to become economically active. However, acceptance of higher educational attainment does not necessarily mean a greater acceptance of economic activity among married women. It is at this point that the experiences of Muslim women diverge from theories of assimilation and integration which assume that attaining parity in educational terms will lead on to economic activity and socio-economic integration. The socio-cultural expectations and ideals of married working class Muslim women who live in areas of high co-ethnic density are that they will *not* work. The wider structural factors of the system of state benefits and labour market discrimination faced by Muslim men and women frame and exacerbate the socio-cultural constraints that these women face.

Theme 4 Religion and Religiosity

RQ4. Do religious beliefs and practices have an impact on economic inactivity amongst British Muslim women? If so, how, and is there generational variation?

The statistical analysis confirmed the findings of Khattab et al. (2017), who found that religiosity does not increase the likelihood of economic inactivity amongst Muslim women. Measures of both individual religious practice and salience emerged as insignificant predictors of economic inactivity for Muslim women. The qualitative findings added greater insight into why this was the case.

Firstly, there is greater variation in religious practice in terms of individual religious practice than the EMBES data reveals. The qualitative data supports the proposition that the question on individual religious practice in the EMBES was subject to high social desirability bias - the overreporting of socially desirable behaviours (Lavrakas 2008). Previous findings regarding significant decline in individual practice among the second generation are upheld in the qualitative data (McAndrew and Voas 2014). The lack of significance for individual religious practice on economic activity is also upheld by the qualitative analysis, none of the women felt that prayer would, or should, prevent them

being in formal employment. There are accepted practices of making up missed prayers and most women felt that workplaces would be accommodating.

The other religious practice that the interviewees spoke extensively about was wearing hijab. The accounts the women gave about wearing hijab highlighted how the women had made autonomous decisions based on their own knowledge and understanding of Islam, which changed over time and life-stage. This discussion helps to move away from binary conceptions and stereotypical representations of hijab-wearing Muslim women as oppressed and subordinate and helps to develop a concept of Islamic practice as spectrum. Women move backwards and forwards along the spectrum of religious beliefs and practices, from more religious to less religious at different points in their lives. This conceptualisation of religiosity as a spectrum rather than a static binary helps to de-homogenise views of Muslim women.

The content of religious beliefs, as opposed to measures of religious salience (which was included the models and proved insignificant), are difficult to capture in survey questionnaires. Generational differences in the religious beliefs held by Muslim women about economic activity emerged. Although paid employment is not *haram* it was considered undesirable by several first generation women. Older first generation women are authoritative figures in Pakistani families and communities and the fact that this view is held, and expressed, by these women could signify a considerable deterrent to economic activity. Some clarity is needed within the British Muslim community regarding the moral stance to social mobility generally, and the value of women's paid employment. An Islamic justification for economic inactivity for women might pose a significant barrier.

Attendance at communal activities amongst the second generation is ad hoc and irregular. Religious settings are some of very few social locations when economically inactive women interact with the economically active. These social networks and the sources of ethnoreligious capital found within them is limited to second-generation middle class women who have HE qualifications. Poorly qualified second generation women, those from working-class backgrounds, and first-generation women of the same birth cohort are excluded from this form of social capital. At a time when the role of Muslim women in mosques and other communal religious spaces is being debated and renegotiated, there is an opportunity to ensure that women from working-class backgrounds and first generation women can participate and have representation in these important community institutions. Younger first-generation Muslim women emerge the most marginalised in terms of their

access to communal religious activities and the social resources (ethnoreligious capital) held within them

Theme 3 British Muslim Women in Work

3a. What experiences of work do British Muslim in the LAHF have?

3b. Do experiences of work vary by generation or cohort?

3c. What are the work-related aspirations and expectations of British Muslim women and do these differ by migrant generation or cohort?

Quantitative studies, including the statistical analysis in this thesis, demonstrate that single second-generation Muslim women are as likely to be economically active as women of other religious belonging, particularly among those with HE qualifications (Dale 2008; Khattab et al. 2017). It was likely then that many of the second generation interviewees would have some experience of work. As a cross-sectional dataset the EMBES does not enable a longitudinal perspective on work and employment trajectories and therefore the qualitative data is complementary dataset. Indeed, the qualitative findings revealed that all second-generation women had worked.

Unsurprisingly, women who had HE qualifications fared better in the labour market than those will lower or no qualifications. A typology of employing organisations was developed to characterise the employment experiences of the interviewees. Most women with low or no qualifications were restricted to low-paid work in the ethnic enclave. Some of the women with no qualifications were able to attain long-term employment in the ethnic enclave. Further, it was interesting to note that the ethnic enclave was also an important bridge for two of the women with HE qualifications.

Experiences of work in the ethnic enclave were overwhelmingly negative, particularly for first generation women. The enclave also provided opportunities for informal work, and it seemed to be the case that income from informal work was used to supplement state benefits. There is a need for some ethnic employers to be educated, or better informed, about the creation of safe and healthy workplaces and fair employment practices. The formalisation of all working arrangements should be encouraged. All the women stated a

preference for work in the mainstream labour market and options should be explored to improve labour market access for these women and to remove barriers of discrimination.

All the women who did not have HE qualifications would benefit from better knowledge and information on part-time work opportunities in the mainstream labour market. First generation women lack confidence in their ability to speak English in workplaces and would benefit from targeted language training in this regard. The researcher's assessment was that most of the younger first generation women had a good level of fluency in English but lacked confidence. Second generation women without HE qualifications and all first generation women stated that they required some IT training and advice on how to complete online application forms and the creation of CVs.

Many of the women undertook voluntary skills training and/or volunteering work in the local community but were unable to demonstrate and communicate the skills they had acquired. Some form of skills passport and a system to collate and record these experiences would be helpful for these women. Structured work experience with clear objectives and a mentor or supervisor to provide support would also be useful areas to explore. There are existing and trusted community groups in place that are run by, and for, EM women which might be useful points of access to the women within the community.

There was evidence of widening opportunities to undertake informal work in the ethnic enclave. The increase in economic activity among some, mostly second-generation, women seems to be driving the development of a secondary labour market for first-generation women. Informal work carries significant risks of exploitation and vulnerability on the part of workers. Informal work has always been a way in which British Pakistani women have negotiated socio-cultural and structural constraints to economic activity. Some provision of training or guidance on entrepreneurship and self-employment may be helpful for women to formalise their work and to reduce their vulnerability.

Theme 2: Generational Change

2a. Is there evidence of generational change in the LAHF outcome?

2b. Do the causes and experiences of economic inactivity differ by migrant generation or cohort?

The bivariate analysis of the EMBES revealed generational shifts across several outcomes including: improvements in educational attainment and overall economic activity rates, less

reliance on state benefits; and more ethnically diverse friendship groups. However, the multivariate analysis revealed that generational change was an insignificant predictor of economic activity; second-generation Muslim women were no less likely to be economically inactive than first-generation women. This is in line with studies that reveal a lack of generational improvement in labour market outcomes by ethnicity for Pakistani and Bangladeshi groups, and for Muslims compared to other religious groups.

The socio-cultural factors of traditional gender norms within the domestic sphere are as persistent as the structural inequalities that Muslim men and women face. The qualitative analysis showed that first generation women in the bhabi cohort are the most marginalised within the ethnic community and wider society. Second generation women are more likely to frame their economic inactivity as a choice in a context of 'sufficient' income, the primary source of income was likely to be state benefits in working-class households.

In framing their inactivity as a choice, women describe their experiences in a way that emphasises their own agency, often with no acknowledgment, or recognition, of the structural factors that limit their options for work and other forms of socio-economic integration. When socio-cultural constraints are analysed within the framework of ethno-religious penalties, narratives around choice and agency in economic inactivity can be interpreted as reminiscent of the 'myth of return': the ideological strategy used by pioneers and settlers to help them to cope with extreme structural marginalisation in the labour market and wider society in the 1970s (Anwar 1979).

Theme 1: Explaining Economic Inactivity in the Looking After Home and Family (LAHF) Category

In the statistical analysis marriage, the presence of dependent children, income source and religious affiliation emerge as factors that increase the likelihood of LAHF among British Muslim women. The qualitative data supports the statistical finding that marriage and motherhood significantly increase the likelihood of economic inactivity. Whilst single women are expected to work, married women, and particularly those with young children, are not. The qualitative data reveals that there is generational continuity in gender norms and that Pakistani men do not participate in household domestic or caring tasks; this is related to socio-cultural attitudes alongside structural constraints due to the ways in which their work patterns are structured. Some of the women in the sample spoke about the greater consideration and time they had to give to developing a strong British Muslim

identity in their children and to ensure they had access to both religious and secular education.

The statistical analysis found that Muslim women are significantly more likely to be LAHF than women of other religious belongings. Pakistani women are most likely of all Muslim women to be economically inactive in relation to the reference category of Indian Muslim women. The religious penalty is upheld in the analysis and has subsequently been used to frame all socio-cultural experiences and disadvantages identified in the qualitative analysis.

The explanation for economic inactivity is complex and the variables in the analysis that emerge as significant cut across socio-cultural (religious affiliation, marriage and motherhood) and structural (income source and discrimination) domains of explanation. The qualitative data and a focus on socio-economic outcome by migrant generation enabled a more comprehensive, albeit complex, picture to emerge. By categorising and differentiating by migrant generation, even in the absence of statistically significant generational change, a more holistic picture that enables differentiation and categorisation by generation and cohort, emerged.

This process of differentiation by generation has added a deeper understanding of economic inactivity in the looking after home category. The mixed methods research approach has contributed to a move away from stereotypes and static binary conceptualisations to a more in-depth understanding of diversity and difference. By using the concept of the ethnic penalty as a framework and starting point for understanding labour market disadvantage, socio-cultural explanations have been analysed in the context of structural disadvantage.

9.2 Implications

The following implications arise from the findings of this project:

Implications for Policy Makers

- Education for small-medium business owners on employment standards and workplace health and safety. Also, encouragement or incentivisation to formalise any causal or adhoc work arrangements.
- Provide entrepreneurial and business management skills to women who work informally.
- Focus on workplace language fluency, skills and confidence for first-generation women.
- Provide structured work experience opportunities with an assigned mentor or supervisor.
- Ongoing longitudinal research on Universal Credit and its outcome for marginalised groups.
- For Universal Credit and Job Centre administrators or practitioners to be aware of socio-cultural constraints to work and to have training in how to deal with these respectfully.

Implications for the British Muslim Community

- Religious leaders need to clarify position on economic activity of Muslim women and social mobility more generally.
- Ensure that access to mosques is not only more accessible to women, but to ensure that they include working class women and first generation women too.
- Create fora or social spaces where the first and second generation can interact to share information and knowledge
- Religious, community leaders and individuals to promote greater cohesion and understanding between the generations.

Implications for Researchers

- The development of research projects that are designed using mixed methods research approaches to examine labour market outcomes.
- Increase interdisciplinary dialogue and project development
- Present findings, whether qual or quant, in a manner which is accessible and inclusive to encourage engagement from a wider range of specialists.

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Appendix 1: Project Information Leaflet

centre for the study of islam in the uk
canolfan ar gyfer astudio islam yn y dg

BRITISH MUSLIM WOMEN: WORK AND EMPLOYMENT

CARDIFF UNIVERSITY
PRIFYSGOL CAERDYDD

Would you like to share your experiences of migration, community, and work?

Why is this study being carried out?

Research tells us that Muslim women are less likely to be in paid employment than women of other, or no, religious belonging. What we know less about is how Muslim women make decisions about work and employment. I am interested in learning more about this from the perspectives of Muslim women themselves in order to improve understandings of the lives of Muslim women in Britain.

All interviews are confidential

Each interviewee will receive a £20 gift voucher

What will participation involve?

You will be asked to take part in an interview at a time, date and location that is convenient for you.

Interviews can be conducted in English, Urdu or Punjabi.

Who can take part?

British Muslim women from Manchester who are over the age of 25.

You must not be a full-time student, in formal paid employment or have been actively seeking employment over the last two months.

If you are interested in taking part in an interview, or would like further information about the project, please contact Asma Khan:

Email: AsmaKhan@cardiff.ac.uk

Mobile: 07791 629 430

This project is funded by the Jameel Scholarship Programme which has been established to promote knowledge and research for the benefit of Muslim communities in the UK.

Appendix 2: Detailed Information Sheet for Interviewees

INFORMATION SHEET

Beliefs, Choices and Constraints: Understanding and Explaining the Economic Inactivity of Muslim Women in Britain

Asma Khan

Mobile: ********

You are being invited to take part in a research project. Before you decide whether or not to take part, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully.

Who is conducting this research project?

I am a PhD student at Cardiff University and I am conducting this research project as part of my doctoral studies. My project is being supervised by Professor Sophie-Gilliat Ray, Director of the Centre for the Study of Islam in the UK and Professor Ralph Fevre, Cardiff School of Social Sciences.

This project is funded by the Jameel Scholarship Fund which has been established to promote knowledge and research for the benefit of Muslim communities in the UK, and to promote better understanding of Islam in wider society.

What is the aim of the research?

Research shows that Muslim women are less likely to be in paid employment than women of other, or no, religious belonging. Statistics show us that an increasing number of Muslim women in Britain are in work but that there is still a considerable gap. Statistics can tell us many things about those who are in work or not, but not much is known about how and why Muslim women make these decisions. My research project aims to meet this gap in current knowledge and, more broadly, to improve understandings of the lives of Muslim women in Britain.

Why have I been chosen?

You have been chosen to take part in this project because I am interested in interviewing British women over the age of 25 and those who are not students. I am particularly interested in what you will be able to share with me in terms of your choices and experiences with regard to work.

Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part you will be given this information sheet to keep and you will be asked to sign a consent form. If you decide to take part you are still free to withdraw at any time.

What would I be asked to do if I took part?

Participating in this project will involve you taking part in an in-depth interview which will be audio recorded. I am interested your experiences of education and work as well as family and community life. The interview will take place at a time, date, and location which is convenient for you.

How is confidentiality maintained?

I will transcribe and anonymise the audio recording of your interview before I analyse it. Your name will not be associated with any files or documents resulting from your interview. I will also carefully remove any other identifying features from your interview, such as your occupation or place of work if these are distinctive.

All documents relating to your interview will be password protected and encrypted. The audio file will be stored in a secure location and I will be the only person who has access to the audio file. For legal reasons I will have to keep a copy of the audio file for five years.

Data from this project may also be included in future academic publications however your real name will not be associated with anything you say during the interview.

What benefit might this research be to me or other subjects of the research?

The findings of the research will be useful to other academics who are interested in learning about the employment patterns of Muslim women in Britain and in British Muslim life more generally. The project should also improve understandings of British Muslim communities.

If you have any further questions about your participation in the project or if you have any concerns please contact me:

Asma Khan

Appendix 3: Consent Form for Interviewees

Beliefs, Choices and Constraints: Understanding and Explaining the Economic Inactivity of Muslim Women in Britain

CONSENT FORM

If you are happy to participate please read the consent form and initial each box and sign the form:

I confirm that I have read the attached information sheet on the above project and have had the opportunity to consider the information and ask questions and had these answered satisfactorily. ☐

I understand that my participation in the study is voluntary and that I am free to withdraw at any time without giving a reason. ☐

I understand that the interview will be audio recorded. ☐

I have been informed that I am able to contact the researcher with any questions after the interview has taken place. ☐

I would like to be informed of the research findings from the project and to receive a copy of the final report. ☐

I agree to the use of quotations that are anonymous. ☐

I agree to take part in the above project:	Consent taken by Asma Khan
Name:	
Signed:	Signed:
Date:	Date:

Appendix 4: Thematic Interview Schedule

- **Migration experience**
- **Education**
- **Work History**: any experience of work including informal work
- **Individual religious practice**: daily routines, spirituality, social networks, teaching and learning about Islam, religious identity
- **Islam**: school of thought, views on women in society, women and work, values
- **Marriage**: timing, choice, changes in lifestyle, constraints, opportunities
- **Family**: dependents, caring commitments, obligations, choices and opportunities, household income
- **Locality/Neighbourhood**: experiences of social integration, social networks, labour market opportunities, resources
- **Social networks**: friendship groups, norms, role models, aspirations
- **Community:** religious/ethnic, community norms, pressures, constraints, opportunities, role models.

Appendix 5: Coding Frame for Qualitative Analysis

Code	Sub-Codes
Socio-economic status	By Husband's Occupation By Father's Occupation Evidence of Upward Social Mobility Evidence of Downward Social Mobility
Caste	Caste Thoughts about caste system
Islamic Affiliation	
Childhood	Growing up in Britain - the 60's Growing up in Britain - the 70's Growing up in Britain - the 80's Growing up in Pakistan – the 60's Growing up in Pakistan – the 70's Growing up in Pakistan – the 80's
Education	Primary School High school College/FE University Father's Influence Mother's Influence Other Family Influences Other Influences Aspirations, Expectations and Realisation Barriers Other training and education
Pre-Marriage	Arranged Marriage (arrangements) Thoughts and Feelings Impact on work/education Impact on place of residence Aspirations and Expectations Age 16-18 Age 18-24 Age 25+

Post Marriage	Migration Impact on education Impact on work Life with in-laws Thoughts and Feelings Aspirations, Expectations and Realisation Divorce Impact on social networks Impact on religiosity
Migration Journey – 1st Generation	Timing Marriage Route (formal/informal) Return Thoughts and Feelings Aspirations, Expectations and Realisation Enabling Factors
Mother's Migration Journey – 2nd Generation	
Father's Migration Journey – 2nd Generation	
Father's Settlement	Work Community/Neighbourhood Role in Family/Kinship network Religiosity
Mother's Settlement	Work Community/Neighbourhood Role in Family/Kinship network Religiosity
Chain Migration	
Family Relationships	Husband Children Father Mother Siblings Other Extended Family
Domestic Responsibilities	
Caring Responsibilities	Childcare Other Family

Case Study Area	Life in case study area Comparison with other places
Neighbourhood	Changes over time Life in High Co-ethnic Density Area New/Other Migrants Crime and Safety Local Mosques Positive Aspects Negative Aspects
Comparisons with living in other places	Other places in Britain Other countries
Work History	Formal work Informal work at home Informal Work other workplace Family work
Experiences at Work	Positive Religious Discrimination Gender Discrimination Racial Discrimination Sexual harassment Negative Other
Husband's Work	
Co-ethnic Workplaces	
Self-employment	
Attitudes of men towards women working	
Culture V Religion Debate	
Social Networks	Voluntary/Charity Activities Community Groups/Activities Co-ethnic Friendship Groups Intra-ethnic Friendships Faith-based Social Networks
Life within British Muslim Households	1960s 1970s 1980s 1990s 2000's 2010 +

Significant Others Work and Education	Role Models Social Contacts
Religion	Individual Religious Practice Communal Religious Practice Teaching and Learning about Islam Role of Women in Islam – community level Role of Women in Islam – Family/Home Views on Women and Work in Islam Hijab/Clothing
Language Fluency	
Household Income	
Choice	
Power	
Agency	
Negotiation	