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Title: How do religious beliefs impact economic inactivity among British-Pakistani Muslim women?

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Abstract

This article explores the relationship between economic inactivity and religiosity. The aim of the analysis of qualitative data presented here is to examine whether, and how, religious beliefs impact on decisions British-Pakistani Muslim women make about economic activity.

Analysis of interview data reveals that none of the interviewees held the belief that economic activity was impermissible (*haram*) for women in Islam. However, some interviewees held religiously-informed beliefs that paid employment was undesirable, with marked differences in attitudes to economic activity by both age and migrant generation. Alongside this, interviewees described structural constraints to economic activity, for example, limited opportunities for well-paid, local, part-time work. Overall, religious beliefs emerge as significant in the lives of Muslim women because they allow them to make sense of, and find value in, their marginalised positions in relation to the labour market rather than as drivers of economic inactivity.

Keywords: labour market inequalities; Muslim penalty; religion and the labour market; British Muslims in the labour market; religion and economic inactivity; British Muslim women

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Introduction

This article explores the relationship between economic inactivity and religiosity through an analysis of qualitative data. I examine the extent to which religious beliefs influence the choices, or constraints, British-Pakistani Muslim women experience around labour market participation. In doing so, I respond to calls for contemporary qualitative insights into the predominantly quantitative field of religious inequalities in the British labour market (Heath and Martin 2013; Cheung 2014; Khattab and Hussein 2018).

Quantitative research shows that Muslims face persistent disadvantage in the labour market, even when they hold similar qualifications, are of the same migrant generation, age and life-stage as those of other religious groups (Heath and Martin 2013; Cheung 2014). This disadvantage has come to be known as 'the Muslim penalty' and is most evident in high levels of economic inactivity among Muslim women (Heath and Martin 2013). The economically inactive are those people not in work, nor actively seeking work (ONS 2020). Whilst a marginal outcome for most groups, economic inactivity is the modal labour market outcome for Muslim women in Britain, and this has been the case since their large-scale migration to Britain from the 1960s onwards (Anwar 1979; Modood 1997; Sweida-Metwally 2022).

The religious affiliation of Muslim women is significantly and negatively associated with economic activity (Khattab and Hussein 2018; ONS 2020). When compared with men and women of all other religious groups, Muslim women are the only group in Britain more likely to be economically inactive than active, and they are significantly more likely to be inactive than women of other religious groups (ONS 2020). Despite evidence that the Muslim penalty in relation to economic inactivity can vary by ethnicity (Sweida-Metwally 2022), and migrant generation (Khattab and Hussein 2018), the overwhelming picture is one of almost uniform disadvantage and limited generational improvement in relation to other religious groups (Cheung 2014).

The reasons behind high levels of economic inactivity among British Muslim women need to be better understood, and addressed, for a number of reasons. Firstly, persistent labour market disparities for minority groups in a religiously diverse society are indicators of structural disadvantage, including discrimination (Cheung 2014; Karlsen, Nazroo et al. 2020). Secondly, lack of generational improvement in socio-economic outcomes challenge the central assumption of most theories of integration that, over time and generation, migrant groups will reach a position of parity with the majority group (Heath 2014). Thirdly, and importantly in the context of the current cost of living crisis, the economic inactivity of Muslim women is likely to be a driver of socio-economic disadvantage among British Muslim households (Heath and Li 2015). Understanding the persistent disadvantage Muslim women face in their economic activity is therefore a matter of social and economic equity with clear policy implications.

Quantitative studies about the economic inactivity of Muslim women have progressed from establishing the existence of a Muslim penalty to trying to understand *how* and *why* religion appears to impact economic activity. While there is robust evidence for labour market discrimination in employment practices (Zwysen, Di Stasi et al. 2021), it is widely understood that decisions around economic activity are likely to be influenced by a wider range of factors that include, perhaps religiously-informed, social norms and cultural practices of British Muslim communities (Heath and Martin 2013; Koopmans 2016). There are, however, limits to what cross-sectional statistical data can tell us about whether Muslim women hold religious beliefs that influence decisions they make about economic activity; Berthoud and Bleuksane (2007) suggest that alternative methodologies are required to understand these processes. Qualitative studies have largely not kept pace with quantitative developments in the field, with researchers often relying on now rather dated qualitative literature to help to explain low levels of economic activity among Muslim women in Britain; the mixed methods contributions of Dale and Ahmed (2011) and Charsley, Bolognani et al. (2020) are notable exceptions in this regard.

The aim of this article is to discuss new qualitative insights into whether, and how, religious beliefs impact on decisions Muslim women make about economic activity, based on interviews conducted with British-Pakistani women. The sample included a single ethnic group to reduce complexities around ethnic variations in religious beliefs, and in how these beliefs are articulated (Gilliat-Ray 2010). Pakistanis are the largest ethnic group of Muslims in Britain and form some of the longest-settled British Muslim communities; much of the extant qualitative literature on economic inactivity among Muslim women relates to this ethnic group and this analysis builds upon that body of research. I find that while interviewees do not believe that paid employment is *haram* (impermissible in Islam), some women do hold religiously-informed beliefs that such work is undesirable and should be limited to meeting immediate households needs only. Additionally, there are marked differences in attitudes to work by age and migrant generation.

Following a brief discussion of the literature that underpins this paper, I go on to outline my methodological approach, followed by presentation and discussion of the findings. In the conclusion, I draw out practical implications for the findings which include recommendations for British Muslim communities, and practitioners and policy-makers who seek to increase economic activity among this group.

Literature Review

Studies identifying disparities in labour market outcomes for British Muslims have progressed gradually since the onset of large-scale migration of Muslims to Britain in the post-WWII period. Qualitative studies, undertaken in Muslim (mainly Pakistani) communities throughout the 1970s through to the 1990s, identified severe labour market disadvantage for Muslim men and high levels of economic inactivity among women (Anwar 1979; Shaw 1988; Afshar 1994). The 1991 Census of England and Wales was the first to include a question on ethnicity, enabling statistical analyses that found marked disparities in labour market outcomes for some ethnic groups in comparison to White British. Subsequently, the concept of the ethnic penalty was developed to refer to unexplained differences in outcomes between ethnic groups after controlling for age, qualifications, UK birth, and other demographic and human capital variables known to impact on labour market outcomes – discrimination is considered to form part of the explanation for identified ethnic penalties (Berthoud and Bleuksane 2007; Heath, McMahon et al. 2000). Subsequently, research in the field advanced to examine the extent to which religion formed part of the observed ethnic penalty.

The landmark Policy Studies Institute Survey on Ethnic Minorities in Britain gave quantitative researchers an important opportunity to examine variations in socio-economic outcomes by religious group (Modood 1997). Analyses of this cross-sectional, nationally representative dataset provided the first statistical evidence for a Muslim penalty in economic activity rates (Modood 1997; Brown 2000). Since 2001, most national datasets, including the Census of England and Wales, have included a question on religious belonging. Thereafter, a number of studies further substantiated the existence of a Muslim penalty across most labour market outcomes (Khattab 2012; Heath and Martin 2013; Cheung 2014).

These studies have identified that the Muslim penalty is larger in the case of economic inactivity among women than for other labour market outcomes, e.g. unemployment (Heath and Martin 2013; Cheung 2014). There is consensus that economic inactivity is likely influenced by a wider range of factors than discrimination alone and additional explanatory factors have been considered including: social capital (Cheung 2014) and gender values (Koopmans 2016). More recently, researchers have examined the impact of specific aspects of religiosity, in addition to affiliation, on economic inactivity (Khattab, Johnston et al. 2017; Sweida-Metwally 2022), facilitated by the inclusion of relevant questions in cross-sectional surveys, e.g. both the Ethnic Minority British Election Survey 2010 and the longitudinal Understanding Society Survey have included questions about levels of religious practice and religious salience.

Discourse around explanations of high levels of economic inactivity among Muslim women can be distinguished by those that favour sociocultural explanations (Koopmans 2016), and others that focus on structural inequalities and discrimination in particular (Heath and Martin 2013; Khattab, Johnston et al. 2017). If aspects of religiosity are found to increase the likelihood of economic activity among Muslim

women when compared to other groups (after controlling for relevant human capital and socio-demographic factors), this supports the argument that the sociocultural preferences of Muslim women can explain some, or even all, disparities in economic activity rates (Koopmans 2016). Alternatively, if religiosity cannot explain a significant proportion of the disparity, this lends support to the suggestion that high levels of economic inactivity among Muslim women are the result of other factors, including religious discrimination in the labour market and wider society (Sweida-Metwally 2022).

Some researchers have used measures of traditional gender values around male-breadwinner and female-homemaker roles as proxies for religious beliefs among Muslims, on the assumption that traditional gender values are associated with strongly-held religious beliefs. In their study, using cross-national data from the EURISLAM project, Koopmans (2016) found that liberal gender values exerted strong positive effects on labour market participation and that almost all of the disparity in rates of economic activity for Muslim women were the result of sociocultural factors. In contrast, Abdelhadi and England's (2019) comprehensive analysis of cross-national data from the World Values Survey found that the association between high levels of economic inactivity and preferences for traditional gender values is not upheld.

Analyses of data more directly related to specific aspects of religiosity using the Understanding Society Survey do not find evidence for an association between high levels of religiosity and economic inactivity. Khattab, Johnston et al. (2017) constructed a measure of religiosity that combined frequency of attendance at a religious service with religious salience and found that higher levels of religiosity do not increase the likelihood of economic inactivity. More recently, Sweida-Metwally (2022) evaluated the extent to which sociocultural attitudes explained the Muslim penalty in relation to economic inactivity and did not find a significant association between religious salience and inactivity. Overall, the weight of quantitative evidence suggests that religious beliefs do not inhibit economic activity.

It is possible that levels of religious salience are overstated in survey responses due to social desirability bias (Brill 2008). Muslims tend to state high religious salience in survey responses, but this may not be a true reflection of their everyday lives. An important factor to consider here is that, Islamically, Muslims are encouraged not to reveal shortcomings in relation to religious practices and beliefs for two reasons: firstly, because judgement in these matters is for Allah alone; and secondly, so as not to set a bad example for others. Additionally, whilst survey data can give us information on the degree of religious salience for individuals and its association with the likelihood of being economically inactive, this is only a snapshot in time; cross-sectional survey data tells us little about how religious beliefs change over time, place, and life-stage (Maynard et al. 2008; Ruspini, Bonifacio et al. 2019). There is certainly evidence in the qualitative literature for greater diversity in religious beliefs in relation to economic activity than can be seen in the quantitative literature.

Qualitative research confirms that Islamic beliefs play an important role in the everyday lives of Muslim women who are found to play a central role in the transmission of religious beliefs, values and practices in their families and communities (Maynard, Afshar et al. 2008; Scourfield, Gilliat-Ray et al. 2013). Recommended gender roles in Muslim communities often locate women in caring roles and men as breadwinners (Afshar 1994; Gilliat-Ray 2010). Muslim societies place greater value on the roles of women as wives and mothers than on their independent socio-economic status (Afshar 1994; Akhtar 2014). Qualitative studies have demonstrated the ways in which religiously-informed concepts of family honour (*izzat*) and patriarchal gender norms limited education and employment for women in British Muslim families and communities from the 1970s through to the late 1990s (Shaw 1988; Afshar 1994; Dwyer 2000; Mohammad 2010)

'Ethnic tradition' is a loose term often used to capture a range of enduring, gendered, customary cultural practices and ideals, usually underpinned by selective interpretation of Islamic sources and texts (Afshar and Barrientos 1999). The term refers to patriarchal norms and values that set expectations of women within marriage, families, and co-ethnic communities in ways that locate them primarily in the domestic sphere (Shaw 1988; 2000; Werbner 1990). This body of literature on ethnic traditions is largely informed by

research undertaken with Pakistani women; a similarly extensive body of sources does not exist for Muslim women of other ethnic groups.

Whilst there was substantial evidence for patriarchal gender norms in Muslim families in qualitative studies conducted in the 1970s through to the 1990s, research conducted in the 2000s began to demonstrate shifts in attitudes towards education and work for young women. Among second-generation women, Islamic beliefs were not seen as deterrents to labour market participation but as tools for negotiating access to employment, most often by contrasting Islamic principles with ethnic norms from countries of origin that were seen as constraints (Dale, Shaheen et al. 2002; Bolognani and Mellor 2012). Conversely, older first-generation women continued to frame their economic inactivity in positive ways in relation to their religiously-informed belief that the most important roles for Muslim women are as wives and mothers in the domestic sphere (Dale, Fieldhouse et al. 2002; Maynard et al. 2008; Akhtar 2014).

Little systematic attention is paid to generational difference in the qualitative literature. It is not known if more recently arrived, younger, first-generation women share the experiences of their birth cohort of second-generation women, or those of older women of the same migrant generation. For example, in Shaw's qualitative study of Pakistani women in Oxford, recently arrived first-generation migrants are grouped with the second-generation (Shaw 2000). In Dales' study of Pakistani and Bangladeshi women in Oldham, interviewees are distinguished by age, 'older women' and 'younger women', without differentiating by migrant generation (Dale, Shaheen et al. 2002). Research into the lives of younger recent first-generation female migrants indicates that urbanisation and improvements in education in countries of origin mean that these women may have different dispositions to employment, and the human capital that would allow them to achieve labour market entry (Qureshi 2016; Ersanilli and Charsley 2019).

In policy discourse, traditional gender values that inhibit economic inactivity are often associated with transnational marriage and researchers have explored the issue using mixed methods (Dale and Ahmed 2011; Charsley, Bolognani et al. 2020). Statistical analyses show migrant Muslim 'wives' are more likely to be inactive than the British-born, and that migrant partners do not inhibit economic activity among British-born Muslim women after accounting for educational levels and the presence of young children (Dale and Ahmad 2011; Charsley, Bolognani et al. 2020). Charsley, Bolognani et al. (2020) found that attitudes of husbands (and their families) were important factors in employment trajectories of British-Pakistani women, however, the financial need of a household was the primary influence on whether they worked or not. In contrast to a comparator group of Indian-Sikh women who saw work as a long-term investment, Pakistani-Muslim women were less likely to work if the cost of childcare meant there was no immediate additional financial benefit (Charsley, Bolognani et al. 2020). Triangulated findings from these studies reveal that structural constraints intersect with sociocultural factors, however, there is limited consideration of how religious beliefs impact decisions around economic activity with greater attention paid to ethnic socio-cultural norms.

I suggest that 'ethnic tradition' is perhaps too loose a concept to capture the particular ways in which religious beliefs impact on decision-making around economic activity. 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 2018). Statistics give limited information as to intrinsic motivations and the content of religious beliefs, this evidence is essential to understand whether, and how, religious beliefs limit economic activity. Qualitative literature on the topic has focused primarily on ethnic factors, which is surprising given the group of interest are characterised and categorised primarily (or equivalently) by their religious identities. In this analysis of qualitative data, I focus specifically on religious beliefs to understand the extent to which, if at all, the identified Muslim penalty in relation to female economic inactivity is related to the religiously-informed choices and preferences of British-Pakistani Muslim women. The original research presented in this paper addresses some key questions:

Do British-Pakistani Muslim women hold religious beliefs that prevent or deter them from becoming economically active? If so, how do they explain and describe these beliefs and are there notable generational variations?

To what extent do religious beliefs drive high rates of economic inactivity among British-Pakistani Muslim women?

Methodology

The qualitative data presented in this article forms part of a mixed-methods study that explored high levels of economic inactivity in the 'looking after home and family' category among Muslim women using a systematic QUANT-QUAL approach. In the quantitative phase, I analysed data from the Ethnic Minority British Election Survey 2010, a one-off nationally representative cross-sectional survey of ethnic minorities in Britain which surveyed the political and social life of five major ethnic minority groups in Britain (Howat, Norden et al. 2011).

Briefly, I conducted binary analysis and logistic regression modelling that included demographic and human capital variables and measures of social capital, religiosity, and social class to find out which, if any, of these variables increased the likelihood of economic inactivity among Muslim women. High levels of religious salience were not statistically significant predictors of economic inactivity, confirming the findings of Khattab, Johnston et al. (2017) and Sweida-Metwally (2022). Further findings from the quantitative phase of the study are reported elsewhere (Khan 2018; forthcoming 2024). The question of whether Muslim women hold religious beliefs that impact on their economic inactivity and if so, how, was subsequently examined during the qualitative phase.

Qualitative fieldwork was conducted between August 2015 and January 2016 in Cheetham Hill and Crumpsall, neighbouring urban residential areas in Manchester, England. Both areas rank highly on the index of multiple deprivation and are ethnically diverse with long histories of international migrations. There are dense concentrations of Pakistani-Muslims who are culturally and structurally embedded in the area, several long-established and purpose-built mosques and a range of local ethnic businesses providing goods and services for local Muslim communities.

I used in-depth interviews to capture rich and nuanced data on the multi-faceted and fluid nature of religious belief (Roof 2011). Interviews can provide insights on everyday life, these descriptions of regular, normative and often taken for granted activities can be of social scientific significance (Silverman 2017). Ethical approval was attained from the School of Social Sciences Research Ethics Committee, Cardiff University (ref: SREC/1466). Twenty-seven economically inactive Pakistani-Muslim women participated in interviews: thirteen first-generation and fourteen second-generation.

Interviews took place in interviewees' preferred location, this included in private homes or community settings e.g. coffee shops and community centres. Interviews with second-generation women were conducted in English, and in either Punjabi or Urdu with first-generation women. As a fluent speaker of these languages I was able to conduct, translate, and transcribe these interviews myself. Rather than using a structured interview schedule, I developed a thematic interview guide which afforded greater flexibility to translate questions into other languages and greater responsiveness to the dynamics of each interview whilst providing prompts where required. 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, p78). Interview data was analysed using thematic analysis.

Note on terminology

Interviewees spoke about their religious beliefs, however, these were not necessarily rigorous theological positions. Widely-accepted Islamic beliefs are those unambiguously upheld in core Islamic texts: the primary source of the Quran and secondary sources of Hadith (records of the life and teachings of the Prophet Muhammad). Where issues arise in the modern context that are not directly dealt with in these

historical texts, there is a process whereby a religious specialist trained in Islamic law (known as a *mufti*) can give a non-binding opinion (*fatwa*) based on their interpretation of these texts and their understanding of the surrounding context (Ali and Maravia 2020).

Through conversations with British *imams* (Islamic scholars) I learned that they are regularly asked for opinions on the topic of work and employment. Additionally, Google searches on terms such as ‘is work permissible for Muslim women?’ revealed that similar questions were raised by online audiences on websites such as aboutislam.net. Scholarly opinions varied, as might be expected for a religious group characterised by decentralised religious authority and a range of established schools of thought (Gilliat-Ray and Timol 2020). Whether women should engage in paid work or not appears not to be an issue resolved with a simple permissible (*halal*) or impermissible (*haram*) answer. Instead, it might be considered *ijtahadi*, which means that people are at liberty to choose the position that best suits their particular cultural and belief systems (Ali and Maravia 2022). I therefore refer to the beliefs held by interviewees as ‘religiously-informed beliefs’, and not Islamic beliefs, which, I hope, does not minimise the extent to which they are deeply-held, meaningful and related to the religious and spiritual wellbeing of my interviewees.

With regard to identifying generational differences: the first-generation are all those born overseas, within this group the ‘younger first-generation’ are those overseas-born interviewees aged 45 and below, all others are the ‘older first-generation’. The second-generation are those born in Britain or who arrived here before the age of 5. As a final note on terminology, I use ‘work’ to refer to economic activity in the form of formal paid employment, in line with the ways in which it was used by interviewees, whilst noting that unpaid domestic labour and caring are also important contributions to household economies

Findings

If economic activity was seen as *haram* this would be a significant barrier, but this was not the case: all interviewees agreed that economic activity was not impermissible. There were, however, differences around whether interviewees held religiously-informed beliefs about the desirability of economic activity; variation was related to migrant generation and age cohorts within generations. One third of first-generation interviewees saw paid work as religiously undesirable, none of the second-generation interviewees and only one of the younger first-generation shared this perspective. I discuss these findings in more detail below.

The second-generation and younger first-generation women

All second-generation interviewees, and most of the younger first-generation, felt there were no religious prohibitions around work for Muslim women. All of these women expressed a desire to return to, or join, the formal labour market. When asked about the impact of religious beliefs on their economic inactivity, their responses to the question were limited to simple statements that Islam does not prohibit women from working. For example, Shabana said: “What’s religion got to do with not working, like, why would religion stop you from working?” Put as a question, but in a dismissive tone that implied the question was irrelevant. The finding that these women were not deterred from economic activity because of their religious beliefs was reinforced in their descriptions of having worked in the past and, for most, their aspirations to work in the future.

All of the thirteen second-generation interviewees had worked in the formal labour market, for varying lengths of time. For example, Shabana worked as a receptionist in a Pakistani-owned dental practice for eighteen months to support her husband’s visa application. In contrast, Amina had worked for over twenty years in local Pakistani-owned businesses. Most of the younger first-generation had never worked, but wanted to join the labour market, and many had undertaken adult education courses or volunteering opportunities to improve their work-related skills. For example, Nausheen had volunteered at a local school to support her application for training as a teaching assistant.

These women did not hold religiously-informed beliefs that they should not work. Instead, they identified ethnic cultural norms (as distinct from religious beliefs) as constraints to economic activity. For second-generation women this constraint was experienced through their first-generation husbands and, for women married to second-generation British Muslim men, through their first-generation parents-in-law. The working conditions of their husbands were additional constraints, many of whom were employed as shift workers in manual occupations or as own-accounts taxi drivers which limited the time they could contribute to household tasks and caring responsibilities.

Most interviewees had married between the ages of 16-22. While all younger first-generation interviewees lived in nuclear family structures at the time of the interview, all but one had arrived from Pakistan to join their British-born husbands to live in extended family households. In most cases, they immediately took on significant domestic work for the whole household. Whilst many held aspirations to continue their studies (at least to attend English language classes) and enter the labour market, they found that this was not expected of migrant daughters-in-law. They were discouraged from pursuing education even when this was promised to them when the marriage was arranged and, in some cases, they were explicitly forbidden from working.

“I thought that I would study because they [parents-in-law] had said that when I got to the UK I could continue. When I got here they didn’t let me study or work, and that made my heart ache.”

Tabassum, first-generation

Second-generation women were more likely to attribute ethnic cultural constraints to first-generation husbands. Halima’s husband did not have any formal qualifications and worked as a taxi driver. During the early years of their marriage, he worked hours that allowed him to look after their infant daughter while Halima worked full-time in an administrative role. However, she grew increasingly frustrated because although their child was well cared for, none of the surrounding housework was done. She attributed her husband’s attitude to housework to his upbringing in Pakistan.

“You know with the Pakistani mentality the boys are spoilt, the sisters and the mothers look after them. Their clothes are washed and ironed, the *roti* [chapatti] is ready. My husband didn’t know that he had to help me. Even though he was able to look after my daughter until I came home from work, it was like I’d done eight hours at work, I was exhausted. I had to cook, I had to wash the dishes then look after the baby as well. I found it very exhausting, it was very difficult for me.”

Halima, second-generation

Halima felt that a shift her husband’s attitude to housework was unachievable and she left the labour market after having her second child. At the time of interview they had four children, her husband worked the night-shift as a taxi driver and Halima was responsible for all caring and domestic responsibilities. Halima spoke about her aspiration to undertake an undergraduate degree before returning to work, she said it was unlikely that she would do this until her children were older.

Other interviewees spoke about structural constraints including the limited availability of local, well-paid, part-time work that would fit around their caring and domestic responsibilities. Lubna expressed concerns that even if this work were available, it might reduce overall household income due to the loss of low-income related state benefits.

“I know my kids would like me to go to work because we are really like struggling, their needs are just growing and we’re struggling. At the moment it’s just like kind of hand-to-mouth, no savings. But then I think the big part of it is the help that we get from the government. If I were to get a job now, because I don’t have the education, I would not be able to get a well-paid job and in the long-run we would be worse off because you would lose all your like NHS exemptions and things” *Lubna, second-generation*

Religious beliefs were not significant in the ways second-generation and younger first-generation women understood, explained, and experienced economic inactivity. Where religious beliefs were mentioned, it

was to name ethnic cultural constraints as unIslamic. Maqsooda and Rifat told me that when Pakistani women are prevented from working, this was a result of ethnic culture and misinterpretations of Islamic religious beliefs.

“We have placed Islam in disrepute, our culture has shamed Islam [...]. Islam has said that a woman needs her husband’s permission to leave their home, the opinion of the husband is important here, but it is not the case that you should imprison women inside their homes. Women are given every freedom in Islam. This is our Pakistani culture that a woman should just share a bed with her husband and cook and look after his children, and that’s all she should do.” *Maqsooda, first-generation*

“Our religion says that you should work, our religion is not so strict, it’s actually very flexible. It’s because of husbands. I don’t know what their problem is, they don’t want their pride to be dented, they don’t want people to say that our woman is working in a store. This happened to me and to lots of my friends.” *Rifat, first-generation*

Religiously-informed beliefs around the undesirability of economic activity

Of the first-generation interviewees, five held religiously-informed beliefs that paid employment was undesirable for Muslim women: two concepts, *barkat* and *majboori*, were key to their explanations. *Majboori* (*darurua* in Arabic) translates, approximately, to compulsion or necessity; interviewees used the term to refer to financial hardship or necessity. *Barkat* in Urdu (*barakah* in Arabic) is an Islamic concept that refers to blessings received from Allah. Interviewees referred to *barkat* as a source of prosperity: income that had received Allah’s blessing would be beneficial for the immediate and future economic and spiritual wellbeing of a household.

From the perspective of the five interviewees who saw economic activity as undesirable, woman should only work in circumstances of necessity, for example, if her husband was unable to work through illness. They felt that this work should be limited to meeting immediate needs of shelter, clothing and food. I asked Kausar to tell me what she meant by *majboori* when she told me that Muslim women should only work in these circumstances:

“[*Majboori* means] financially tight circumstances and so you have to help your husband and that’s why you have to work. If you have no *majboori* then our religion does not give us permission to leave the house and work. If I don’t need to [work], I won’t do it. Even in the little we have, there is *barkat*. I am living as Allah commanded and I have everything I need.” *Kausar, first-generation*

For some women, even in the circumstance where a woman’s work was seen as necessary, her earnings would not have *barkat*.

“A man receives *barkat* from Allah for earning an income, there is no *barkat* for a woman’s earnings.” *Fatima, first-generation*

“In our religion women do not have the permission to work [...] *Barkat* is when a man earns even just £20, you can get by on that £20. If a woman earns £20 they will be spent but the needs will still be there. If a man earns then there is more. That is what Allah has decreed.” *Fazeelat, first-generation*

When placed in the wider context of their everyday lives, these strongly expressed views about the desirability of women working were perhaps less direct drivers of their economic inactivity than they seemed at first. For example, Kausar worked for a few years after arriving in Britain and became economically inactive after the birth of her first child. Kausar and her husband have had a troubled relationship and she suffers from a chronic illness that took years to diagnose and manage. She found that being at home eased her health condition and made it easier to manage her relationship with her husband while caring for their children.

Fatima migrated to Britain via irregular routes in her thirties, travelling with her three sons to join her first-generation husband who had migrated a decade earlier. She described growing up in conditions of poverty in a rural area of Pakistan where she had only attended primary-school for two years. Fatima was unable to read and write in English or Urdu.

Finally, Fazeelat had worked informally, providing catering services for other Pakistani women, since migrating to Britain. She described her husband as “lazy”. He was a taxi driver who, she said, “works when he feels like it”. My sense from this interview was that Fazeelat’s strongly expressed religiously-informed belief was, in part, related to her frustration around her husband’s contribution to household income being inadequate and to present *his* lack of effort as unIslamic:

“I work out of necessity, it’s not out of enjoyment. And on top of this, husbands want us to work. It’s hard to get by, there are so many expenses. There are so many bills. So the circumstances are such that if both husband and wife don’t work, you just can’t make ends meet. But it *should* be done by a man, a man should do most of it, the woman should do less.” *Fazeelat, first-generation*

I asked another interviewee, Shahida, about the view that the income of women does not have *barkat*. Whilst she felt that work was undesirable for Muslim women, she was very dismissive of the idea that their earnings do not have *barkat*:

“This is just chit-chat, myths. It’s not true because there are some women who run whole households and there is *barkat*. *Barkat* is about whether the work you are doing is legitimate or not, is it *halal* [permissible] work? If so, there is *barkat*. If you do legitimate work, if you stay in *purdah*, or if you work because your husband’s income is insufficient then Allah will help you. [...] Intention and effort is always rewarded [by Allah], not whether you succeed or not.” *Shahida, first-generation*

Shahida saw work for Muslim women in a more conditional way: it was not desirable for a woman to work in the context of adequate household income and it was unnecessary for a woman to work to improve her standard of living beyond this.

“Personally I think that if a woman is provided for adequately with her husband’s income then she shouldn’t work, this is my personal view [...] If a husband is in a very well paid job of £70,000 a year, there is no reason for leaving your children in a crèche where they are neglected, watching TV or playing on the internet - this is not a good life is it? There is no benefit of that money is there?” *Shahida, first-generation*

Shahida’s sense of a reasonable income exceeds that of most households in Cheetham Hill. In fact, this level of income would be beyond that of households where two adults are working full-time in present-day Britain where the average annual income is around £26,000. Shahida applied further conditions to her belief by saying that younger women should work, but they should leave the labour market once they have children. There was, in fact, a clear sense that all women who held the view that work was undesirable felt it was neglectful of home and family. Kausar stated that if she worked her home would only be harmonious if her husband were to take equal responsibility for childcare and domestic work, and he was not likely to do these things.

“He would have to make a shift if he wants his wife to work too, if he wants to have a home-cooked meal every day, and that the children are clean and well cared for [...] would he give the same amount of time to the house? Will he buy the groceries? Will he maintain things around the house the same way as he expects his wife to? He wouldn’t be able to request *zarda* or *halwa* [desserts] or particular dishes. This won’t work for a lady who works. She has to work at particular times, has to time herself by the minute. If I do work I will get take-away three times a week and feed them that too [laughs]”. *Kausar, first-generation*

Other older first-generation older women, however, did not share the religiously-informed belief that paid work outside the home was undesirable. They had perhaps a more realistic idea of the cost of family life in Britain and felt that younger women should work in order to support their husbands and families, and to improve their socio-economic circumstances. For example, Rashida was in her early sixties with adult children. Although she had never been economically active herself, she was supportive of both her British-born daughter and her Pakistani-born daughter-in-law working.

“There are lots of benefits. We [the older first-generation] had an issue with language, we just couldn’t work could we? We were new here, we didn’t know anything about what we should do but as we have spent longer here then we have learnt that if a woman becomes educated and works this is a very good thing. If both husband and wife work then life will be good, they will be able to buy a house and pay a mortgage, it does make a difference, to both of them. I think there are only benefits [...] Yes, my daughter used to work, she worked for a long time [...] but her children are young so she has left work for a little while but she says that she will send the youngest to nursery and start working again. My daughter-in-law, poor thing, finds it harder because she was born in Pakistan.” *Rashida, first-generation*

The religious value of economic inactivity

As stated earlier, most second-generation women and younger first-generation women did not hold religious beliefs that deterred them from working. They did, however, find value in their economic inactivity, particularly around the time they were able to spend on the everyday care and religious nurture of their children. Some women felt there were spiritual benefits of undertaking a solely home-making role.

Shameem stated that religious nurture and the formation of Muslim identities for third-generation children (those with at least one British-born parent) required a more deliberate and conscious form of parenting. She felt that the third-generation have more options for lifestyle choices than the second-generation, and that they will have to choose to adopt Islamic ways of life in a way that their parents did not.

“I need to develop my elder daughter’s choice and explain things to her because we can’t force our religion on our children, they have to make that choice themselves, they’ve got to understand why. And the only way we can do it is by equipping them with the knowledge that we’ve got, because they weren’t born into it like we were.” *Shameem, second-generation*

Sana held the highest educational qualification (postgraduate-level) of all interviewees, she had left her professional career to spend more time with her children, to teach them Islamic values and to support them in their mainstream education. Sana also felt that the nurture of Muslim children in Britain requires considerable time and thought from parents:

“Muslim parents have to teach their children a lot of values and I think it’s hard when you’re working full-time to be able to take that on board as well [...]. You have to teach them, you can’t just tell them, like to tell them to cover their hair but to actually make her understand why modesty is a value. You’ve got to do it in a certain focused way, you know?” *Sana, second-generation*

Sana made the decision to leave work in consultation with her husband (who worked in a professional occupation), and they saw the resulting changes in lifestyle as part of the “project” of bringing up their children. They were sufficiently financially comfortable to have made this choice, and had negotiated what they could do without (e.g. family holidays). Arguably, economic inactivity was less of a choice for interviewees from less advantaged households. For example Hina, whose highest qualification is Advanced-level GNVQ, suffered from social anxiety that was exacerbated by a mild chronic health. While Hina hoped to return to work once her youngest child has left primary school, she found religious benefits in her ability to care for her family because she is economically inactive.

“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 that if she is not working outside, it’s not work. This is hard work as well - cooking, shopping, picking up the kids - this is a responsibility but a different responsibility so that does count Islamically and there is a reward for that as well, definitely.” *Hina, second-generation*

Additionally, some interviewees told me that they found spiritual or religious reward in being content with ones circumstances, even those of financial constraint. This included being grateful for what one has, and not being envious of those who have more:

“Well I’ve got food on the table, I’ve got clothes, I’ve got a roof over my head, I’ve got a warm house. I’ve got lovely children *mashallah* [as God has willed] and we’re all together. I’ve got more than most people in the world, they’ve got no water, they’ve got no food, they’ve got no shelter, they’ve got no relatives, they’re in war zones. You shouldn’t be envious of people who have more [material belongings], envy is not permissible in Islam.” *Halima, second-generation*

Discussion and Conclusion

None of the interviewees believed that the economic inactivity of Muslim women was Islamically impermissible. There were, however, differences around whether paid employment was considered to be desirable or not. While negative views of economic activity were held by only five interviewees, these were significant because they were held mainly by older first-generation women, who are generally authoritative figures in Pakistani families and communities (Werbner 1990; Shaw 1988; 2000 Maynard, Afshar et al. 2008). These views therefore might signify a considerable deterrent to economic activity in some Muslim families and communities. The influence and authority of older women is likely to be greatest in relation to younger first-generation women who are in vulnerable positions in relation to their migrant status (within families as well as in wider society), and less likely to be successful in the labour market because of their intersecting and multiple disadvantages (Werbner 1990; Khatib and Hussain 2018; Charsley, Bolognani et al. 2020).

It is also important to note that the first-generation women who held this view were unlikely to work in the near future for a number of reasons including limited fluency in English, lack of work experience and no British qualifications – all of which are known to be significant explanations for poor labour market outcomes (Berthoud and Bleuksane 2007; Heath and Martin 2013). For those who expressed strongly-held religiously-informed views of economic activity as undesirable, these may represent an explanation (or justification) for their own current economic inactivity rather than a constraint to economic activity for all Muslim women.

Among the second-generation, the religious nurture of third-generation children was clearly a priority. Second-generation women spoke about the considerable time and thought required to teach their children about religious practices, to instil Islamic values, and to develop British Muslim identities. They described how everyday care and religious nurture might be difficult to provide if they were in work. Additionally, they saw the ‘work’ of caring for their families as a source of religious reward. While religious beliefs appeared to influence how the interviewees understood and explained their economic activity, other factors (both structural and socio-cultural) emerged as more significant barriers to economic activity.

Younger interviewees, of both first and second generations, experienced Pakistani ethnic cultural norms around gendered divisions of labour in the home as significant constraints to economic inactivity that they felt relatively powerless to change. The interviewees did not identify the attitudes of their husbands towards childcare and domestic tasks as religiously-informed, in fact, a number made the case that attitudes of husbands and parents-in-law that restricted employment opportunities for women were *unIslamic*. This socio-cultural factor interacted with structural constraints which included: the low-paid shift work of husbands; limited opportunities for well-paid, part-time, and local work for women; and, doubts about

whether a household would see an overall improvement in financial circumstances over state benefit receipt if the interviewee were to work. With these factors in mind, I suggest that by framing the time they were able to invest in the care of their homes and families as a source of religious reward, interviewees were able to assert an element of agency into their narrative accounts around economic inactivity in the face of seemingly immovable structural constraints. While religious beliefs do not appear to drive high levels of economic inactivity, they form part of the 'entangled' mix of socio-cultural and socio-economic factors that combine to that explain low economic activity rates amongst British-Pakistani Muslim women (Charsley, Bolognani et al. 2020: 131).

This analysis brings into sharp relief the value of supplementing quantitative analyses with qualitative insights and confirms findings of recent quantitative studies that conclude that higher levels of religious salience do not increase the likelihood of economic inactivity among Muslim women (Khattab, Johnston et al. 2017; Sweida-Metwally 2022). The qualitative evidence presented here suggests that this is because Muslim women do not believe that economic activity is prohibited in Islam. Religious beliefs were, however, significant because they allowed interviewees to make sense of, and find value in, their experiences of economic inactivity. Further research is required to understand whether these insights can be applied to Muslim women of other ethnic groups.

These findings provide additional layers of understanding around high levels of economic inactivity. For example, Charsley, Bolognani et al. (2020) found that British-Pakistani Muslim women tend to work only in circumstances of financial necessity, my findings suggest religiously-informed beliefs, namely around *barkat* and *majboori* (blessings and necessity) may influence these considerations. Additionally, some Muslim women associate religious rewards with conforming to religiously-recommended gender roles, particularly around the religious nurture of children, which may be a counterbalance to the financial benefits of being in work. While this by no means suggests that Muslim women choose financial hardship because of their religious beliefs, the religious reward associated with care of home and family may constitute a coping strategy for living in circumstances of financial constraint when economically inactive.

Clarity around the value of women's paid employment, around both religious rewards and the socioeconomic implications for families, is needed within British Muslim communities. Future research might usefully engage with religious practitioners to understand if, and how, they might (re)interpret Islamic guidance around gender roles in the contemporary British context where Muslims households are disproportionately more likely to be in conditions of poverty. There is an emerging body of coproduced research and interventions conducted by academic researchers, practitioners, and Muslim religious practitioners in the field of healthcare studies. These interventions include the promotion of public health messages in British Muslim communities (Rai, Dogra et al. 2019), and the incorporation of religious beliefs in mental health treatment and support (Mir, Ghani et al. 2019). It will be useful to consider whether learning from these healthcare approaches around religious inclusion might usefully be transferred to promote economic activity, for example, through creating religiously-informed services to support Muslim women to join (or re-join) the labour market.

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