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REPORT

Exploring economic inactivity through lived experiences of British Pakistani Muslim women

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EXPLORING ECONOMIC INACTIVITY THROUGH LIVED EXPERIENCES OF BRITISH PAKISTANI MUSLIM WOMEN

Executive Summary

This article discusses the lived experiences of Pakistani Muslims in Sheffield, drawing upon data from qualitative interviews and a focus group to explore some of the disadvantages faced by Pakistani Muslim women in the UK. Evidence suggests that the Pakistani group is most likely to be in persistent poverty (Weekes-Bernard, 2017) and economic inactivity is high for Pakistani women in particular. While this has in part been attributed to their caring responsibilities within Pakistani families, I argue that the cultural norms and family traditions attached to this can be powerful in creating further choices available to women. Through data which is taken from a broader Doctoral study, this article explores the perspectives of both housewives and working mothers, illustrating the different levels of autonomy and control that Pakistani Muslim women have over their lives. Alongside this, I present the research aim and data collection methods which were co-produced with stakeholders who work with the Pakistani Muslim community in Sheffield.

Key words: Poverty, kameti, Pakistani Muslim, 'gendered roles', 'economic inactivity', culture, tradition.

Policy recommendations

- Bridge welcomes the findings of House of Commons (2016) report from the Women and Equalities Committee which focuses on employment opportunities for Muslims in the UK. It is a starting point to show economic disadvantages faced by Muslim women. Building on this, The Integrated Communities Strategy green paper (2018), from the Ministry of Housing, Communities and Local Government identifies the need to increase economic opportunity. Through identifying key strategies, it will aid in tailoring support towards Pakistani British Muslim women who endeavour to find employment. We recommend that the findings of this article inform and shape some of the strategies which aim to assist women in gaining economic activity.
- The findings in this article show that the government can do more to understand the barriers facing Pakistani Muslim women. The inequalities facing these women are largely more to do with cultural practices as opposed to religious affiliation. One of the key findings in this research shows that for Pakistani women in the UK, their economic disadvantage is largely due to the presence of child rearing, caring for elderly relatives, lack of proficiency in English language as well as lack of educational qualifications. Women in this study were contributing to the economy through unpaid care and domestic work. Thus, the government should recognise the economic contribution being made by the women in the study through their current informal roles; and increase provisions to support women who are carrying out informal caring duties within the home as well as support for those who may desire employment opportunities.
- In some instances, women in this study used an alternative economic system of the '*kameti*' which



ensured their savings adhered to 'halal' (permissible) Islamic finance methods. This demonstrates that these women were engaging in their own community based economic saving system which met their religious requirements. The UK banking sector needs to factor that it may not meet the needs of the women in the study who opted for an alternative community banking system.

- We recommend that businesses and companies nationwide should focus on providing religious/cultural and diversity training within the workplace environment. Companies should be in collaboration with the government to provide skills-based apprenticeships to BME women seeking employment.

Introduction

The British Muslim population has grown considerably over the last 20 years with recent estimates showing it to be nearly 3 million (Elahi and Khan, 2017). With a 'wide range of public, private and civil society voices', British Muslims are part of a growing heterogeneous population, said to be better organised and more settled than ever before. Despite this, British Muslims have some of the lowest employment rates than any group in Britain, leading to discrimination, issues with integration and employment disadvantages (Citizens UK, 2017; Elahi and Khan, 2017). Muslim women are particularly impacted by the latter

which can stem from unconscious bias from employers but may also be exacerbated by cultural pressures from within their own communities (Elahi and Khan, 2017). The view that Muslims are a disadvantaged and deprived group is demonstrated by data that breaks down deprivation by ethnicity. Evidence suggests that the Pakistani group is most likely to be in persistent poverty (Weekes-Bernard, 2017) and economic inactivity is high for Pakistani women in particular; this has in part been attributed to their caring responsibilities within Pakistani families.

Drawing upon findings taken from a Doctoral study, this article addresses some of the disadvantages faced by Pakistani Muslim women in the UK through exploring the lived experiences of housewives and working mothers. While some women who are looking after the home full-time are restricted in their daily lives, others have greater levels of autonomy. I subsequently argue that cultural norms and family traditions can be a powerful contributing factor in this.

Economic inactivity amongst British Muslim Women

Muslims in the UK have the lowest employment rate at 47.2 per cent as well as the highest pay gap than any other religious group and are still under-represented in many highly skilled and managerial professions (Citizens UK, 2017; Parliament UK, 2016). The House of Commons (2016) report from the Women and Equalities Committee which focuses on employment opportunities for Muslims



in the UK highlights the economic disadvantages faced by Muslim women. Muslim women are less likely to be in paid employment compared to non-Muslim women. Additionally, there are differences across Muslim communities, and economic inactivity amongst women from a Pakistani background for instance is 65 per cent (Citizens UK, 2017).

Furthermore, in relation to full participation in public life, the main issue for Muslim women to overcome is said to be cultural rather than religious (Citizens UK, 2017). This is conflicted by other data which suggests that religion specifically was the most important factor in predicting employment outcomes (House of Commons, 2016). Research shows for instance that 'Muslim women and men experience ethno-religious discrimination and segregation that makes it hard to find jobs' (see Abdelhadi and England, 2018:22) compared to other ethnic minorities and the population in general. Furthermore, nearly half of these women (44 per cent) are economically inactive 'because they are looking after the home' (House of Commons, 2016:15). Subsequently, economic inactivity amongst Muslim women can be attributed not only to cultural and religious factors, but also to women's caring responsibilities in the home.

Persistent poverty and the Pakistani community

As part of one of the highest communities at risk of being in poverty, Pakistani individuals have a persistent poverty rate of 37 per cent, compared to 13 per cent for White groups (Weekes-Bernard, 2017), and household incomes for Pakistani households is around £8,700 lower

than White household incomes. Drivers for poverty vary by ethnic group with one such driver being economic (employment) inactivity rates. For all groups, the inactivity rate has been reducing but 'they remain higher for Pakistani and Bangladeshi women' (Weekes-Bernard, 2017:5). As well as caring responsibilities, higher rates of ill-health for these groups have been attributed as key factors contributing to this.

Currently, 65 per cent of Pakistani children are more likely to live in large families compared to 30 per cent of children in White British families, making Pakistani women one of the more vulnerable BME (Black Minority Ethnic) groups living in poverty (Hall et al, 2017). Pakistani women and other BME women are both 'more likely to be affected by cuts to benefits and tax credits' (2017:5). It is not surprising therefore that there is a direct correlation between people being either relatively or absolutely poor¹ and those who are reliant upon claiming benefits (Patrick, 2017). Conversely, despite prominent levels of deprivation amongst the Pakistani group, literature suggests a lower take-up of welfare and other formalised provision including family support services and charitable food-aid compared to other groups (Becher, 2008; Moffatt and Mackintosh, 2009; Mokhtar and Platt, 2010; Power et al, 2017). The common perception, then, that people living in poverty and in deprived areas will be in receipt of state benefits may be incorrect for some groups.

¹ Relative poverty focuses on people's standard of living relative to society as a whole. Absolute poverty changes with inflation and involves setting a rate of income that is required to purchase a basic package of goods or services (see Patrick, 2017:62).

Domestic labour - 'women are homemakers and men are the breadwinners'

Chowbey (2016) discusses that Pakistani men are disadvantaged in Britain's labour market, particularly first-generation migrants who experience downward mobility due to racism, poor English language skills and qualifications not being recognised. It is also more likely that Pakistani women who are looking after the home and live in deprived neighbourhoods, will be unemployed (2016). For Pakistani women in the UK, their economic disadvantage is largely due to the presence of young children as well as lack of educational qualifications (Chowbey, 2016).

Becher's study of family practices in South Asian families found that a woman's role in the family reflects a historic and traditional association of women principally undertaking unpaid labour including 'putting food on the table' and doing the housework (2008:97). Motherhood within South Asian Muslim households is strongly linked to domesticity (Lau, 2000) and some mothers are expected to sacrifice a lot to raise their children 'properly' (Becher, 2008:101). Furthermore, some still hold the view that 'a husband's job is to earn money', and 'a wife's job is to look after the home and family' (House of Commons, 2016:17). However, differences occur according to generation and these gender norms are being challenged by third and fourth generation Pakistanis as education improves. Nevertheless, for Muslim women there can still be an 'overwhelming sense of inequality' in everyday life, and patriarchal attitudes that are said to be entirely cultural still affect second and third generation women in Britain today (Citizens UK, 2017:42).

Culture subsequently plays a part in gendered roles amongst husbands and wives, and the conventional culture that 'women are homemakers and men are the breadwinners' could restrict employment choices for Muslim women (House of Commons, 2016:16). Furthermore, while there is no statistical evidence to prove it, policymakers are said to perceive that 'women's adherence to the Islamic faith and being married to a husband who is a first-generation migrant' can have a 'negative impact on women's employment' (Chowbey, 2016:497; Dale et al, 2002). Islamic values do not however prevent Muslim women from being in receipt of paid work but the honour (*izzat*) of upholding family traditions which stems from Pakistani culture, might (Dale et al, 2002). Respect to one's family is also a strong Islamic ethos (Iqbal, 2006) and moving away from certain traditions i.e. gendered expectations, can threaten family reputations. This may lead to the misconception that religion is a factor in women's economic inactivity. Moreover, as Pakistani

women are more likely to be inactive in the labour market due to caring responsibilities, it is difficult for them to return to work or find employment following a long period of time that has been taken up with raising children.

An informal economy?

Ethnicity can structure the way in which individuals and groups experience the community around them (Devadasan, 2010) and while the Pakistani community is part of a thriving 'informal economy', they are said to have made limited use of mainstream civic institutions (DCLG, 2009:8). Subsequently, lower engagement with certain provision also impacts on disadvantages and limitations experienced in the labour market by British Muslims and the wider South Asian population (Citizens UK, 2017; Khattab and Hussein, 2017).



Financial savings are prevalent amongst even the poorest Pakistani households and these savings will either be in the form of banks or informal saving committees known as *kameti* (or *bisi*; see Carpenter and Jensen, 2002). The principle of *kameti* is that every week or month all of those contributing to it pay a given sum e.g. £5, to the organiser and 'each week (or month) one person in turn receives the total' (Shaw, 2014:51). This practice is common in Pakistani communities and traditionally 'households in low-income countries have a variety of mechanisms available for saving' (Carpenter and Jensen, 2002:314). *Kameti* works on a trust basis making it different from other financial plans such as loans. *Kameti*s are informal and localised and are typically set up among friends, family and neighbours where there is a common social bond (2002). Even in hardship, British Pakistani women are evidenced to employ a range of

strategies to manage household budgeting and research suggests that microcredit can have a positive impact on access to resources (Chowbey, 2017). The practice of *kameti* also exists in other countries, sometimes under a different name being referred to as self-help groups which provide income sharing arrangements (Reito and Spangano, 2014). Very little is known however about the determinants of household participation in savings committees and how this benefits the British Pakistani community. The widest evidence comes from Pakistan, showing differences in savings between urban and rural areas (Carpenter and Jenson, 2012).

Research Aim and Methods

The aim of the Doctoral study is to understand the coping strategies and everyday practices amongst Pakistani Muslims living in deprived areas of Sheffield; and to explore the extent to which these are driven by religious, cultural or family values.



Study site and population

The study has been undertaken with individuals who identify as being Pakistani Muslim who live in some of the most deprived neighbourhoods in Sheffield. The Pakistani community is the largest minority ethnic group in Sheffield, equating to 4 per cent (21,990 residents²) of the total population (Sheffield City Council, 2015³, 2018). 42 per cent of these Pakistani residents are living in areas that are amongst the 10 per cent most deprived in the country. The study has been conducted as part of a PhD programme which commenced in 2016 and is due to be completed in 2019. Fieldwork was carried out between December 2017 and August 2018, including male and female participants over the age of 18 who reside in the selected neighbourhoods.

Co-produced approach and Data Collection

Data collection methods were co-produced with stakeholders who work with the Pakistani Muslim community in Sheffield. The process began with the researcher selecting four qualitative methods⁴ for consideration alongside semi-structured interviews. In-depth discussions were held with four stakeholders to gauge the practicality of each method. Taking a co-produced approach provided the opportunity to gain a better understanding of how to engage with participants, as well as insight from the Pakistani Muslim community as to what support is currently available. This helped to inform how the research needed to be conducted and which methods would be most effective (Campbell and Vanderhoven, 2016).

The outcome was that a focus group based on the practice of *kameti* and a mapping exercise (yet to be completed) would engage the largest audience in relation to age, gender, language skills and literacy.

In total 23 semi-structured interviews were conducted. The aim of the interviews was to explore examples of mutual-aid and self-help amongst Pakistani Muslims for getting by; the extent to which this group is accessing formalised provision (e.g. state welfare, food banks); and the role that religious and cultural practices play within this. The interviews took place in people's homes where possible to capture ethnographic data surrounding the

² Equates to 2.4% households (Sheffield City Council, 2015)

³ According to Census 2011 data.

⁴ Methods included focus group, diary keeping, mental mapping (to identify the places, people and resources accessed), and ethnographic walking

home environment. Some participants were interviewed at their family business or in a public place. Through doing research in peoples' homes, it was anticipated that the researcher would gain valuable contextual data, and that it would ultimately be more convenient for the participant, aiding them to feel more comfortable to share confidential experiences (Bashir, 2017). Participants were recruited via gatekeepers who work for the voluntary and community sector as well as through groups, organisations, local mosques and snowballing.

The aim of the focus group was to ask participants to share their knowledge about the benefits of belonging to a *kameti*, how a *kameti* is run, and the motivations for joining one. Focus groups can be used as a stand-alone method or as part of a mix methods approach (Barbour, 2008), and was chosen as it provides the opportunity to facilitate a discussion on a specific topic. This involved identifying members of the community who put money into a *kameti*.

The interviews and focus group discussion were recorded using an encrypted Dictaphone and later transcribed. All names have been anonymised.

Findings

This section presents some empirical findings based on Doctoral fieldwork carried out during 2018. Drawing upon narratives from two Pakistani Muslim women living in deprived areas of Sheffield, case studies are used to reflect their experiences of being full-time housewives, as narrated through in-depth interviews⁵. Following this, further findings are presented from a Focus Group which examined the role of *kameti* amongst a group of six Pakistani Muslim women who were all in paid employment.

Narratives from interview participants

The following narratives present an in-depth insight into the role of women in looking after the home, and some of the restrictions that come with this. There was a clear sense from many of the women in the wider study that life as a Pakistani woman in the UK is hard due to the responsibilities they have inside the home. The accounts of Mariam and Abeera provide a valuable insight in to this issue.

Mariam

At the time of interviewing, Mariam was aged 35 and had been living in Sheffield for nearly two years having moved from the South of England. Mariam was born in Pakistan and is married with three children. Mariam's average household income per year is £6,000-12,999. Neither her nor her husband has any family in Sheffield, and while a few members of her husband's family are elsewhere in the UK, everyone else is in Pakistan. The interview took place in Mariam's home where her mother-in-law was staying on an extended holiday for 3 months from Pakistan. Mariam's 2-year-old son was present during the interview.

Mariam looks after the home full-time while her husband works. She relies on female friends (particularly her neighbour) from within the Pakistani community for support in the absence of an extended family network. She knows very few people in Sheffield. Mariam's day began at 7am when she woke for prayers and then proceeded to get her two older children ready for school. She cared for her youngest, aged 2 and carried out the domestic chores for the day (cooking, cleaning, washing, ironing) before her children and husband come home. Sometimes other people will come to the house and she caters for them, waiting until they have left. She finally goes to bed at 11pm. Mariam saw her situation as being typical of Pakistani households that do not have other family support nearby but emphasised that even when visiting, her in-laws did nothing to help:

...if I am sick I do every work, cooking, cleaning, everything, everything I do, and they aren't here, no.

Interviewer: So, with your mother-in-law here now, is she helping?

No [getting upset].

Mariam was distressed when talking about the lack of help from her mother-in-law and even when her husband's family from the UK came to visit, there was no support and Mariam felt restricted day-to-day. She very rarely found time to leave the house and pressures from extended family made this more difficult:

...like, me and my husband, if we go with kids outside, his family don't like [whispering]. He say(?) why you go with kids and wife outside, why you do like this... He [husband] is by self very good man but his family... our culture is like that. He say, why, no, they pushing woman and kids back, our culture.

⁵ Interviews explored topics relating to life in and outside of the home, including gendered roles in the household, different responsibilities, support networks, daily routines and getting by financially.

Childcare responsibilities were a further restriction, and this made any prospects of working very difficult for Mariam. She spoke of wanting to start a small business from home but said that right now it was 'too difficult and too hard for one person' to do it with the children to look after on her own.

Mariam began attending local English language classes five months ago, at times of the day her older children are at school. Her English language was very broken during the interview but improved the more she spoke. Mariam viewed her lack of full command of the language as a further restriction to working - as well as not being able to drive, which would have made tasks like the school run or shopping easier. These were however things that her husband encouraged, and she described them as 'doing something for me':

...I try to, I learn English, I learn driving, I do something for me because it is too hard for me without driving, without English, if I go outside, it is difficult for me.

The emphasis on doing something for herself came across strongly in the interview and Mariam was achieving this through engaging in adult learning and recently passing her driving theory test.

Two years previously, when living elsewhere in the UK, Mariam had not left the home and attended no classes for personal development.

Abeera

Abeera was aged 48 at the time of interviewing. She has four children aged between seven and twenty years, who all live at home with her and her husband who works in the evening and rests during the day. Abeera was born in Pakistan but came to the UK when she was a baby. There are six people in Abeera's household and they have an average household income of £6,000-12,999.

Abeera looks after the home full-time and explained that because of her husband's work pattern, she feels like a single parent:

My husband...works at a restaurant so he is not there most of the time in the evenings...and he doesn't get back till morning so, basically, I feel like a single parent sometimes...when I do the school runs...he is asleep. And when he wakes up he has something to eat and when the kids come home he goes to work.

Abeera was feeling down at the time of the interview and spoke about additional responsibilities such as helping

her elderly father by cooking or cleaning, as well as lending a hand to her sister who has four children of her own. If Abeera was finding things difficult, she was able to call a friend and talk. This helped but the main problem was that she wanted to get out of the house more and do something for herself:

...I need to do something now...you get fed-up don't you... your mind stops... you stop being you because you are always doing things for other people... and another 6 months to a year I might do some voluntary work here [advice centre], try to get myself a bit more things on the CV really because I have been out of work for over 10 years now.

Abeera had only ever had one job and any job that she would get now needed to 'fit round the children'. She explained that it was 'really hard at the moment' but she was making steps to starting some volunteering. Ideally, Abeera would like a job where she can help people:

...I like to help people... I like listening to people I think more like counselling something like that...

...if I am going out I want to make a difference I want to achieve something, I want to think I have helped somebody today, come home more happier. Rather than just going out to work for the sake of the money...

But despite these hopes of getting out of the house and putting her energy into helping others, Abeera did not see how this was possible with the children to look after and she said:

...at the moment, it is better off me staying at home, and looking after my own children, and... doing the school runs and whatever I need to do rather than me going into work because it will cost me more for childcare and stuff.

Abeera saw that she needed to wait at least another 2 years until her youngest child was a bit older as she currently has 'to do everything...' at home. Abeera's responsibilities as a mother and wife were restricting her from taking up volunteering or getting work which would have benefitted her mental health. Abeera was responsible for paying all the bills, doing the shopping, looking after the children and all of the domestic chores inside the home. She hoped that if she was able to go back to work, things may change a little:

He thinks he gives me the money and that is it, his job is done...but I suppose when we were both working things were different...obviously now I



am not working. Maybe when I get back into work things will change a bit.... And maybe he will have a bit more time. And then we will just work together... half and half really but at the moment, it is hard.

The role of *kameti* for working mothers

This next section draws upon data collected during a focus group with six Pakistani Muslim women in Sheffield. *Kameti* is an interest-free form of micro-finance common in Pakistani culture which adheres to Islamic principles. *Kametis* vary in size with members saving small amounts to hundreds of pounds. There are also distinct groups of *kameti* members which allows for people of similar circumstances to form a group i.e. shop keepers, taxi drivers, housewives. *Kametis* are a very private activity, based on trust and interest free; making them very different from saving through a bank. Gaining access to the group was therefore difficult. Trust had to be gained and it was important to be extremely clear about the purpose of the Focus Group.

The discussion demonstrated how *kameti* can benefit working mothers who have an income and can therefore save a little bit of money each week. The quotes that have been selected reveal how *kameti* provided some economic security for these women.

Focus group participants paid £10 a week in to a *kameti* but were not all members of the same one. They called

them the 'housewives *kametis*' (Mrs E) even though all of them were 'working women' (Mrs E) in paid employment.

The women spoke about using *kameti* in times of emergency and whilst there was an order in which members would receive their money, the person who collected the money would allow for flexibility if someone needed it sooner. This was arranged with the member who would have received their money next:

...you put it in [*kameti* money] and you tell them [banker]...I want it week one... and the person... would say yes... or no, somebody's already taken this space... if someone is a bit hard up and you needed the money sooner rather than later, you would ask the person [other member] if they would mind swapping if they didn't need the money urgently. (Mrs C)

...there's that flexibility if somebody needs it in an emergency... the banker... they can move things around and speak to the other person who's due their *kameti* the following week... (Mrs E)

This made the process extremely flexible and provided a lot of peace of mind to the women. As such, being part of a *kameti* where only a small amount of money was saved each week assisted with paying the bills or dealing with unexpected household emergencies. There was a clear commonality amongst the women in the group and this came through in their discussion about how

'putting in a *kameti*' (Mrs A) helped with these financial pressures:

...I think it's really good for the unexpected like the boilers broken down and you haven't got a thousand pounds to replace, you'd say let's get a *kameti*. (Mrs F)

Having a contingency for these things was important and saving for *kameti* became part of the daily budget:

...you do become a bit more sensible about your spending and *kameti* becomes part of your budget... just like you would put aside for your food shopping and your bills... You budget for your *kameti* as well. (Mrs F)

The *kameti* was seen as a really positive and convenient way of saving which enabled people to put a little bit of money aside each week in a way that meant they didn't notice it. They built it into their financial budget and the *kameti* provided an effective way of 'socialising' (Mrs D). Because of this, the waiting time to receive the money went very quickly compared to going to a bank:

...at a bank you're...waiting 52 weeks just to get £500...but if you're putting in a *kameti*, because of the social side and the conversations, it feels like sometimes it goes really fast... (Mrs C)

Additionally, the women spoke about a strong level of trust amongst *kameti* members. *Kameti*s operate within tightknit communities and new members would sometimes be asked to provide someone to 'vouch' (Mrs E) for them to ensure that payments were not missed. Whilst it was a rare occurrence, people sometimes did not pay their money meaning that the person running the *kameti* had to take it out of their own pocket to ensure no one else missed out. In these instances, it was common for them to be 'named and shamed' (Mrs A) and warn other members of the community not to trust them.

Discussion

The empirical findings presented have explored the experiences firstly of two Pakistani women who were economically inactive, and secondly, a group of Pakistani mothers in paid employment who are part of a *kameti*. The contrasting samples give a clear sense of differing roles for these women with some being very restricted to life within the home and others having more autonomy over their lives. The first two descriptive narratives have

provided an insight in to a wider Doctoral study which explored not only the role of Pakistani Muslim women in Sheffield, but those of men also. The responsibilities that some Pakistani Muslim women have are shown to be impacting negatively both on their mental health and employment choices. This is indicative of the literature which explored the issues faced by Pakistani women in the UK who are disadvantaged greatly because of their responsibility to look after young children (Chowbey, 2016). Subsequently, while it is not necessary the case that Pakistani women view caring for their own children as a restriction or something they are doing reluctantly, cultural norms and family traditions have the power to act as a constraint and limit choices.

The culture of gendered roles may be difficult to overcome for some generations of Pakistani Muslim women, and while it has not been possible to examine the experiences of the wider sample from the study, this would offer some variances across generations. The participants were not however without hope, and Abeera felt her situation may change if she was able to get back to work, enabling her to share more of the daily responsibilities with her husband. This was not possible in her current situation, emphasising the view that it is very difficult to return to work or find employment following a long period of time off raising children. Culture did therefore play a significant role in the lives of the women who had a strong association with domestic chores and caring responsibilities, highlighting that motherhood is strongly linked to domesticity (Lau, 2000). The restrictions stemming from Pakistani women's role in the household and power dynamics from within the family have shown to be a hindrance to any aspirations of finding employment or undertaking voluntary opportunities. These issues strongly reflect the findings in Becher's study (2008) of South Asian families, demonstrating that Pakistani Muslim mothers are expected to sacrifice a lot to raise their children. Nonetheless, this issue must be treated with caution as some women will choose to stay at home rather than work.

In contrast, the data presented from the Focus Group discussion has shown that not all Pakistani women are spending their time looking after the home. These participants were all in paid employment which enabled them to save a small amount of money each week through a *kameti*. This finding is extremely positive when examining it alongside literature indicating not only that British Muslim women are less likely to be in paid employment than non-Muslims, but that economic inactivity for women from a Pakistani background is as high as 65 per cent (Citizens UK, 2017). Moreover, it is a positive example of how a practice supported by Islamic

principles can be of benefit to a group considered to be amongst the most deprived.

The act of financial savings is prevalent amongst Pakistani households but *kameti* was discussed as being an option for those who could guarantee their income each week. It was made clear by the women that whilst its flexibility was a main benefit of the *kameti*, it could be difficult for those whose income was more precarious to keep up with the payments. This could lead to shame and stigma amongst the whole community for those individuals. The focus group participants were in a very fortunate position because of their employment status. They found that being in a *kameti* had a positive impact on access to daily resources and assisted in their ability to plan for unexpected financial emergencies which would not be possible through a bank without taking out a loan. This gave the women a lot of reassurance day-to-day, relieving some of the financial pressures that they would have otherwise felt. Nonetheless, incomes for Pakistani households are evidenced as being much lower than White household incomes, but with 65 per cent of Pakistani children more likely to live in large families, Pakistani women are adept at employing a range of strategies to manage household budgeting (Chowbey, 2017). This is a useful skill to have and for these women, being part of a *kameti* has shown to be an invaluable tool that not only assists with day-to-day financial budgeting but enables autonomy within the female role.

Concluding remarks

This article has sought to reflect some aspects of life for Pakistani Muslim women by exploring the perspectives of both housewives and working mothers. The data that has been included is a selected sample taken from a broader Doctoral study and whilst it has not been possible to include more data due to the constraints of this article, it is clear that the roles of Pakistani women can vary greatly. Subsequently, for those who were working, the women had more autonomy over their lives despite referring to themselves as 'housewives' as this role was not being carried out in the traditional sense of the word. For those women whose lives revolved around life inside the home, there was a desire to do more with their lives, and employment or volunteering was seen as the route to accomplishing this. Culture did therefore play a role in the oppression of the Pakistani Muslim women as discussed in this article. Moreover, while it is not known if religion has a negative impact on the employment of Muslim women, the example of *kameti* challenges this perception, illustrating that microcredit supported by Islamic principles has the ability to positively impact household resources, budgeting and financial planning.

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