Changing Gender Relations

in Small Businesses:

Experiences of Women Entrepreneurs of

Pakistani Origin in Greater Manchester

A A Mirza

PhD 2013

Changing Gender Relations in Small Businesses:

Experiences of Women Entrepreneurs of

Pakistani origin in Greater Manchester

ASMA AZIZ MIRZA

A thesis submitted in partial fulfilment of the

requirements of the Manchester Metropolitan

University for the degree of Doctor of Philosophy

Department of Sociology

The Manchester Metropolitan University

October 2013

DEDICATION

My humble effort I dedicate to my loving mother and

my (late) teacher Dr. Abdul Rahim Khan.

ACKNOWLEDGEMENTS

There are many people to thank for their contribution to this thesis.

I want to express my deepest appreciation to my supervisors, Drs. Shoba Arun, Susie Jacobs and Julia Rouse for their considered comments, constant encouragement and meticulous reading of my work. I would like to thank Prof. Gary Pollock for his much needed help in my cause.

I also wish to thank my family, who have lived through this PhD with me and have offered constant support. Boundless thanks to my parents: in particular to my mother for believing in my abilities and supporting me through thick and thin. I would like to express my gratitude to my husband Ali and my sister Saima for their unconditional support, friendship, and invaluable assistance in making this happen. Babar and Javeria, thank you for your timely help.

I am also grateful to my friend Suaad for her exuberance and kindness.

I wish to express my gratitude to Mrs. Talat for helping me in networking.

Last but not the least, I would like to thank those women who freely gave their time and thoughts to this research project.

ABSTRACT

This PhD contributes to the growing body of literature on South Asian women's entrepreneurship in general, and on women of Pakistani origin in particular. The literature on the latter is comparatively scarce, and research on South Asian women's entrepreneurship tends to overlook heterogeneity among these women. The research provides useful insights into Pakistani-origin women's progress into and experiences of small business. An important contribution of this study is to develop new knowledge of Pakistani women's diverse entrepreneurial roles and strategies in various business environments, such as, home-based, family and independent enterprises. The research draws theoretical insights from Brah's multi-level framework and the 'mixed embeddedness' approach to conceptualise participation of women of Pakistani origin in small business.

The analyses illustrate that gender practices and power relations in the family had an impact on Pakistani-origin women's acquisition of human capital, access to resources and control of their labour, which subsequently affected their ability to exercise power and control in the family and business. The categories of business 'leaders' and 'labourers' shows that women's business roles and experiences were diverse and embedded in complex and interwoven contexts, i.e. social, cultural, spatial, material and familial. A few of the businesses managed to 'break out' of the ethnic, spatial and sectoral boundaries. However, many others were strongly embedded in the existing ethnic structures. By and large, women's business roles and performance were determined by their ability to accrue human capital, access to resources, command and control of their labour and ability to exercise power

and control. The gender regimes of Pakistani families, communities and the wider British society not only determined performance of women's business, but also transformed gender relations in many ways. An empowerment matrix I devised depicts changes in gender relations and levels of empowerment through participation in small business. Observation on levels of empowerment was mixed, which is depicted through: positive change/full empowerment, moderate change/empowerment, no change/status quo maintained and negative change/lessening of power.

LIST OF ACRONYMS

ONS	Office for National Statistics
CIPD	Chartered Institute of Personnel and Development
SMEs	Small and Medium Enterprises
EEE	Ethnic Enclave Economy
IPPR	Institute for Public Policy Research
FCO	Foreign and Commonwealth Office
EC	European Commission
GDP	Gross Domestic Product
FSB	Federation of Small Businesses
ROSCA	Rotating Savings and Credit Association
BIS	Department for Business, Innovation and Skills
UKIM	UK Islamic Mission
HO	Home Office
ESOL	English for Speakers of Other Languages
SET	Science, Engineering and Technology

TABLE OF CONTENTS

TABLE OF TABLES

TABLE OF FIGURES

CHAPTER 1

INTRODUCTION

1.1. Brief Introduction to the Thesis

This thesis examines the involvement of women of Pakistani origin in small business in Greater Manchester. The aim of the study is to explore and explain how gender relations are shaping the experiences of these women in business. The study draws insights from Brah's (1994) framework, which proposes that South Asian Muslim women's experiences and choices in the labour market are an outcome of the enmeshing effects of structure, culture and agency. It is assumed that the complex interplay of socially constructed systems of social relations such as ethnicity, religion, gender and class not only explains women's position in families and communities but also affects their business behaviour and experiences. The research on women of Pakistani origin's entrepreneurship is scarce and therefore this study draws our attention to their diverse business roles embedded in various ethno-religious, class and gender structures and social relations.

1.2. Objectives of the Study

This research aims to achieve three objectives. The first objective is to explore gender relations in Pakistani families and communities in the sample. The following research question is to be explored in relation to first objective:

1. To what extent do different familial practices (including marriage practices) affect women's ability to accrue key resources such as human and economic?

The second objective is to understand the impact of gender regimes of Pakistani families, communities and the British society on women's entry and experiences of small business. The research questions to be explored vis-à-vis second objective are:

1. How do women's structural gender positions within the family and community shape their experience of small business and determine their role within different business environments?
2. How do gender regimes enable or constrain the growth and outcomes of women's business?

The third objective is to examine the change in gender relations and women's levels of empowerment as a result of participation in small business. The questions that are to be explored in relation to third objective are:

1. How does women's involvement in small business impact upon gender relations in their families and communities?
2. How do women's agency/actions empower them and help them to negotiate, adapt and resist the structures and relations of oppression?
3. To what extent are levels of empowerment and change varied among women in the sample?

1.3.   Contextualising the Study

Brah's (1994) framework proposes that [Muslim women or/and] women of Pakistani origin's participation in the labour market is an outcome of a combination of culture, structure and agency. According to her, the labour of such women needs to be understood as socially constructed, represented in discourse, constituted by and is constitutive of the opportunity structures of society and framed within personal narratives and collective histories. By drawing insights from her framework, it is assumed that the context of migration, ethno-religious, class and gender relations in families and communities influences women's position in the labour market and their entry into business. The interplay of cultural and structural factors often exacerbate their experience of disadvantage, as Jones *et al.* (2010) described, 'double disadvantage', but may enable them by providing access to community resources and support in developing their businesses. The development of ethnic resources, as Kalra (2000) argues, is to resist and circumnavigate structures of exclusion. It is assumed that women's businesses are embedded in multiple contexts and social structures (Etll and Welter, 2012). The study will draw on insights from the mixed embeddedness (Kloosterman *et al.*, 1999; Rath, 1999; Davidsson, 2003; Welter, 2010) and family embeddedness (Aldrich and Cliff, 2003) approaches in order to explain how various cultural, structural, institutional, material and familial structures and social relations shape women's entrepreneurial behaviour and experiences in small business. Research suggests that women's entrepreneurial practices are affected by their time-space geographies, conventional gender roles and the sexual division of labour in families (Aldrich and Cliff, 2003; Ekinsmyth, 2011, 2012, 2013; Etll and Welter, 2012).

Small business ownership has been the focus of much academic and policy research in Britain and elsewhere due to its benefits for society in general and for individuals and communities in particular. Self-employment has been understood largely as an alternative to employment for those who have entrepreneurial ambitions or are disadvantaged in the

labour market. Its importance has been increased against the backdrop of the recent economic downturn that has led to extensive job losses and the tightening of welfare benefit provisions in Britain. The recent CIPD (2012) report reveals that the number of businesses reached a record level in 2011, after the recession of 2008; this parallels the high levels of unemployment in the 1980's and the subsequent boom in self-employment rates, and shows that small business provides individuals with an opportunity to escape unemployment and secure basic incomes for their families. Women and ethnic minorities have also contributed towards the growth and development of small and medium enterprises (SMEs) in Britain: 24% of SMEs are owned or mainly owned by women and ethnic minorities, i.e. 18% and 6.2% respectively (BIS, 2013). However, ethnic minorities' participation in small business is often associated with the multiple disadvantages they face in Britain, and with their entrepreneurial tendencies and capacities (Barrett *et al*., 1996; Clark and Drinkwater, 2006).

After their migration to Britain, South Asian and particularly Pakistani migrants have exhibited distinctive settlement patterns, often restricted to the metropolitan areas of the South and the West Midlands, i.e. London and Birmingham, and in the industrial towns traditionally associated with textiles in the North, such as Oldham, Manchester, Bradford, Leicester, Blackburn and Rochdale (Dahya, 1973; Ballard, 1987; 1994; Kalra, 2000; Werbner, 2005). Immigrants were offered only menial and poorly paid jobs in factories. The highly paid and skilled jobs were usually held by the white population, which created a racialised workforce (Ballard, 1987; 1994; Kalra, 2000). Racial concentration and segregation became an established feature of both work and home life for the South Asian/Pakistani immigrants (Phillips, 1998:1638). Economic restructuring in the 1980s hit ethnic minorities particularly hard in the industrial towns and many lost their jobs. Some have responded by entering into business (Waldinger *et al.,* 1990; Jones *et al.,* 1994; Metcalf *et al*., 1996; Barrett *et al*., 1996; Ram and Smallbone, 2001; Clark and Drinkwater, 2006). Research shows that some ethnic groups, for example, Pakistanis, have even higher rates of business ownership than the mainstream white group (Barrett *et al*., 1996; Ram and Jones, 2008; Ram and Smallbone, 2001). In the North West, Kalra (2000) relates Pakistanis' (Mirpuris') progress from textile mills to taxi ranks with their racial disadvantage, and their cultural and entrepreneurial tendencies of thrift, deferred gratification, industriousness and self-reliance (Werbner, 1990).

Richardson and Wood (2004) in their study on British Pakistanis describe them as a 'community of communities', as there are many differences amongst them. There are

regional differences with regard to their settlement, employment and work patterns, educational attainment, class background and the areas of Pakistan with which they most closely identify. Pakistanis are the largest ethnic group in Greater Manchester (see Appendix A for Greater Manchester Map) and account for 4.8% of the population, compared to 2% in England and Wales as a whole. However, they are unevenly distributed across the region (UK Census Report, 2011). (See Appendix B for Pakistani population in different areas of Greater Manchester.) Pakistani Kashmiris (Mirpuris) are the largest group, followed by Punjabis and Pushtuns (Kalra, 2000; Werbner, 2005). Werbner (2005) argues that location has had a great impact on social mobility and educational achievement of Pakistanis settled in Britain. Generally, Pakistani communities in the North and Midlands are more affected by poverty, unemployment and social exclusion, and they are much less likely to be employed in managerial and professional occupations (Richardson and Wood, 2004). Werbner (2005: 479-480) relates this with the concentration of Pakistanis in deprived northern cities and their ailing economies. Generally, first-generation Pakistanis (in particular Kashmiris) in the North have low class resources and limited access to good schools in inner-city areas, although there is a small proportion of highly educated Pakistanis concentrating in the suburbs of Greater Manchester. British Pakistanis based in large cities have found making the transition into the professional middle-class easier than those based in peripheral towns. This is because cities like Manchester have provided a more economically encouraging environment than the small towns in the North West. Kalra's (2000) study in Oldham also indicates structural disadvantages that many Pakistani face in such areas. However, some Pakistanis have taken advantage of the trading opportunities and entrepreneurial environment which exist in cities like Manchester (Werbner, 2005).

Generally, in the North West women of Pakistani origin have low levels of education and economic activity (Dale *et al.*, 2002a; 2002b; Dale, 2008). These studies have attributed these women's low economic activity rates to multiple disadvantages and various cultural and religious factors, such as *izzat* and practices of *purdah*. However, Werbner (2005) indicates that second-generation Pakistani girls are performing much better in education as compared to their male counterparts. Although research on Pakistani women's entrepreneurship is scarce, some studies have indicated their low self-employment levels as compared to Pakistani men; it is much higher than white women (Dhaliwal, 2000; Global Entrepreneurship Monitor Report, 2006). It is difficult to reflect on the true nature and extent of their business activity due to unavailability of data (Jones *et al.*, 2010),

although some studies have reported high levels of homeworking, particularly among South Asian Muslim women (Brah and Shaw, 1992; Phizacklea and Wolkowitz, 1995; Brah, 1996). Research also indicates that, contrary to common perceptions of South Asian women (particularly Muslim), as being economically inactive, they play an important role in the formation and management of family firms and securing the livelihood of their families (Werbner, 1990; Ram, 1992; Puwar *et al.*, 2003; Jones *et al.*, 2010). This research aims to explore the diverse business roles of women of Pakistani origin in order to see whether such perceptions about their economic activity are real.

1.4.   **Structure of Thesis**

The thesis presents a literature review, research design and empirical evidence based on the case of 30 women of Pakistani origin in small business.

Chapter 2 introduces and explains the concepts of sex and gender as social constructions in understanding the processes that create gender differences and inequality, and patriarchy. The analysis suggests that gender inequality is socially constructed through gender practices/performativity*,* which explains women's subordination in public and private spheres. Patriarchy and gender performativity are key ideas that help to explain gender relations in Pakistani families and communities in Britain. However, gender relations cannot be understood in isolation from ethno-religious and class relations. Brah's framework is particularly considered useful in conceptualising the participation of women of Pakistani origin in the labour market and business. Empowerment is also discussed in relation to women's agency and ability to determine the direction of change through acquisition of resources and different forms of capital.

Chapter 3 provides a brief account of the migration of Pakistanis to Britain, with specific reference to the ethnic clustering which is pertinent in understanding the settlement patterns and experiences of Pakistanis in different regions in the context of racial discrimination and disadvantage. The aim of the chapter is to examine gender and familial practices in Pakistani communities in Britain by introducing and explaining the concepts of *zat/biradari* (kinship) and *izzat* (honour) and their effect on women of Pakistani origin. Different marriage practices, i.e. arranged and consanguine transnational marriages, the structure and function of Pakistani families and the status of women in Pakistani families will be explored in this chapter.

Chapter 4 presents the conceptual underpinnings of the study that are mainly drawn from the literature on women and ethnic entrepreneurship. The review of the literature on South Asian and Muslim women entrepreneurs is useful in explaining the business experiences of the women in this study. It is suggested that the EEE (Ethnic Enclave Economy) hypothesis is helpful in understanding women's entrepreneurial strategies with particular reference to the use of co-ethnic and transnational networks for business development. The embeddedness of women's businesses in multiple contexts emphasises the family/household context, which proposes that women construct their business around their family. Women's gender roles and the sexual division of labour in the family influence their business behaviour and experience. It has been demonstrated that the mixed embeddedness approach is key to understanding women's business behaviour within the opportunity structures (i.e. structural, social, cultural and institutional) of the host society. The research on South Asian women's entrepreneurship usually ignores diversity among these women and does not take into account differences in culture and religious beliefs.

Chapter 5 introduces and explains the research design and the theoretical underpinnings of the study, which is qualitative and draws insights from the interpretive tradition. The feminist insight facilitates the conceptualisation of gender as a key social category and system of relations, which affects women's position in the context of patriarchal cultures and structures. Grounded theory provides a useful understanding of the relationship between theory and the research process in qualitative research. The chapter also includes discussion on reflexivity, the data collection method, sampling and analysis techniques and limitations of the study.

Chapters 6, 7 and 8 present empirical findings and analyses. Chapter 6 analyses gender relations in Pakistani families in the sample. Different familial practices are explored in this context. Women's education, the division of labour in the family and access to resources are also examined. It is stressed that women's experiences in the family are diverse. The chapter concludes that the gender regimes of Pakistani families affect women's accrual of human capital, access to resources, command and control of their labour and their ability to exercise power and control in the family.

Chapter 7 examines the influence of gender relations on women's participation in small business. In this context, the women's entry into and experiences of small business are explored. The diversity among the women is depicted through the categorisation of

women into 'business labourers' and 'business leaders' on the basis of ownership and control in business. Analysis will show that women's businesses are embedded in multiple contexts; in particular, the family and the local community are significant in shaping women's experience in small business. The gender regimes of Pakistani families and community determine women's accrual of human capital, command and control of their labour, access to community resources and their ability to exercise control and power in business and family matters. These four factors are fundamental in framing women's experience in different business environments.

Chapter 8 examines the change in gender relations and degree of empowerment in Pakistani families and communities due to women's participation in small business. The findings reflect the heterogeneity of Pakistani women in terms of their levels of empowerment and changes in gender relations. This diversity is reflected in four levels of change: positive change/full empowerment, moderate change/empowerment, no change/status quo maintained and negative change/lessening of power. These changes in gender relations and empowerment are linked to women's accrual of human capital, command and control of their labour, access to resources and their ability to exercise control and power in their families and business.

Chapter 9 presents conclusions, contributions to knowledge, discussion of the methodology, and policy recommendations based on the researcher's critical reflections. The chapter will also connect the study's findings with the main debates in the literature.

1.5.   Motivation

I grew up mainly in Pakistan, where life around me was full of stories of the struggle of Pakistani women; this, and the experiences of my own mother, influenced me hugely. Although my mother remained unable to continue her professional life after marriage, she encouraged her daughters to seek knowledge in order to negotiate with the patriarchal social fabric of Pakistani families and society at large. I earned a Master's degree in Public Administration from the University of Punjab, one of the most prestigious educational institutions in Pakistan. The late Dr Abdul Rahim, one of my teachers, inspired me with his knowledge and intellect.

Coming to Britain was a turning point in my life, although it made me realise that breaking gender and spatial boundaries for women particularly of Pakistani origin, was not an easy

choice. My experience of life in Britain was both enriching and tough. My experience in the University of Bradford helped me to familiarise myself with the British lifestyle and educational system, however, I felt lonely and unsupported without my mother and sisters. I had an opportunity to interview many ethnic minority women while working part-time as a Research Assistant for a project mutually administered by the Universities of Oxford and Bradford and funded by the Joseph Rowntree Foundation, on ethnic minority women's life histories; their stories and struggles in Britain intrigued me immensely. My occasional visits to local businesses run by ethnic minority women further inspired me to understand their negotiations, struggles and resistance in combining work with family and securing the livelihoods of their families. My personal experiences as an ethnic minority and Muslim woman in Britain, and my interaction with other women, drove me to choose the topic of my PhD. The interviewing itself was an extremely enriching experience, and throughout the process I was able to relate to the interviewees' experiences. Reflections on my own experiences helped me to understand that the research was fundamentally a two-way process.

CHPATER 2

GENDER RELATIONS IN THE FAMILY AND THE LABOUR MARKET

2.1   Introduction

The main aim of this chapter is to develop a set of ideas of gender, which facilitates our understanding of the experiences of women in the family and the labour market. Gender practices, which are to be explored in this context, are embedded in our notions of 'sex' and 'gender', which are socially constructed in a way that leads to gender differences and inequalities. Patriarchy will be used to explain women's subordinated position and roles, which cut across the boundaries of public and private domains with implications for the sexual division of labour at work and in the family. However, gender relations cannot be understood in isolation from other systems of social relations and stratification such as ethnicity, religion and class, which define women's position and shape their experiences. Avtar Brah's (1994) multi-level framework will provide a lens through which the participation of women of Pakistani origin in the labour market can be conceptualised as a result of the enmeshing of culture, structure and agency.

2.2   Sex and Gender

To understand women's relative position in the household, at work and in society, it is crucial to first consider such questions as what it means to be a woman, what sex and gender are, and how society articulates women's position as 'the other' or 'second sex', as Simone de Beauvoir (1997) referred to it. The women's movement has come a long way since 1949 when Beauvoir coined the term; however, these questions are still as relevant as they were a century ago, whilst gender inequality prevails in almost all human societies (Hakim, 1996; Scott *et al*., 2012) at individual, relational and structural levels (Bradley, 2007). This chapter will look at what sex or/and gender is and how these categories are socially constructed in a way that leads to gender inequality and women's subordination.

Zimman (2011) states that differentiating between sex and gender is one of the most important contributions of feminist thought. The 'analytical separation' of sex and gender has liberated feminists to diverge from the ideas of 'biological determinism' and 'reductionism'. Many feminists tend to differentiate between sex and gender: sex comprises biological aspects, whereas gender entails cultural and social meanings (Rosaldo and Lamphere, 1974). This means that sex is an ascribed status as people are born with it, while gender is an achieved status because men and women learn it through social interaction; as Beauvoir stated, "one is not born, but becomes a woman" (Beauvoir, 1997:301). For Beauvoir the 'biological self' (male and female) is different from the 'social

self' (man and women). According to biological determinism, men's and women's separate and distinct social and gender roles have their basis in the anatomical difference between both sexes. Women's caring and nurturing roles are in line with their procreative roles and their position in human society is a direct consequence of their anatomy (Jackson and Scott, 2002). Goldberg (1993), in 'Why men rule', describes how psycho-physiological factors are key in shaping masculine and feminine behaviour and attitudes. He argues that male domination can be attributed to male hormones, particularly the level of testosterone; however, this does not make men superior to women automatically, rather the high level of testosterone creates certain attributes and behaviour which increase men's opportunity to dominate both in public and private spheres, such as ambition, aggressiveness and competitiveness.

However, Walby (1986, 1989) and Bennett (2006) criticise such explanations— based on biological determinism— in determining women's subordinated socioeconomic and political position in society, and argue that the failure in tracing the historical milieu of patriarchy and the subjugation of women leads to such notions as patriarchy being a historical: it has always existed and will exist forever because of its roots in physiological differences between men and women. The fact that history has mainly been written by men and for men explains why we learn so little about women's positions in and through history, particularly about women's subordination. Male domination has affected the ways in which (social) knowledge was produced and constructed as "both the knowledge and those who produce it were gendered" (Jackson and Scott, 2002:28). The idea of patriarchy as a system of women's oppression should be based on the assumption that gender is a social construction. If we accept this, then any differences and divisions between men and women rooted in 'gender' are also social constructions.

Stoller defines gender as, "the amount of masculinity and femininity found in a person" (Stoller, 1968:9). Kessler and McKenna (1978:15) further apply 'masculine' to a person who predominantly exhibits male interests and 'feminine' to a person who predominantly exhibits female interests. This leads us to question what male and female interests are, who defines them and how they are defined. Rosaldo and Lamphere argue that male-specific and female-specific interests are constructed through social practices: "human activities and feelings are organised, not by biology directly, but by the interaction of biological propensities and those various and culture-specific expectations, plans and symbols that coordinate our actions and so permit our species to survive" (Rosaldo and Lamphere, 1974:5). However, gender like sex is also understood in terms of binary

division between men and women; this conceptualisation is also problematic as it creates misconceptions that men and women are opposite to each other. Kimmel and Aronson (2009) suggest that femininity and masculinity should not be defined in absolute terms, as how people define masculinity and femininity changes with time and space. The cross-cultural variations in societal expectations regarding women and men's sex-roles cannot be understood through the lens of binary division. Connell's (2005) analysis suggests that people expect and exhibit different types and levels of femininity and masculinity in different social situations. For example, men display a different kind of masculinity [impression of self] in the workplace from what they exhibit while socialising with women in a bar.

'Gender hierarchies' are maintained and reproduced at individual, interactional and societal levels, by assigning different attributes to both men and women, which are aligned with societal and cultural imaginary of appropriate and desired behaviour for both (Kimmel and Aronson, 2009). For example, 'gender typification' of jobs and 'gender segregation' of occupations is a consequence of views that some occupations and jobs, such as nursing and care giving, are more suitable for women than for men (Walby, 1986). Then based on such assumptions, the jobs performed by and occupations attributed to women are considered unskilled or semi-skilled and hence are less well remunerated. What people perceive as feminine and masculine is subjectively and culturally defined and is in line with our gender roles, which are influenced by widely practised gender norms.

MacKinnon (1989) conceptualises gender as 'sexual objectification' of women's bodies by satisfying men's desires; she defines masculinity as sexual dominance and femininity as sexual subordination. According to her, sexuality plays a fundamental role in defining gender differences in hierarchal and patriarchal societies. She argues that sexuality of men and women is conditioned and structured in such a way that men find submissive women sexually more attractive, while women are conditioned to prefer aggressive and dominating men. This relationship of sexuality transforms into socioeconomic and political inequality between men and women and leads to women's subjugation and exploitation.

It is argued above that the sexes in real life are more alike than discourses of sexual differences suggest, as the differences between them are casually constructed through means of social practices (Haslanger 1995:98). Feminists such as Judith Butler (1990; 1993; 1999), Haslanger (1995) and Bradley (2007) believe that people actively shape their gendered lives in particular historical and social contexts. The idea of doing gender' (also

referred to as the process of gendering or gender practices) disagrees with the notion that gender is a stable or constant social category or set of personality traits or sex roles (Zimmerman and West, 1987; Butler, 1993; Lorber, 1994; Cook, 2007; Bradley, 2007). Butler (1990) uses the term 'performativity' to explain that the process of 'doing gender' is not a single performance; rather, it is an iterative activity, which creates the illusion of a stable self: "gender is a performance that produces the illusion of an inner sex or essence or psychic gender core" (Butler, 1993:317). For her, it is like a script, and people by rehearsing and performing the act over and over again makes the script a reality. This means that we all do gender everyday through the way we talk, or dress, or walk; it all communicates our gender to others. Butler (1993) criticises the sex/gender distinction and suggests that both 'sex' and 'gender' are social constructs and it is misleading to analyse sex in isolation from gender; instead, sex must be considered an integral part of a person's gendered identity; there is no specific point of separation between biologically defined sex and culturally formed gender. In addition, Butler argues that defining sex biologically and physiologically is itself a cultural derivation. Therefore, gender should be understood as not only a socially but also a discursively constructed aspect of identity in which different physical and sexual embodiments of women and men should be treated as bodily variations and part of a holistic construct instead of analysing both separately from one another. However, Butler ignores the fact that not only interacting individuals are doing gender; institutions are doing gender too (Kruger and Levy, 2001). Bradley (2007:75-76) criticises Butler for resting her work firmly on sexuality and bodily being as the core of gender and neglecting other aspects of doing gender, such as the division of labour at work and in the home and the issue of male power and domination.

The above discussion proposes two important arguments: (a) gender is a social construction and its practice (performance) and meaning change with time and space; and (b) some prevailing gender practices and differences lead to women's subordination. This study will take forward gender performativity/practices and patriarchy as key ideas to understand the experience of women of Pakistani origin in small businesses. Patriarchy has been widely used to explain women's subordination, and the next sections will explore this in detail.

2.3   Theorising Women's Subordination

The subordination of women has been part of feminist and scholarly debates; some find it a direct consequence of 'gendered' socialisation of individuals (Chodorow, 1978; 1995),

whereas others find its foundation in sexuality, social relations and practices (MacKinnon, 1989; Butler, 1993; 1999; Bradley, 2007) and social institutions (Connell, 1987; Ridgeway and Smith-Lovin, 1999). Harriet Bradley (2007:1) argues, "gender is a highly politically charged concept. Its use is inextricably bound up with the centuries-long struggle over power between men and women". She urges that in order to explore gender we must look at specific contexts in which it operates in society. Thus, in theorising women's subordination, it is important to understand women's relative position in household and labour market contexts. Hakim (1996:5) argues that "women's position in the society as a whole is jointly determined by their access to, role and status in paid employment and the status accorded to their reproductive and domestic role". Despite many changes in the meaning of masculinity and femininity over time, what remains consistent is the hierarchical relationship between men and women, which always leads to male dominance and women's subordination. As Jackson and Scott state, "while male dominance does change in form and degree it seems that gender hierarchy can coexist with a wide variety of beliefs about gender" (2002:10). Patriarchy has been widely used to explain women's subordination and gender inequalities in society.

2.3.1   Patriarchy

According to the Oxford Dictionary (Oxford Dictionaries, 2011), the term 'patriarchy' is derived from Latin '*patriarkhia'*, [originally Greek *patriarkhēs]* meaning 'rule of the father'. Feminists have borrowed the term and used it to explain the system of male domination and women's subordination. Patriarchy is rooted in the unequal relationship between men and women in society (Walby, 1989). Adrienne Rich defines patriarchy as "the power of the fathers: familial-social, ideological, political system in which men—by force, direct pressure, or through ritual, tradition, law and language, customs, etiquette, education and the division of labour, determine what part women shall or shall not play, and in which the female is everywhere subsumed under the male" (Rich, 1976:57). It is a system which undermines women's work, sexuality and social and gender roles. Patriarchy maintains hierarchal divisions in society, which are fundamentally based in gender practices and differences between men and women. It allows men to control top and decision-making positions both in public and private domains (Walby, 2010). Hartmann (1979) defines patriarchy as men's domination of women, particularly by controlling women's labour. For Walby, it is "a system of social structures and practices in which men dominate, oppress and exploit women" (Walby, 1989:214).This definition approaches patriarchy from both structural and relational standpoints, by rejecting the idea of patriarchy as a universal

system with its roots in biological determinism. This implies that patriarchy is a social construction, as in reality not all men occupy dominating positions; neither are all women subordinate in a society (Bradley, 2007). Likewise, some societies and cultures are more patriarchal than others. The degree and nature of patriarchy varies; however, the subordination of women remains constant in all patriarchal systems, which cuts across cultures, ethnicities, class and societies (Johnson, 2005:5).

Feminists disagree over the primary reason for male domination and patriarchy. Firestone (1974) identifies reproduction as the main constituent of patriarchy. For Delphy (1984), it is the expropriation of women's labour in the domestic mode of production, which concludes that women's positions are inferior to men's. However, Walby (1989) urges that theorisation of patriarchy needs to incorporate variation in the idea and practice, as there are different forms and levels of patriarchy and women's subordination. Therefore, patriarchy with a single base or reason will limit the scope of any attempt to understand patriarchy and women's subordination. The universal and a historic stance of patriarchy falsely leads to the search for a single cause of women's oppression, either in a basic super-structure model or as a quest for ultimate origins from capitalist relations (Walby, 1986:30). In her analysis of patriarchy, instead of defining a single base, Hartmann (1979; 1981) identifies male dominating institutions, heterosexual marriage, domestic division of labour, women's disproportionate share of housework, women's economic dependence on men, and childcare as sources of conflict and inequality between husband and wife. However, unlike Walby, Hartmann does not provide analytical units for the study of patriarchy.

Walby (1989) has identified six structures or systems of social relations through which patriarchy operates, penetrates and perpetuates in society. It is through the interaction of patriarchy with these socioeconomic and political systems that men control and exploit women, their production, reproduction and sexuality. These are: 1) The patriarchal mode of production (i.e. in which men control means and relations of production), 2) patriarchal relations in paid work, 3) patriarchal relations in the state, 4) male violence, 5) patriarchal relations in sexuality, and 6) patriarchal relations in cultural institutions, for instance, religion, education and media. For example, in some Muslim families and communities, the ideology and practice of *purdah* (seclusion) together with certain familial practices related to marriage, divorce and inheritance leads to gender inequality and male domination (Barlas, 2002:7). Women are represented as 'tragic beings' whose sexual functions and physiology make them inferior and unfit for any work activity except

childbearing, which is their 'biological tragedy' (Maududi cited in Barlas, 2002:7), presented as a given fact. The ideologies of *izzat* (honour) and *purdah* work together to restrict and segregate South Asian Muslim women by controlling their sexuality, so that they can only perform their biological function of reproduction. In some cases, this is ensured through the practice of early marriage (Papanek, 1982; Shaheed, 1990; Haeri, 2002). It also highlights how socially constructed gender practices lead to women's subordination. These issues will be discussed further in Chapter 3.

Walby (2010) has identified two forms of patriarchy, based on sexual division of labour in both private and public domains, i.e. private and public patriarchy. In 'private patriarchy', the principal patriarchal strategy is exclusionary: women are excluded from the labour market by reducing and restricting their roles to the domestic sphere, to exclusively serve husband and family. The 'public patriarchy' is subordinating and segregationist in nature: women are confined to participate in specific occupations and types of job. 'Public patriarchy' leads to sex segregation of occupations and typification of jobs through which men maintain their control of the public sphere by occupying the authoritative positions and well remunerated jobs. Walby argues that with restructuring and feminisation of the labour market after the Second World War, patriarchal relations moved from the domestic mode of production to the capitalist mode. In other words, patriarchal relations have moved from the private to the public sphere. The domestic and capitalist modes of production are interlinked and mutually reinforcing. Women's productive roles are shaped by their reproductive roles, as some women tend to permanently or temporarily leave their work for career breaks due to childbirth and childcare (Hakim, 2006).

Bradley (2007:44-45) has criticised Walby for being overly monolithic in her conceptualisation of patriarchy, in that Walby implies that men are always and everywhere dominant, which allows no room for alternative power relations between the sexes. Walby abandoned the use of patriarchy in 'Gender transformations' (1997) and replaced it with the more open-ended concept of 'gender regime'. She builds on Connell's (1987) idea of gender regime, which means "a set of inter-connected gender relations and gendered institutions that constitutes a system" (Walby, 2009:301). It is a special instance of a regime of inequality and involves the four major institutional domains of economy, polity, violence and civil society (Walby, 2013). Unlike patriarchy, the idea of a gender regime is flexible and allows co-existence of more than one gender regime. This means that any institution, such as a school, family or community, has its own gender regime, which exists in parallel with other gender regimes. Gender regimes can be ethnically specific (Toulis,

1997); for example, the gender regime of a British Pakistani community is different from the mainstream white British gender regime. However, women of Pakistani origin may encounter both, one in the public domain and the other in the private sphere. Gender regimes or patriarchal relations exist in both public and private domains in the form of sexual division of labour, which oppresses women and favours men (Walby, 2013). The following section explores the sexual division of labour. It is considered important for understanding women's experiences in small business in this study, as it is assumed to be shaped by the nature and amount of work performed by women in the family.

2.3.2 The Sexual Division of Labour

The role and position of women in the family and at work is particularly important in terms of the sexual division of labour. A functionalist explanation of the sexual division of labour is that the 'difference' between men and women originates from their sex-specific roles embedded in anatomical differences (Valian, 1999: 12), i.e. 'instrumental' and 'expressive' respectively (Bradley, 2007). Broadly speaking, men's activities are primarily productive and women's activities have been more concerned with reproduction, unpaid housework, and nurturing and caring activities within the family (Scott *et al*., 2012). It can be argued that the sexual division of labour at home mainly stems from women's natural ability to bear children (Oakley, 2005).

A clear sexual division of labour can be observed in all contemporary societies, although the precise form may vary between countries (Bradley, 2007). It exists both between and within the spheres of paid work and unpaid activities (Scott *et al*., 2012). Bradley (1989) provided a useful account of how women and men have been performing different production activities throughout history. She argues that the current sexual division of labour is remarkably similar in all advanced industrial societies, evolving with industrialisation and becoming consolidated in the last half of the 19th century, when the idea of separate spheres for men and women became powerful (2007:91). By and large, in the 21st century, work remains divided into men's work, women's work and gender-neutral work (Hakim, 2000). Bradley (2007) argues that the latter is on the increase in Western societies, whilst patterns of segregation remain strong. The erosion of the male breadwinner model (Bradley, 2007; Scott *et al*., 2012) due to women's increased participation in the labour market (Hays, 1996; Hakim, 2006; Scott *et al*., 2012) has brought changes in the traditional division of labour between men and women, both at work and in the family. Scott *et al.* (2012) argue that these changes are uneven across ethnic groups, social classes, age and geographical regions.

The traditional sexual division of labour in the public domain is manifested in sex segregation of occupations, both vertically[1] and horizontally[2], in sex typing of jobs and women's concentration in part-time work (Walby, 1986; Hakim, 2000; 2006 Bradley, 2007; Scott *et al*., 2012). Hakim (2006) states that there is an obvious link to earnings differences between men and women, but these would generally be regarded as justified rather than sexist. She argues that there can be two possible explanations for this; either woman's lack of interest or active exclusion of women from higher paid and grade jobs (Hakim, 2006; 284-285). Jobs are typified based on our beliefs that women are more suited for some activities, and men for others (Crompton, 1997; Scott *et al*., 2012); Crompton referred to these as 'gendered niches' (1997). On the other hand, in the private sphere, despite the fact that it is increasingly accepted that women should be in paid employment, they are also likely to undertake the majority of housework and childcare responsibility (Coltrane, 2000; Crompton *et al*., 2007; IPPR, 2012).

Research shows that the division of work in the family affects women's work patterns and choices (Becker, 1991; Hays, 1996; Hochschild, 1997, Hakim, 2000; 2006; Crompton, 2006). Women discontinue employment or become part-time workers in order to manage the burden of domestic and childcare responsibilities (Hakim, 2006). According to a British survey, women without children were more likely to be in employment (73%) than women who were employed with children (68%) (ONS, 2008). Becker argues that the sexual division of labour at home leads women to invest less and men to invest more in their human capital, such as education, training and work experience. It leads wives to choose jobs that are less effort-extensive and are generally compatible with domestic and caring responsibilities (Becker, 1991). This causes sex segregation of occupations as wives and mothers will continue to concentrate in occupations that are mother-friendly and flexible enough to tolerate their domestic roles (Hakim, 2004: 12). Anker (1998) identified

[1]Vertical segregation refers to concentration of women in less well-remunerated and low-status occupations as compared to men; for example, more men are surgeons, while women are nurses (Bradley, 2007).

[2] Horizontal segregation is when men and women choose different jobs and occupations; for example, men are concentrated in the armed forces while women are social workers (Bradley, 2007).

teaching[3] and nursing[4], two occupations where women constitute over half the workforce in modern societies.

However, in terms of making employment and career choices, women's responses and preferences are heterogeneous (Hakim, 2000). Hakim (2000) attempts to theorise women's lifestyle preferences and choices between market and non-market work in her famous 'preference theory'. To describe women's heterogeneity, she has categorised women in three groups:

1. 'Home-centred' women are mainly wives and mothers who prefer to devote themselves to their family and children. They tend to have several children and their entry in the labour market is specifically need based, that is only when it is necessary to maintain their family's livelihood.

2. 'Work-centred' women are mainly career-oriented women who aspire to work for independence, freedom and self-achievement. These women prioritise their work over family life and tend to have smaller families or are childless.

3. 'Adaptive women' are the ones who desire to combine work and family. These women try to achieve a work-life balance by becoming secondary earners with part-time or flexible work in order to look after their family and perform childcare responsibilities. Hakim states that adaptive women fail to utilise any qualifications they may have and choose jobs for their convenience factors and social interest rather than with a view to a long-term career. They tend to be in female occupations and have lower earnings (Hakim, 1996:208). Hakim claims that it is the inability of women to organise, particularly those in the largest group, the adaptive women, that leads to a fracturing of female commitment to paid work (ibid: 211-212). She tested her theory in Britain and Spain, and found that in her sample, 25% of women were home-centred, 50% were adaptive and the remaining 25% were work-centred (ibid: 6). Based on these findings, she suggests that women are heterogeneous in terms

---

[3]Anker (1998) suggests that it is because teaching is a mother-friendly occupation, which allows mothers to be with children during summer and school holidays.

[4]Nursing, on the other hand, offers flexible part-time and temporary jobs with few penalties for taking a career break. In addition, nursing requires attributes, which are associated with women, that is, care. Providing care at home to husband and children is used as a reason to justify the concentration of women in social and healthcare professions (Anker, 1998: 252-64).

of the lifestyle they prefer, so any policy targeting women should first understand the variation that exists between them.

'Preference theory', a version of rational choice theory, assumes that gender inequality at home is the outcome of women's rational choice not to prioritise the rewards of the marketplace. This assumption is based on the idea that women do not face constraints in choosing between work and family. For example, 'home-centred' and 'adaptive' women may not make voluntary choices (Browne, 2006); in addition, the theory pays little attention to those women who do not want to continue doing domestic work (Oakley, 2005). Although Hakim claims to recognise the heterogeneity of women, it can be argued that by concentrating on women's preferences, rather than including a sufficient assessment of restrictions (e.g. structural and relational) on choice, she ignores the diverse experiences of women (Crompton and Harris, 1998; Fagan, 2001; Browne, 2006). Crompton and Harris also argue against Hakim's categorisation of women. "Sociological explanations relating to women's employment patterns cannot rest upon a simplistic reduction to the argument that they are due to the fact that there are different types of women" (Crompton and Harris, 1998:131).

Hakim's categorisation of women (i.e. home-centred, adaptive and work-centred) is useful in furthering the process of theorisation of women's position in both private and public spheres particularly because (a) it accepts the heterogeneity between women, and (b) it helps to understand the 'difference' and 'clash of interest' between different groups of women. However, it ignores relational and structural impediments, which also affect women's work orientation. Crompton et al. (2007: 4) have identified two broad categories of variables that can affect family-work relations: 'structural' and 'relational'. (1) 'Structural' elements include national welfare regimes and the support available to mothers and dual-earner families, together with social and economic policies, such as labour market regulations and employers' policies. (2) 'Relational' elements include gender relations between women and men along with the normative context of heterosexual partnership and attitudes towards sex roles.

Unlike Hakim, Harriet Bradley (2007) proposes a multilevel approach to understanding the social ordering of gender difference and inequality: 'micro' (social interaction), 'meso' (institutional) and 'macro' (social totality). She is primarily concerned to explore gender difference and inequality in three spheres of social life: production, reproduction and

consumption (2007; 88-89). She builds on Miriam Glucksmann's TSOL[5] (total social organisation of labour) framework. Bradley (2007:89), by deriving from Marx and Engels's conceptualisation of production and reproduction, states that 'reproduction' covers the processes through which the condition of existence of a mode of production is recreated. The process of reproduction thus involves human procreation and all social activities that are vital for the existence of the social system and for human life established around it. 'Production' refers to modes of production, forces (technologies and raw material) of production and relations of production. Each society has its distinctive mode of production by means of which goods and services necessary for the survival of society are developed. The term loosely corresponds to our contemporary notions of work, employment and the labour market (ibid).

Bradley expands on Glucksmann's TSOL framework and includes consumption in her analysis, which she defines as, "the set of processes by which goods and services produced in the sphere of production are purchased and utilised" (ibid: 146). She argues that processes of consumption are gendered too, as men and women have different choices. While the man is out at work all day, it is the wife who holds the main responsibility for purchasing and consuming; she argues that this is particularly applicable in the case of middle-class women of the 'leisure class' and in families where the male breadwinner model persists.

Glucksmann (2005) suggests that there has been an overlap in the economic cycle (i.e. production, reproduction and consumption) and between work and leisure. Bradley (2007: 148) argues that shifts in the location of work (due to the increase in home-based business, home working and teleworking) are also helping to blur the boundaries between production, reproduction and consumption, as the home may be the site of all three. The symbolic and meaningful nature of consumption has made it increasingly powerful in the formation of individual identities, while these meanings and identities are deeply shaped by gender and class (ibid: 149). Bradley argues that patterns of consumption are, as the TSOL framework suggests, strongly linked to relations of production and reproduction; women's marginalisation as producers with prime responsibility for reproductive labour

---

[5]Glucksmann (1990; 1995; 2000) suggests re-conceptualisation of work and labour whilst acknowledging that public and private spheres and paid and unpaid labour are interconnected. She defines TSOL as "the manner by which all the labour in a particular society is divided up between and allocated to different structures, institutions, activities, and people" (2000:19).

has led to differentiated patterns of consumption, whilst the identification of women with consumption has contributed to their secondary social status (Bradley, 2007:166-67).

One of the important issues that arises in relational analysis of work and family, is the conflict between the two for multiple reasons, such as sharing of domestic and caring work between partners (Crompton, 2006) and time constraints (Hochschild, 1997). Crompton (2006) predicts that the extent to which partners share responsibility for domestic and caring work will have an impact on the extent to which families achieve a positive articulation of employment and family life. Time constraint acts in multiple ways to change the dynamics of the relationship between family and work for both men and women (Jarvis, 2005). However, it affects women more as they are mainly responsible for domestic work and childcare. In a typical hourly wage system of earnings with monetary benefits attached to working overtime, people tend to work for long hours in order to increase their earnings. This has affected familial relationships, particularly working mothers' family and work lives. Many women find it difficult to combine long shifts at work with family and childcare responsibilities. Hochschild (1997) explains this time cycle in terms of the first shift (workplace) which demands more time and hence affects the ways in which the second shift (home) is organised and managed. Several strategies and negotiations are involved in order to perform the second shift's tasks. The targets of the second shift are achieved with enormous difficulty and under pressure, sometimes delaying, and cancelling, hastening, prioritising and rationalising tasks. The third shift is the time consumed in overcoming the pressures and stress of managing the second shift. This is particularly constraining and stressful for women because of their caring roles as mothers and wives.

As discussed above, the traditional division of labour in the family affects women's work choices and patterns. The erosion of the male breadwinner model by women's increased participation in the labour market has brought changes in the current division of labour. By remaining in the labour market, many women are showing growing work attachment. Although many mothers do not suspend their labour market activity upon childbirth, they may feel inclined to make adaptive choices. In this changing scenario of family and work relations, it is important to re-evaluate whether these changes will bring further gender equality or whether women will have to assume the burden of the 'double shift' (Scott *et al.*, 2012).

It is stated above that family events and the sexual division of labour affect women's work orientation. The next section explores how different gender practices and patriarchy shape women's experiences and position in the family.

2.4   Women in the Family

Erera states that the family is not only a social institution, it is an ideological construct laden with symbolism and with a history and politics of its own (Erera, 2002:2). Contemporary families are diverse in their composition, for instance, nuclear, extended, same-sex couples, single parent and multigenerational families. People in different types of household adjust their definition of family to accommodate changes in their marital status, living arrangements, amount of contact with parent and partner, and concomitant emotional attachment (Coltrane and Adams, 2008:5). Families are generally considered to be based on a heterosexual marriage; however, family patterns are changing with a decline in the marriage rate, the rise in the divorce rate, rise in extramarital births, and same-sex partnerships (Coltrane and Adams, 2008; Scott *et al*., 2012). Erera argues that the conception of what constitutes a family is necessarily rooted in time and space; white, Western two-parent families have generally been regarded, implicitly or explicitly, as the model or template against which we compare all families regardless of culture, ethnicity or class. This parochial view distorts our understanding of diverse families by considering them deviations from the norm (Erera, 2002:2). Despite the diversity of family styles, there are 12.2 million married-couple families in Britain out of a total 18.2 million families, excluding 2.9 million cohabiting opposite-sex couples (ONS, 2012). In a traditional heterosexual marriage or relationship between men and women, the majority of women are responsible for tasks of caring, child rearing and housework. Recent research shows that 8 out of 10 married women do more housework than their husbands and just 1 in 10 married men do an equal amount of housework as their wives (IPPR, 2012). The division of labour in such families is less egalitarian and strictly embedded in natural sexual differences between men and women and women's inferiority. Okin (1989) argues that heterosexual marriage makes women more vulnerable due to the disproportionate amount of unpaid housework they perform. Crompton *et al.* (2007: 2) argue that the ideology of 'domesticity' assigned caring and domestic work uniquely to women and, indeed, the contribution of women to household management and domestic production is essential to the family's prosperity. However, despite these contributions, the overall position of women in the family has remained relatively inferior to men over time and space. "The past and present 'gendered' nature of the family, and the ideology surrounds it, affects

virtually all women, whether or not they live or ever lived in traditional families" (Okin 1989: 7). However, it affects different sub-groups of women differently.

Williams' (2001) analysis highlights the fact that the family is not a static social institution; it changes over time and space. Historically, the change in socioeconomic and political systems has brought structural changes in the way the contemporary family functions. In particular, mass industrialisation and capitalism have changed familial relations enormously. In pre-industrial society, no clear-cut division between familial and work roles existed. Households were productive units where husbands and wives were hugely dependent on each other's labour for the whole family's livelihood (Crompton et al., 2007). The idea that historically households were productive units with interdependent labour may still be true in small enterprises. In particular, family- and home-based enterprises may create a surprising division of labour and power relations between men and women, as the boundaries between work and home get blurred in such settings (Mirchandani, 1999; 2000).

Many white feminists believes that family is a gendered institution, which favours men and oppresses women (Hartmann, 1981; Lupri, 1983; Delphy, 1984; Morton, 2009), however, black feminists (Parmar, 1988; Jackson, 1997) challenged this perspective on the grounds that many black women (or ethnic minority women) see their families as a base for protection. Patriarchal family structures may be oppressive for both white and black women, but families may also supply women with their closest and most supportive relationships, not least in relationships between female kin (Jackson, 1997:325). Therefore, our conception of family is not only affected by gender practices, but is also due to ethno-religious and class relations (Erera, 2002; Coltrane and Adams, 2008). Further discussion on familial practices among British Pakistanis will be included in Chapter 3.

The above discussion provides useful insights into how certain gender practices in families shape women's lives and create gender inequality; however, some feminists argue that the current form of institutionalised and systematic gender inequality originated from the development of other systems of stratification, for example class, age, religion, ethnicity etc. (Jónasdóttir, 1994:12). The systems of stratification shape women's position not only in the family but also in the labour market and affect different groups of women differently. It is assumed that black and ethnic minority women's experience and choices are different from those of white women and black/ethnic minority men due to the complex

and multi-faceted nature of their identity (Crenshaw, 1989, 1991; Reynolds, 1997). In addition to gender, there are other social divisions and systems of stratification in societies, which divide and differentiate people according to certain individual and group characteristics. People are being privileged or excluded from mainstream socioeconomic and cultural environments as a result of belonging to a certain group or having individual characteristics (Anthias and Yuval-Davis, 1992; Modood, 1994; Mason, 1995). We need to understand all forms of social inequality and difference in order to comprehend the specificities of gender inequality because individual identities are multiple and intersectional (McCall, 2005).

To conceptualise the position of women of Pakistani origin in the British labour market, different frameworks have been considered and reviewed. For example, intersectionality is one of the frameworks through which heterogeneity among women can be conceptualised and the mutually constituting effects of social categories and systems of relations such as gender, ethnicity, religion and class can be understood (Crenshaw, 1989, 1991; McCall, 2005; Shields, 2008; Davis, 2008; Walby *et al*., 2012). Unlike Hancock (2007), who considers intersectionality as a theoretical and empirical paradigm, Anthias (2012) argues that intersectionality does not refer to a single framework but a range of positions, and that essentially it is a heuristic device for understanding boundaries and hierarchies of social life. Davis (2008), however, identifies two important strands of intersectionality which concern the contemporary feminist thought: identity and structure-based approaches.

One of the important strands of intersectionality is to understand and explore the effect of race, gender, sexuality, class, etc. on women's identities, experiences and struggles for empowerment. The debates surrounding this approach have been concerned with the 'triple jeopardy' or 'oppression Olympics' of race, class and gender and how, with the addition of each social category, the individual becomes more marginalised or disadvantaged (Shields, 2008; Davis, 2008). One of the criticisms of this approach is the never-ending list of differences or disadvantages (Phoenix, 2006), in which all forms of difference are treated as equivalent (Anthias, 2012). Phoenix and Pattynama (2006) argue that race cannot be treated in the same way as social class; each form of inequality needs to be treated differently as they are constructed differently. Moreover, the focus on the descriptions of difference or similarity does not help us in understanding when and how different social categories, e.g. gender, operate as a system of oppression or as an aspect of identity (Shields, 2008). For example, Islamic feminists argue that some Muslim women

consider the veil/*purdah* as an expression of their identity in the West and not as a form of patriarchal oppression by men (Afshar *et al*., 2005; Bilge, 2010; Salem, 2013). On the other hand, religion/Islam is understood to be inherently oppressive in Western feminist discourses leaving little room for mediation between the two (Bilge, 2010).

Another important strand of intersectionality emerges from the post-structuralist and post-colonialist feminist criticism of the modernist paradigm of universalisation and homogenisation of binary oppositions such as black/white and men/women (Mohanty, 1988; Butler, 1990; Brah, 1996). According to Butler (1990; 1993), gender is socially and discursively constructed like other identity categories and therefore it should not be considered stable or fixed. The post-structural feminists also argue against the universalisation of the category of woman and stress the need to explore inter-group and intra-group heterogeneity among women (McCall, 2005; Hancock, 2007). For example, not only are there differences among different groups of Muslim and South Asian women but also among Pakistani women; these need to be taken into account to understand the effects of ethnic background, class differences, marital status, immigration status, age, etc. on their labour market participation. Some Marxist feminists have criticised intersectionality for giving less importance to class than to other forms of oppression (Collins, 2000). Dhaliwal (1998; 2000) argues that South Asian middle-class women's experience of and motivation for small business is different from their working class counterparts. However, salience given to a social category or an aspect of identity at a given time is dependent on the context and the researcher's subjective preference. Therefore, the idea of stable social categories seems theoretically and empirically dichotomous. The reliance on categories can even lead to intersectionality being portrayed as positivist, as the category is supposed to lead to 'authentic' knowledge about the experiences of marginalised women (Ferguson, 2012; Salem, 2013). Anthias (2012:8) argues that social categories are part of the social landscape as a form of discourse and practice, and enter a social field as primary units of social representations and social organisation. However, they exist with social and temporal contexts and are emergent rather than given and unchangeable, located in the operations of power. Such a constructionist view rejects the idea of fixed or stable social categories (Butler, 1990; McCall, 2005). Anthias (2012) suggests going beyond intersectional categories to explore the wider social landscape of power and hierarchy.

The complex interplay of ethnicity, class, religion and gender are important in shaping women's experience of the labour market. Browne and Misra (2003) note that the impact

of intersection of ethnicity/race and gender is visible in wage differentials, labour market discrimination and the level and amount of domestic labour performed by women. This implies that the low levels of participation of Pakistani and Bangladeshi women (Dale *et al*., 2002a, 2002b) in the labour market cannot be solely understood through a gender lens. It is widely acknowledged that people are differently situated within the structures of society depending upon their class, ethnicity, religion, gender, etc., (Bradley, 2007) affecting their labour market experience (Browne and Misra, 2003). Studies which stress only one aspect of an individual's identity or form of inequality, for instance, social class, are likely to produce inaccurate and out-of-context assumptions about social reality. Avtar Brah's (1994) framework will help to contextualise how ethnicity, religion, class and gender shape the entry and experience of women of Pakistani origin in small business. Her framework looks at 'racialised gendering' of the labour market at macro- and micro-levels in order to understand South Asian Muslim women's economic activity. The next section explores this in depth.

2.5   Intersecting Dynamics of the Labour Market

Brah (1994) argues that any analysis of women's narratives must be framed against wider economic, political and cultural processes in non-reductive ways while structure, culture and agency need to be conceptualised as inextricably linked, mutually inscribing formations. She states that in order to understand Muslim women's labour market participation we need to address how the labour of this category of women is: (a) socially constructed, (b) represented in discourse, (c) constituted by and is constitutive of labour markets, and (d) framed within personal narratives and collective histories. She rejects a binary divide between culture and structure, arguing that structure and culture are enmeshing formations where one is not privileged over the other. Her conceptualisation of culture refers to a process of intersecting significations, i.e. a terrain on which social meanings are produced, appropriated, disrupted and contested. "Cultural specificities remain important but they are construed as fluid modalities, as shifting boundaries that mediate structures and relations of power" (ibid: 153). According to this view, structures, e.g. material, political and ideological, emerge and change over time through systems of signification and in turn shape cultural meanings. The agency/action of women gains particular importance in such a conceptualisation allowing them to change their position in the labour market by accessing and controlling available resources and negotiating and resisting the cultural and structural constraints. Brah resists the idea of absolute male control over women's labour. However, this study assumes that in patriarchal social

relations men's control of women's labour is highly explanatory and depends on gender regimes of families and communities, which shape women's access to and control of different forms of capital and power in the family and in business.

Brah argues that the labour market outcomes of different categories of South Asian Muslim women are distinctive and therefore it is important to take into account heterogeneity among these women, e.g. married and unmarried, born and raised in Britain and migrant women, middle-class and working class, etc. South Asian Muslim women in Britain have multiple identities depending upon their ethnic background and country of origin[6]. Therefore, it is important to deconstruct the category of Muslim/Pakistani women in British discourse to understand their diverse labour market experience. According to Brah (1994; 1996), the category of Muslim women is highly racialised and evokes cultural stereotypes, leading to false generalisations. It is often assumed that Muslim women are mere victims and are controlled by men who hold them back (Brah, 1994). However, the majority of women in Bunglawala's research said that their families and husband support them in pursuing work/career (Bunglawala, 2008).

Brah (1994) proposes seven factors that are important in positioning Muslim/Pakistani women in the labour market: (1) The history of colonialism and imperialism that framed the patterns of post-World War II migrations into Western Europe, (2) the timing of migration, (3) the restructuring of the national and global economies, (4) the changing structures of the regional and local labour markets, (5) state policies, e.g. immigration control, (6) racial discrimination in the labour market, and (7) segmentation of the labour market by gender, class, religion, age and ethnic background. Drawing from Brah's framework, this research identifies migration, ethnicity, religion, class and gender as important in explaining the involvement of women of Pakistani origin in small business. Furthermore, the idea of intersectional gender regimes will elucidate that the participation of women of Pakistani origin in small business is an outcome of enmeshing structural, cultural and agentic processes, which shapes women's control of their labour, access and command over resources and power and control in the family and business. The migration of Pakistani origin men and women and the formation of their communities in Britain will

---

[6] Women of Pakistani and Bangladeshi origin make up 75% of all British Muslim women (Bunglawala, 2008).

be discussed in Chapter 3 and the remaining factors will be discussed in the following sub-sections on ethnicity, religion and class.

Research shows that while South Asian Muslim/Pakistani women suffer from an overall high economic inactivity rate, many of the explanatory and causal factors affecting the first generation of British Muslim women in employment are markedly different from those affecting the second generation (Bunglawala, 2008). For many South Asian Muslim women in the first migrant generation, various factors explained their low employment levels: poor English, low educational attainment or limited transferability of foreign qualifications, low skills and employment experience, and limited overall understanding of the UK labour market and integration (Dale *et al*., 2002a, 2002b; Bunglawala, 2008). However, the second and subsequent generation women are increasingly taking part in the labour market, as they are equipped with British qualifications, fluent in English, knowledge of the British labour market and have a strong sense of integration (Dale *et al*., 2002a, 2002b; Werbner, 2005; Bunglawala, 2008). Some of the barriers affecting women of Pakistani origin affect all women, such as gender discrimination, inflexibility, and lack of childcare. British Muslim women nevertheless face additional challenges, including ethno-religious discrimination and lack of culturally sensitive support services (Brah, 1994; Bunglawala, 2008). Such factors are important in pushing them to be economically inactive. Some women enter into business to escape economic inactivity (See Chapter 4). Bunglawala's (2008) research in London shows that graduate qualifications do not directly translate into employment for all British Muslims, particularly women: only 76 percent of British Muslim graduates were in work compared to 87 percent for all graduates. Therefore, it is important to take into account different structural impediments (sexism and racism, lack of support) along with the household context (division of labour, childcare), cultural constraints (patriarchy, *purdah* and *izzat*), access to, and control of different forms of capital (human, financial, etc.) in explaining women's participation in the labour market. By drawing insights from Brah's framework, this research assumes that gender and ethno-religious relations, along with the circumstances pre- and post-migration and class background, determine the position of women of Pakistani origin in the labour market. The discussion presented in Chapter 4 will further help in theorising women's embeddedness in different contexts and opportunity structures of British society. The discussion on ethnicity, religion and class will elucidate the influence of these social relations in shaping individuals' experiences and choices in society as gender alone cannot explain differences among people.

2.5.1 Ethnicity

Schermerhorn (1978: 12) defines 'ethnic group' or 'ethnicity' as a "collectivity within a larger society having real or putative common ancestry, memories of a shared historical past, and a cultural focus on one or more symbolic elements defined as the epitome of their people-hood". Some of the examples given by Schermerhorn of these symbolic elements are kinship patterns, religious affiliation, language or dialects, tribal affiliation, nationality, phenotypical features, or any combination of these elements. Unlike the idea of race, which means the human species are divided into distinct groups on the basis of inherited physical and behavioural differences, ethnicity refers to individual levels of identification with a culturally defined category (Pilkington, 2003; Cornell and Hartman 2007; Fenton, 2010). This means that an individual voluntarily chooses his or her 'belongingness' to a particular cultural or ethnic community, whereas 'race' is an involuntary category that is imposed by people on an individual. Cornell and Hartman (2007: 20) argue that although an ethnic identity is self-conscious, its self-consciousness often has its source in the labels used by outsiders. The identity that others assign to us can be a powerful force in shaping our own self-concepts. However, Jenkins (1994: 81) argues that others may assign an ethnic identity to us, but it is our own claim to that identity that makes us an ethnic group. This means that the ethnic category may be externally defined, but the ethnic identity is internally asserted.

People define their ethnicity on different/multiple grounds. Some people identify themselves with their country of origin, some with their ethno-linguistic group and some with their religious community (Hutchinson and Smith, 1996: 7). People can have multiple ethnicities; for example, Pakistani-origin people can be Muslims or Christians and Punjabi or Kashmiri and Urdu or Pashto speaking at the same time. Hence, ethnicity is a multifaceted, complex and varied concept. It is varied both empirically and theoretically.

'Primordialism' and 'Instrumentalism' have been used widely to understand ethnicity. Primordialism is an approach to ethnicity that is completely opposite to constructivism. It tends to objectivise ethnicities to make them acceptable divisions of the population as naturally occurring, but in their outlook non-political communities of language and culture (Fenton, 2010: 71). As Tishkov (1997:1) states, for primordialists there exist objective entities with inherent features such as territory, language, recognisable membership, and even a common mentality. Geertz (1963) argues that primordial attachment is rooted in the givenness or naturalness of the social existence of humans. 'Givenness' means

contiguity and kin connection and being born into a particular community, religion, culture, language, and shared social practices. Individuals are bound to their family, neighbours, or religious group not by affection, common interest, shared experience or obligation, but by the importance attributed to the common 'bond' itself; kinship and religious ties are examples of such bonds. In some communities (such as among Pakistanis), kinship ties are maintained over generations through family and close kin marriages (Shaw, 2000; Charsley, 2007). Kinship ties among British Pakistanis will be discussed in detail in Chapter 3.

Instrumentalists criticise primordialism for its static and naturalistic view of ethnicity (Hutchinson and Smith, 1996: 8). Instrumentalism treats ethnicity as a social, political and cultural resource for different interest and status groups (Brass, 1991), which is socially constructed through means of shared experience, interest and obligations (Hall, 1993). Barth's (1969) transactional analysis is useful, in that he proposes that ethnic identities are maintained and negotiated through processes of inclusion and exclusion. Barth suggests conceptualising ethnic groups as subjective groupings whose boundaries are permeable and unstable; for him it is the "ethnic boundary that defines the group, not the cultural stuff that it encloses" (ibid: 15). He argues that categorical ethnic distinctions do not depend on an absence of mobility, contact and information, but do entail social processes of exclusion and incorporation whereby discrete categories are maintained despite changing participation and membership in the course of individual life histories (ibid:9). In other words, group affiliation is maintained by making distinctions between insiders/us and outsiders/them. Moreover, individuals affiliate to their communities because it is beneficial to them or brings them economic and political advantages (Hutchinson and Smith, 1996). They are based on rational awareness, not closeness, but the need for protection of common interests, such as political and economic (Barth, 1969). The individual understands the community as an instrument for achieving his or her goals. The nature of ties of individuals to their community is formal, intentional, purposeful and deliberate. Instrumental attachments prevail in organisations such as trade unions, political parties and local interest groups. Unlike primordial ties, these memberships are neither universal nor fixed; rather, they can vary with time and changing personal interests. Jacobson (1997) argues that many young Pakistanis are adopting an Islamic identity in terms of diet, dress and everyday routines and practices. She suggests that this is essentially a defensive identity that has developed as a response to racism and social

exclusion. Islamic identity compensates for such marginalisation because it stresses the exclusion of the white excluders by the excluded group.

One of the central ideas of instrumentalism is the socially constructed nature of ethnicity and the ability of individuals to form their own individual or group identities from a variety of ethnic heritage, religion and cultures (Hall, 1993). Shaun Hides' (1995) research on Asian communities in Leicester highlights how these groups use material culture (such as clothing, jewellery and other artefacts) to create a sense of ethnic identity. Hides emphasises that ethnic groups entail an ongoing process of construction of collective identities. Thus, the wearing of traditional dress by members of ethnic minorities is a symbolic affirmation of group membership and links with tradition, religion and country of origin. Hides also notes Asian women are more likely to wear traditional dress than men, which indicates gender differences in religious and cultural affinities. Charlotte Butler (1995) argues that young British Asian women negotiate their associations with traditions and religion by adopting Western ideas about education and careers, whilst retaining some traditional religious ideas about their role as women. Cornell and Hartman (2007) suggest that the identity that others assign to us shapes our own self-concepts. Modood's (1997) research shows that the majority of second-generation ethnic minorities in his sample thought of themselves as mostly, but not entirely, culturally and socially British only because they felt that the majority of white people did not see them as British. Further discussion on British Pakistanis will be presented in the next chapter. The next section briefly discusses religion as it is considered important in shaping experiences and lives of women of Pakistani origin.

2.5.2 Religion

Smith (1978) argues that ethnic grouping is determined by immigrant identification with particular religious traditions more than any other factor such as common language, national background or belief in common descent. Religion remains important in the lives of immigrants and continues to provide a social space for expressing ethnic differences (Williams, 1988; Warner, 1993), whilst religious organisations continue to serve both ethnic reproduction and assimilation functions (Yang, 1999). However, immigrant groups differ in the ways they emphasise and integrate religious and ethnic identities. Some ethnic groups emphasise their members' religious identity more than their ethnic core, whereas others stress ethnic identity and use the religious institution mostly as a means to preserve cultural tradition and ethnic boundaries (Yang and Ebaugh, 2001:367). Johnston

et al. (2010) suggest that the best way of capturing the complex relationship between ethnicity and religion is by including them in the analysis as a combined identity background, to which they refer as ethno-religious background.

Research shows that religion is an important factor in determining the class and labour market outcome of ethnic minorities in Britain (Platt, 2005; Khattab *et al*., 2011). Platt found that being Muslim or Sikh decreased the likelihood of a professional/managerial class outcome, whereas this increased for Hindus. Studies indicated that all ethnic minority groups face disadvantages; however, the nature and extent of the disadvantage is particularly harsh for Muslims (Modood, 2005; Platt, 2005; Khattab, 2009). Modood's (2005) analysis highlights that different skin colour is likely to trigger 'colour racism', which leads to direct or indirect discrimination in the labour market, which Heath and McMahon (1997) refer to as an 'ethnic penalty'. All ethnic minority groups face an 'ethnic penalty', but its nature and extent varies across ethnic groups (Khattab *et al*., 2011). Modood (2005) argues that Muslims face extra or higher ethnic penalties because they also experience 'cultural racism'. Khattab (2009) argues that skin colour and culture (religion) are the main mechanisms through which ethnicity operates to reinforce disadvantage among some groups (such as Muslims) or to facilitate social mobility amongst others (such as the Irish). Others have argued that the continuous adherence to Islam, while living in predominantly Christian countries, remains controversial and politically volatile in popular discourse in the context of post 9/11 (D'Appollonia and Reich, 2008; Contractor, 2012). Muslims men have been stereotyped as 'extremists' and perpetrators of domestic abuse by the popular media (Bonifacio and Angeles, 2010), whereas *purdah* or *hejab* (veil) among Muslim women has become a primary focus of discourse, resulting in the stereotyping of Muslim women as victims in the West (Hofstetter, 2001; Falah and Nagel, 2005; Contractor, 2012). The dominating media-led discourses are misleading and present Muslim women as a homogenous group i.e. victims of domestic violence, economically inactive and deprived of any agency (Contractor, 2012). Studies show that discrimination and exclusionary practices have played an important part in the construction of Islamic identity among young Muslims in Britain (Modood, 1997; Jacobson, 1997; Abercrombie and Warde, 2000). Abercrombie and Warde (2000) argue that Islamic identity is a reactive-resistant, a defensive identity constructed in reaction to being excluded. Studies have confirmed that external discrimination and 'white flight' have resulted in the segregation of Muslims and other ethnic groups in Britain (Poulsen, 2005; Phillips, 2005), whereby increased segregation means less assimilation and integration

into the mainstream British culture. Phillips *et al*. (2007) have also linked the residential clustering of South Asian Muslims to their inward-looking outlook with strong family values, lack of individuation, high religiosity and frequent abstinence from alcohol. More discussion on residential and occupational clustering in relation to women and ethnic entrepreneurship will be included in Chapters 3 and 4.

The next section will explore social class; however, as it is beyond the scope of this study to include a detailed analysis of social class, the following discussion will be limited to class relations from a gender perspective.

2.5.3 Social Class

Edgell (1993:1) states that the term 'class' originally referred to the division of the Roman population on the basis of property for fiscal and military purposes. However, the modern discourses of class began during the industrial revolution and proliferated with capitalism in an era of socio-economic change that created new classes in a transformed class structure with a tendency for class positions to be allocated on the basis of ability rather than birth. John Scott (2006:30) states that according to Marx, classes in a society are defined by the possession and non-possession of the means of production and that these property relations are the basis of class relations in the capital and labour markets; therefore, class relations are relations of property and employment. Property and market divisions together constitute a person's market situation: the kind of goods and labour services that they possess, that comprise their opportunities for the exercise of power in the labour, commodity and capital markets, and that they can use to generate an income (ibid). Marx saw a conflict between the bourgeoisie and the proletariat in the creation of surplus value or profit in a capitalist society; the former class controls modes of production, and benefit by exploiting the labour of the latter, the working class (Edgell, 1993). In contrast, sociologists such as Goldthorpe and colleagues in their class schemas have identified eleven social classes based on employment relations (Erikson and Goldthorpe, 1992). Nevertheless, Scott (2006) argues that class groupings and their boundaries are neither sharp nor universal. Goldthorpe (1980:40) suggests that it is the rate and pattern of mobility that will determine the extent to which classes may be recognised as collectivities of individuals or families occupying similar locations within the social division of labour over time. Scott (2006) argues that class situations are a part of the same social class if there is easy and frequent movement and interaction among them. They form a cluster of property and employment positions around which movement

is possible as the lifetime mobility of individuals (intra-generational mobility) or movement between generations (inter-generational mobility), and among which there is easy and frequent interaction. The interaction might involve links of family and household formation, bonds of marriage, partnership and parenting, kinship, friendship and similar forms of intimate interaction (ibid:31). However, with the deindustrialisation in the 1970s and the growth of the service sector, the critics of class analysis have argued that fewer people today are willing to identify themselves in class terms, while other forms of social stratification, such as ethnicity, gender and consumption lifestyles, have become more prominent in a globalised world (Pahl, 1989). Scott (2006) argues that although class is no longer experienced as a fundamental reality as in the past, it continues to influence people's lives.

Tracey Reynolds (1997) argues that discourses on social class are informed by stereotypical notions and common sense ideology of what connotes an individual's social class. Often occupation, level of education, speech and dialect, body language, manner of dress, spatial locality and even the type of housing one resides in are used to judge a person's social class. Determining membership of a specific class also has much to do with the labels attached to individuals by those in positions of power. These labels, created by those in power, are then internalised and employed in our definitions of the self (ibid: 8). According to Bourdieuian's (1977) perspective, social class can be defined as a collection of resources: cultural, economic and social. Resources are not equally distributed among men and women in societies and families; men control the means of production (Walby, 1986), and hence own the majority of resources. According to the Marxist notion, a person's class position is determined by her relation to production, Delphy (1977) argues that women's relation to production is not determined by the type of tasks they perform but by the nature of the social relations under which they perform labour. She states that women mainly work as wives under the conditions of the 'conjugal contract' and the social expectations attached to it, such as giving birth, looking after husband and children, raising children and performing housework. Delphy further argues that women share a common class position in which men exploit them as a class. Women's position within the domestic mode of production becomes the basis of their class oppression by men, but it is also the main reason for their subordination in a capitalist society. Walby (1986) argues that men derive material benefits from women's unpaid domestic labour and they attempt to limit women's access to paid work through organised efforts. Furthermore, she explains that within the patriarchal mode of

production, the producing class comprises women, and husbands are the non-producing and exploiting class.

Hartmann (1976: 139) emphasised men's role as capitalists in creating hierarchies in the production process in order to maintain their power. "Capitalists do this by segmenting the labour market (along race, sex, and ethnic lines among others) and playing workers off against each other". Walby (1986) has explained the reproduction of women's domestic roles in the public sphere in terms of Marx's idea of women as a reserve army of labour. Marx argues that capitalists calls into being a relative surplus population, which serves to support the extraction of profit by capitalists from workers. The relative surplus population acts as a reserve army of labour, which depresses the level of wages. The existence of a supply of labour, which is greater than the demand for it, reduces the ability of those in employment to demand higher wages (ibid: 75). Maria Mies (1998) refers to women's labour as 'shadow work'. The hierarchical division of labour between men and women and its dynamics form an integral part of the class relations of a particular epoch and society and of the broader national and international divisions of labour.

Bradley argues that social classes are gendered, and gender relations are class specific (1996:19). The experiences of working class women are primarily different from those of middle class women, showing that class is significant in determining individuals' life chances (Crompton, 2008). Skeggs' (1997) research identified that white working class women were lacking in economic and cultural capital, which affected their chances of getting work.

This study will argue that class relations are important in determining individuals' life chances, but they cannot be understood in isolation from ethno-religious and gender relations (Reynolds, 1997; Bradley, 2007). Ethnicity and gender are two of the primary sites for the particular distribution of social and economic resources that result in observable class differences (Bradley, 2007). And finally, once in a lower economic class, race and gender structures continue to shape the particular ways that women of colour experience their social status, relative to other groups. Aspects of intersecting gender, class and ethno-religious relations may affect women's lives and change power relations in this study. The concept of empowerment is considered useful in explaining the change in the gender power relation.

2.6 Women and Empowerment

Power is a much broader concept and affects all individuals in society; however, this study only intends to explore women's experience of power and control and how it is affected by their participation in small business. Rowlands (1997) argues that women's experience of internalised oppression creates barriers to their exercise of power, thereby contributing to the maintenance of gender inequality (Rowlands, 1997: 13). Okin (1989) argues that power is a resource, which she refers to as a 'critical social good'; its asymmetric distribution creates differential opportunities for both men and women (Okin, 1989:136). To contextualise empowerment we need to understand different forms of power[7]. The patriarchal relations between men and women originate from men's ability to exercise 'power over' women. Kabeer's conceptualisation of empowerment is based on the ideas of 'power from within'; she argues, "The multidimensional nature of power suggests that the empowerment strategies for women must build on the 'power within' as a necessary adjunct to improving their ability to control resources, to determine agendas and make decisions" (Kabeer, 1999:229). She links empowerment with the condition of being disempowered. According to her, empowerment is 'the ability to make choices' and to be disempowered means to be denied choice. People who wield a great deal of power may be powerful, but not empowered because they were never disempowered in the first place (ibid). In this sense, empowerment is a dynamic process of change, which 'disempowered women' experience by negotiating and resisting patriarchal gender ideologies through their work (business), education and acquisition of resources, etc. Moser's definition of empowerment is based on women's control of resources. It is "the capacity of women to increase their own self-reliance and internal strength. This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources" (Moser, 1993:74-75). Moser's approach to empowerment is individualistic and does not include aspects of relational and collective forms of empowerment. Rowlands (1997) argues that individuals experience

---

[7]Rowlands states that 'power over' means controlling power, which may be responded to with compliance, resistance or manipulation; 'power to' refers to generative or productive power, which creates new possibilities and actions without domination; and 'power from within' is the spiritual strength based in the ideas of self-acceptance and self-respect and extends to accepting others as equals. The feminists' understanding of empowerment includes both 'power to' and 'power from within' (Rowlands, 1997:13).

empowerment at three levels or dimensions: personal, in close relationships and collectively based on some core aspects.

Kabeer (1999) links the experience of empowerment with individuals' agency. Agency, according to her, is the ability to define one's goals and act upon them. The sense of agency or the 'power within' can take the form of negotiation, manipulation and resistance as well as more intangible, cognitive processes of reflection and analysis. Agency refers to both positive ('power to') and negative ('power over') aspects of power. In a positive sense, it results in a fundamental shift in perceptions or inner transformation so that women should be able to define self-interest and choice, and consider themselves as not only able but entitled to make choices (Sen 1999; Kabeer 1999; Rowlands, 1997). Kabeer (1999) describes this process in terms of challenging the status quo and breaking out of the norms. Together resources and agency constitute capabilities: the potential that people have for living the lives they want and of achieving valued ways of 'being and doing' (Sen, 1985). Empowerment in this sense is women's awareness of their needs or interests and ability to achieve them. Maxine Molyneux (1985), by building on the idea that women's needs and interests are diverse, suggests that women have both 'strategic' and 'practical' needs, which she also refers to as 'gender needs'. Caroline Moser (1993) took up the idea and incorporated it into her gender-planning framework. Moser defines 'practical gender needs' as the needs women identify in their socially accepted roles in society. Practical gender needs do not challenge the gender divisions of labour or women's subordinate position in society, although rising out of them. Practical gender needs are a response to immediate perceived necessity; they are practical in nature and are often concerned with inadequacies in living conditions such as water provision, healthcare and employment. On the other hand, 'strategic gender needs' are the needs women identify because of their subordinate position to the men in their society. They relate to gender divisions of labour, power and control and may include such issues as legal rights, domestic violence, equal wages and women's control over their bodies. Meeting strategic gender needs helps women to achieve greater equality. It also changes existing roles and therefore challenges women's subordinate position (Moser, 1993:39-40). However, strategic needs can be addressed through practical needs (Molyneux, 1985).

Drawing from the above discussion, empowerment is understood in terms of women's agency and their ability to acquire and control material and non-material resources, which have implications for the prevailing gender power relations. This study is concerned with

how women's involvement in small business enables them to address their practical and strategic needs and subsequently changes gender relations in their families and communities.

2.7   Conclusion

The chapter examined the concepts of sex and gender and argues that the idea that they are social constructions is the pinnacle of feminist thought, which has liberated women from the 'naturalness' of biological differences. It also discussed gender inequality as socially constructed through certain gender practices/performativity, which are key in explaining women's subordination in public and private spheres. Patriarchy and gender practices, as discussed in this chapter, are key ideas that will be taken forward in order to explain gender relations in British Pakistani families and communities in Chapter 3. *Izzat* and *purdah* will also be explored in this context. As discussed, the gendered division of labour determines women's socioeconomic position in the family and at work, and is important in explaining women of Pakistani origin's experience of small business in this study. However, gender relations cannot be understood in isolation from ethno-religious and class relations. The chapter introduces Brah's (1994) multi-level framework to conceptualise the participation of women of Pakistani origin in the labour market, which according to her is shaped by the interplay of culture, structure and agency. Intersecting and socially constructed systems of social relations, i.e. migration, ethnicity, class, gender and religion are identified as important in shaping women's involvement in small business. Drawing from Brah's work, this study takes forward the idea of intersectional gender regimes and assumes that the participation of women of Pakistani origin in small business is an outcome of enmeshing structural, cultural and agentic processes, which shape women's control of their labour, access and command over resources and power and control in the family and business. Peculiar migration and settlement trends of Pakistani origin people will be discussed in relation to ethnic and residential clustering in Britain in Chapter 3 and the emergence of their businesses as part of the ethnic enclave economy in Chapter 4. Empowerment is a key idea that will explain how women's participation in small business changes gender power relations (see Chapter 8).

CHAPTER 3

GENDER RELATIONS IN BRITISH PAKISTANI
FAMILIES AND COMMUNITIES

3.1   Introduction

The aim of this chapter is to explore the lives of women of Pakistani origin in Britain by examining their experiences of migration, marriage, work and family. As discussed in Chapter 2, patriarchy and gender practices/performances along with their ethno-religious and class background affect the socioeconomic position of women in the family and in the labour market. By taking these ideas forward, this chapter will look into the patriarchal ideologies and gender practices of *izzat* and *purdah* and their effects on women's lives in families and communities. Examining family forms (such as nuclear/extended) and familial and marriage practices (such as arranged/consanguine/early marriages and *zat/biradari* and transnational kinship ties) among British Pakistanis will help understand how women's traditional gender roles, position in families and work choices are affected by these practices.

Before moving on to these topics, a brief account of migration of Pakistanis to Britain will help contextualise how the experience of migration has shaped the lives of Pakistani migrants in Britain as an ethnic minority group. Pakistani women's entry and their experience of settlement in Britain will then be discussed.

3.2   The Migration and Settlement of Pakistani Families in Britain

According to the 2011 census, British Pakistanis constitute about 2% of the total British population; 98% of them define Islam as their faith (ONS, 2012). Although people of South Asian origin have a long history of migration to the British Isles (Visram, 2002; Fisher, 2004; Herbert, 2008), the major influx of South Asians into Britain began in the middle of the 20th century (Modood *et al*., 2005). Post-Second World War Britain experienced labour shortages due to heavy casualties in both world wars, and it was hard for her to sustain industrial growth and development solely by relying on the domestic workforce. The scarcity of labour paved the way for subsequent immigration from India, Pakistan and the Caribbean (Ballard, 1994; Kalra, 2000). However, the patterns of Commonwealth migration to Britain were diverse, as Badr Dahya (1973) indicated; Pakistani migration differs from Sikh and West Indian migration due to a virtual absence of Pakistani women

in the beginning. This was probably because: (a) Pakistani families are dominantly patriarchal, with men traditionally the main breadwinners of the family and in some cases even for the whole clan. (b) Islam is the majority faith, where women are not commonly known to travel to long distances without being accompanied by a *Mahram*[8] (Dahya, 1973; Ballard, 1994). (c) Migrants hope that on retirement, sons and younger brothers will replace them and continue the flow of remittances back home (Dahya, 1973:244). (d) Pakistani men migrated purely for economic reasons with plans to return to Pakistan to their families after earning enough money (Ballard, 1982).

The term 'myth of return' explains the perceptions and realities of those Pakistani men who, after spending years in Britain, realised that returning home was a myth, an unfulfilled dream (Dahya, 1973; Anwar, 1979). The Commonwealth Immigration Act of 1962 tightened the regulations by permitting only those with government-issued employment vouchers and thus encouraged families to form permanent homes in Britain (Dahya, 1973; Ballard, 1982; 1987; 1994; Ansari, 2004; Dhar, 2007; Brah, 2008). After this, many migrants replaced their positions in factories with their younger kin or village fellows and friends. They applied for leave to remain in Britain and arranged for women[9] and children to join them (Dahya, 1973; Ballard 1994, Ansari, 2004).

One of the forces behind the creation of Pakistani ethnic colonies was the high level of selectivity of migration from Pakistan. The Commonwealth Immigration Act of 1962 in fact reinforced the selectivity in terms of specific areas and specific families (Dahya, 1973). Dahya (1973) and Ballard (1987; 1994) state that most of the migrants not only share the common workplace in factories, but also lived in the same localities of the main industrial towns. Due to sponsored and chained immigration, the newcomers joined their kith and kin in these localities and hence, small ethnic clusters started to emerge within the heart

---

[8]*Mahram* is a male whom a woman can never marry, i.e. a brother, father, son, uncle, nephew, etc. The *Mahram* can be thought of as a guardian who can be called upon in times of need if a woman is unmarried; if she is married then her husband is her *Mahram*. A woman need not observe *hejab* [veil] in front of her *Mahram* and a *Mahram* is usually needed for travelling long distances in safety. Taken from: www.islamic-dictionary.com available at: http://www.islamic-dictionary.com/index.php?word=mahram.

[9]According to the 1971 census estimates, 70% of Pakistani women arrived in Britain after 1967 (Dhar, 2007: 17).

of British industrial towns. Ballard (1987: 26) argues that with the growing complexity and stability of their ethnic colonies, settlers began to grow increasingly confident that they could reunite their families in their new surroundings without compromising their honour, i.e. *izzat*[10]. (*Izzat* will be explained later in the chapter.) Hence, the emergence of ethnic clusters played a huge part in influx of Pakistani women to Britain. As stated above, the people who live in these clusters have strong village-kin ties (Werbner, 1990); Shaw (2000:4) argues that kinship (or *biradari*[11]*)*, with its obligations and dynamics, is central for many Pakistani migrant communities. Kinship provided the dynamics for migration in the first place, for migration has long been, viewed as a means of furthering the interests of the *biradari*. The close kin and cousin marriages in Pakistani communities, which have been an agent for the strengthening of such ties and social networks (Ballard, 1987; Shaw 2000), will be discussed later. Village-kin ties along with common and shared cultural and religious bonds further facilitated ethnic clustering (Phillips, 1998:1683).

Studies indicated that about 95% of the people came from villages in the north of the country: Mirpuri (or Kashmiri) from the areas of Mirpur and Campbellpur and Pashtuns from Nowshera and Peshawar, although some were Punjabis[12] who originated from certain villages in the districts of Rawalpindi, Jhelum, Gujrat and Lyallpur (now Faisalabad) (Dahya, 1973; Ballard and Shaw, 1994, Richardson and Wood, 2004). The majority of these migrants had working class and rural backgrounds with low levels of formal education; some were peasant farmers with small landholdings, others were

---

[10]*Izzat* means the honour or good reputation of a person, family or group of people (MacMillan Dictionary, 2012)

[11]*Biradari* means patrilineal kinship group (Shaw, 2000) or unit of the village patrilineage (Werbner, 1990). The literal meaning of *Biradari* is brotherhood or extended clan/tribal networks and system of allegiance (Saifullah, 1977; Alam and Husband, 2006).

[12]Punjabis are people who find their ancestral roots in the area (or province) of Punjab and mainly speak (dialects of) Punjabi. The territory of Punjab is on both sides of the border between India and Pakistan. It applies to many Pakistanis who migrated to Britain.

craftsmen. Ballard (1994) states that they were not affluent, but were able to sustain themselves and their families by means of subsistence farming. There were also a small number of urban migrants who came from cities like Lahore, Karachi, Peshawar, Faisalabad and Sialkot, and who had professional qualifications and commercial skills (Ballard, 1994; Richardson and Wood, 2004).

The pioneering immigrants, particularly those from rural areas, were offered only menial and poorly paid jobs in factories. The highly paid and skilled jobs were usually held by the white population, which created a racialised workforce. Immigrants had to accept this, especially in view of the huge wage differential[13] between Pakistan and Britain for the same type of labouring work (Shaw, 2000:13). With the settlement of Pakistanis in poor inner city areas and the suburbs of industrial towns, a segmented housing market emerged which was synonymous with their socioeconomic position at work. According to Phillips (1998:1638), ethnic concentration and segregation became an established feature of both work and home life for the newcomers. Regional concentrations of ethnic minorities emerged within the metropolitan areas of the South and the West Midlands, such as London and Birmingham, and in the industrial towns associated with textiles in the North such as Oldham, Manchester, Bradford, Leicester, Blackburn and Rochdale.

Although common migratory experience and national background bind Pakistanis in Britain, they are not a homogenous group. Richardson and Wood (2004) in their study on British Pakistanis describe them as a 'community of communities', as there are many differences amongst them. There are regional differences with regard to their employment and work patterns, educational attainment, class background and the areas of Pakistan with which they most closely identify. A high proportion of Pakistani communities in the West Midlands and the North originated from the villages of Azad Kashmir in Pakistan, particularly from the Mirpur district; they speak a Mirpuri [Punjabi] dialect, and being Kashmiri or Mirpuri is an important part of their identity and history. However, there are other groups as well, such as Pashtuns and Punjabis, as described above. These

---

[13] For example, in the early 1960s, in Pakistan the average weekly wage was equivalent to approximately 37 pence; in Birmingham, a Pakistani's average weekly wage was £13 (Shaw 2000: 13).

communities have been severely affected by changes in manufacturing industry over the last 30 years. The subsequent lack of employment opportunities, their limited skill base, lack of formal education and the discrimination that they faced in the labour market pushed them into self-employment (Waldinger *et al*., 1990; Basu, 1998; Kalra, 2000; Ram and Jones, 2008). These issues will be discussed in Chapter 4.

Research shows that many British Pakistanis in the North of England are severely affected by poverty, unemployment and social exclusion, and are much less likely than the majority of the population to be employed in managerial and professional occupations (Platt, 2005; Richardson and Wood, 2004; ONS, 2012). In London and the South East, some of the Pakistani communities who originated from urban areas of Pakistan are fairly prosperous and their educational achievement is on a par with, or higher than, national averages (Richardson and Wood, 2004). Shah *et al.* (2010) argued that parents who come from more prosperous or educated backgrounds in Pakistan, particularly those from urban areas, support their children's education, as they were able to mobilise both economic resources and cultural capital to translate their norms and aspirations into support for their children's education. However, in the North of England, where the majority of Pakistanis are from rural areas, educational achievement is much lower among both males and females than regional and national averages (Richardson and Wood, 2004). Research indicates intergenerational differences in educational attainment of Pakistani and Bangladeshi women in Oldham and Rochdale (Dale *et al.*, 2002a; 2002b). For example, Dale *et al.* (2002a) found that older women of Pakistani origin, mainly from villages or small towns in Pakistan, had lower levels of education than their British-born daughters. Moreover, Pakistani and Bangladeshi women generally have lower rates of economic activity and higher rates of unemployment than other minority ethnic groups or white women (Dale *et al*, 2002b). Studies have linked the lower rates of economic activity of Pakistani and Bangladeshi women with family commitments, caring responsibilities, other socio-cultural factors such as *izzat* and *purdah,* and structural factors, i.e. the labour market disadvantage (ibid).

Research shows that the pattern of segregation persists due to both imposed and voluntary segregation (Herbert, 2008), as discussed in Chapter 2. This shapes the lives of second and subsequent generations of migrants (Poulsen, 2005; Phillips, 2005; Philips et

al., 2007). However, there is an intergenerational difference in terms of cultural and religious affinities and lifestyle choices (Butler, 1995; Modood, 1997; Jacobson, 1997; Communities and Local Government, 2009). A key area of concern between the generations is the loss of culture and tradition. This particularly concerns the first generation and, to an extent, the second generation, who feel that the third generation is losing its cultural and religious identity and instead adopting British culture and lifestyles (Modood, 1997; Communities and Local Government, 2009). However, others suggest that some young Muslims are adopting Islamic lifestyles in response to the cultural and racial discrimination they are experiencing, as discussed in Chapter 2 (Butler, 1995; Jacobson, 1997, Modood, 2005; Khattab, 2009). Ethnic clustering, although isolating migrants from mainstream British society, remains a source of social solidarity and provides opportunities for work to many ethnic entrepreneurs, including women. Werbner's research on Pakistani (ethnic) entrepreneurs in Manchester shows this (Werbner, 1990, 2007) and will be discussed in Chapter 4. Some have associated the ethnic clustering of South Asian Muslims with self-segregation and their inward-looking tradition, which provides social solidarity and allows considerable cultural and religious autonomy within the mainstream British cultural context (Phillips *et al*, 2007; Communities and Local Government, 2009).

The above discussion is a brief history of the migration and settlement of Pakistanis in Britain. However, it provides little insight into the lives and experience of women of Pakistani origin in Britain. The next section explores their experiences and in what respect it differs from that of Pakistani men.

3.3   **Women of Pakistani Origin in Britain**

The majority of women of Pakistani origin entered Britain as dependents of their husbands. At first, they were restricted to homes with little or no contact with mainstream British society. As Rose *et al*. (1969) indicated, their early immigration experiences were suggestive of isolation and depression, as the majority were from rural areas and had little or no education or understanding of the English language they were oppressed and controlled by their men (Rose *et al*., 1969; Din, 2006). Men went out to work and the women and children stayed in the house. Salma Choudry (1996:3) states that due to

unfamiliarity with the English language, many women were ignorant of their rights and entitlements and their position with regard to, for example, visa applications, immigration status and welfare benefits. The isolation of Pakistani women increased their dependence on men, which subsequently reinforced the patriarchal structures within these ethnic clusters. The disconnection of women —particularly of those who migrated after getting married to British Pakistani men— from mainstream British society was due to various structural and socio-cultural factors (Rose *et al.,* 1969; Ghuman, 1994; Din, 2006). These include sex segregation in both public and private spheres, backed by cultural ideals in which women are restricted to the home. The restriction of *purdah* on women often stems from such an ideological stance (Din, 2006:31). Sitara Khan argues that *purdah* can be an excuse for debarring women from full socio-economic and political life, controlling women's space and movement, to ensure pre-marital chastity and post-marital fidelity (Khan, 1999:27).

For men it was much easier to keep an eye on women in ethnic clusters, which comprised of fellow-villagers and members of the extended family (Evans and Bowlby, 2000). Life in these ethnic clusters from the women's perspective is an adherence to and in line with the androcentric norms, which are traditionally constructed for and by men. It has also created pressures on them to maintain the values associated with Pakistani or/and Muslim identity and culture. According to Evans and Bowlby (2000), for some women these developments reinforce the pressures to conform to the moral codes concerning women's role in maintaining the family's *izzat*. These codes are to control women's sexuality and include the need for women to behave and dress modestly[14] and not to be in the company of men, unchaperoned, enforced through the ideology and practice of *purdah* (Brah, 1996; Dwyer, 1999; Evans and Bowlby, 2000). The need to observe such codes is often reinforced by surveillance of an individual's behaviour in public spaces by other members of the Pakistani community (Evans and Bowlby, 2000:465). However, life in ethnic clusters can be beneficial in terms of easy access to the nearby Pakistani grocery shops, *halal* butchers, and the opportunity to socialise with other women in the neighbourhood and

---

[14]Commonly interpreted as a requirement to wear the Pakistani dress: *shalwar kameez* and headscarf; part of the Islamic way of dressing for women is to cover their heads or sometime faces with a scarf.

form networks, besides providing support against racism. Women's networks provide emotional support and advice in times of need when their own families are in Pakistan.

As mentioned above, the patriarchal ideologies and practices of *purdah* and *izzat* which are intrinsically intertwined primarily shape women's lives and experiences in ethnic clusters and beyond. The practices of *izzat/purdah* particularly become salient in the context of *zat/biradari* (kinship groups) and cannot be understood in isolation from this. This demands an inquiry into such gender practices and their effects on women of Pakistani origin in the context of *zat/biradari.*

3.3.1 Purdah and Izzat in Zat/Biradari

The ideology and practice of *purdah* originates from the Islamic religious principle which entails sexual segregation and seclusion based on spatial boundaries, where women are confined to homes; whereas, men work outside, women's extramural activities are concealed behind the portable boundary of the *hejab*[15] or veil (Papanek, 1982). The idea of *izzat* is rooted in the South Asian culture, in which women are considered repositories of the family's honour; it is "perceived culturally to be an inherent condition of her being, namely her purity and chastity. Honour, symbolized in the female body and reduced to women's sexual purity, is perceived as natural foundation for social and moral order" (Haeri, 2002:36); their chastity and good reputation, being highly valued, must be guarded (Shaheed, 1990). *Izzat* has remained very important for men of Pakistani origin in Britain; lack of it is not only a matter of *beghairati* (shame) for them but also for their families. To safeguard *izzat* in *zat/biradari* one has to take certain measures to prevent women from 'going astray'. This control is exercised by setting a strict 'moral code' for women (Dwyer, 1999; Evans and Bowlby, 2000). This elaborate code ranges from, for example, what to wear to where to go; in short, *izzat* is embedded in the very idea of control by men over women's bodies and sexuality. Women are not permitted to move around freely in some

---

[15]The practice of *purdah* also includes wearing *hejab*; however, the practice of *hejab* varies among Muslim women, i.e. some only cover their body and head while others cover their face too. People often use *purdah* and *hejab* interchangeably, but it is important to make a distinction between *purdah* (seclusion) and *hejab* (veil).

families; from early childhood, they are not allowed to go out of the home or mix with males independently. Throughout life, they are protected and discouraged from acting independently (Roomi, 2011:177). Shabbir and Di Gregorio (1996) argue that female subordination arises from restrictions on independence and spatial mobility. In cases where girls are considered a danger to the family's honour, parents and family forcibly arrange their marriage, sometimes at a very young age. This affects their educational attainment and economic activity (Brah, 1996; Bradby, 1999; Dale *et al*., 2002a; 2002b; Mohammad, 2005; Ahmed *et al*., 2005).

In Pakistani culture, *izzat* is considered men's most precious possession— men are owners of honour and women symbolise it—which they must protect and hold high, in order to achieve a superior social and moral position in their community or *zat/biradari.* Ironically, women do not own it, as they are themselves honour. The discourse of honour holds and underpins the ideology that women do not possess socially autonomous individual identity. Their social class and identity derive from and are constructed through their fathers', husbands' and brothers' social position in their community and *zat/biradari* (Haeri, 2002). Living in ethnic clusters away from Pakistan, the close-knit *zat/biradari* settings reinforce and reproduce the meaning of honour (Evans and Bowlby, 2000:463). It ensures that only those men get *izzat* of their *zat/biradari* who are 'honourable' and able to uphold and retain it. 'Honourable' here would mean that the women of the family, such as sisters, daughters and wives, stay home, dress modestly and do what the men of the *zat/biradari* think is appropriate for them and their *izzat*. For older women in the family, the rules of *izzat* are more relaxed than for young unmarried women and those of fertile age. *Biradari* also is a mechanism of surveillance; old women of the family watch over young women at home and outside; close kin and members of the community monitor women's activities. This is to make sure that women act and behave according to the moral guidelines set for them by the 'men of the *biradari'* and community (ibid). However, young British-Pakistani women's responses to this are changing with time, by constantly negotiating, re-inventing and constructing their choices, both in the public and private spheres. Some younger women have reacted to such pressures by adopting a radical version of Islam, which counter poses religion to culture, rejecting the authority of tradition as justification for forms of behaviour or dress in favour of attention to the teachings of the Koran (Dwyer, 1999; Evans and Bowlby, 2000). Butler (1995) and Hides' (1995) research shows that second and third generation Asian women, particularly of Muslim background,

are adopting ethno-religious identities, which are in line with their traditional gender roles: the way they dress, eat and carry themselves socially.

It is important to state here that contrary to the generalised perception regarding the relation between *purdah/hejab* and women's subordination in Muslim communities, many women observe it willingly and may not necessarily be defined as oppressed (Contractor, 2012). Khan (1999:27) argues that *purdah* can also be seen as a safe area in which women can relax, be creative and supported, *henna* their hands, oil their hair, have their bodies massaged and earn and spend income. Further, she states that literary and historical evidence both point to all these uses that *purdah* has been put to. Din (2006) argues that in the aftermath of 9/11, *hejab* has become an important signifier in the lives of young women not only in Britain and the US, but also across the world. In spite of being a sign of women's oppression, as it has been known generally, it can be viewed as a symbol of personal and collective identity of Muslim women in the Western world (Dwyer, 1999). Moreover, observing *hejab* may help women to negotiate their independence and the right to be educated and economically active, as parents, family and community may not raise eyebrows if they maintain their community's moral codes and at the same time go out to college/university or work. In the context of this study, it will be interesting to explore how religiosity and practices of *purdah/hejab* shape women's experience in small business. The above discussion has highlighted the social meaning of *izzat* in *biradari*—this prompts the following discussion on '*zat/biradari*' as a means of social solidarity and group formation among British Pakistani communities.

3.4   Zat and Biradari

Zat (caste) and/or *biradari* (kinship group) are two important means of allegiance and group formation among Pakistanis in Britain. *Zat* is a rigid hierarchal social system, which is maintained through generations (Werbner, 1990). Like 'race', it is 'static' and 'primordial'; it allows little or no mobility with respect to its membership, that is, one has to born into it, to achieve its membership. *Zat* among Punjabi Muslims is a system of social

grouping and identity formation. It bears a resemblance to the Hindu caste system[16], because Hindus and Muslims lived together for centuries in the Indian sub-continent. *Zat* is: a) hereditary, b) preferably endogamous, c) based in occupational categories and ethnic groups, and d) ranked hierarchically (Barth, 1960; Ahmed, 1976; Werbner, 1990). Shaw (1988; 1994) described the Muslim caste system as a three-level hierarchical system, based on the idea of divisions on the basis of wealth, landownership and occupation. At the top of the hierarchy are the *ashraf* (noble) caste which includes *sayyid*[17] whose lineage includes saints and holy men. Next are the z*amindar* (landowner) castes, and the lowest are *kammi* (artisan or menial worker) castes. Alavi (1976) argues that after *ashraf*, the ranking system of caste among Muslims is vague. Nevertheless, Dumont (1972) argues that ranking is the central idea behind the caste system, and the rest of its features stem from the 'ranking ideology'. In ranking, the foundation of the caste system is laid; ranking between groups and individuals are subtly defined through blood and primordial ties. Werbner (1990:87) also states that status is not simply a reflection of current wealth, occupation or education as class might be. It derives from descent and group membership. A mobile individual can shift classes but not *zats*. An individual's destiny is the destiny of the group into which s/he was born.

In Pakistan, *zats* have many sub-divisions, that is, sub-*zats*, within which people of the same caste and sub-castes form *a biradari* (Ahmed and Naseem, 2011:2). Shaw (1988) and Ahmed and Naseem (2011) argue that the boundaries of *biradari* are often flexible and vaguely defined; primordial group identities, such as family, kinship and caste, or membership of a village faction or area of origin, form the basis of its membership. Moreover, it also refers to kin and people related to each other by marriage. *Biradari* for Pakistanis is a socio-cultural unit, controlled by *zat* rules. Shaw (1988) argues that in practice *biradari* and *zat* are overlapping concepts and at times are interchangeably used.

---

[16] Hindu customs have a huge influence on the Muslim way of life in the sub-continent; see, for example, Patricia Jeffery (1976) and on the Hindu caste system see Barth (1960) and Ahmed (1976); for its impact on Muslim *zat/biradari*, see Pnina Werbner (1990).

[17]Since the time of conversion to Islam (in the sub-continent), a number of local lineages claiming decent from Prophet Mohammed, or from prominent Saints, have swelled the ranks of the saintly castes (Barth, 1960:116); these are commonly known as *Sayyid* or *Syed*.

For this reason, Pakistani *biradaris* often bear caste names. Blunt (1969:10) succinctly describes the distinction between *zat* and *biradari* as, "*zat* is the caste as a whole; the *biradari* is the group of caste brethren who live in a particular neighbourhood and act together as caste purposes. The *biradari,* quantitatively considered, is a mere fraction of the *zat*; qualitatively considered, it is the *zat* in action".

Transnational *biradari* ties, which will be discussed next, remained significant in the chain migration and settlement of many Pakistanis in Britain (Werbner, 2013). Obligation to kin played a major role in shaping this chain. Shaw (2000:27-29) argues that the early migrants helped the later ones with obtaining visas, finding jobs and housing; thus, related men from the same areas of Pakistan tend to cluster in Britain. Many British Pakistanis continue to live with people of the same *zat/biradari*; this shows that *zat/biradari* is still operating and shaping the lives of many people of Pakistani origin, even in a different and rather new socio-cultural environment. According to Werbner (1990: 81), *zat* and the area of origin for Pakistani migrant communities in Britain, and particularly in Manchester, are two discrete classification systems; they serve to map socially significant relations and help to locate fellow migrants, along two kinds of scale: (a) A scale of egalitarian social distance, which helps labour migrants to make choices about who can be their trusted friends. In the case of Pakistani migrants, they often recruit those people who belong to their area of origin. (b) A ranked hierarchical scale, defined by class attributes (such as wealth, education and occupation) and Muslim *zat* membership (this includes establishing new kinship ties through marriage).

However, migration has brought changes in the way *zat/biradari* operates in Pakistani migrant communities. During the early years of migration to Britain, many Pakistanis from both higher and lower castes worked beside each other, as factory workers; this in turn has restructured social organisation by weakening the original classificatory basis formerly prevalent in society, that is land ownership and occupational specialisation (Werbner, 1990:84). Many Pakistani migrants were in favour of adopting the Islamic egalitarian ethos –apparently they claim to do so– by rejecting the caste system as being unfair and promoting inequality (ibid). However, in practice, many Pakistani Muslims both in Pakistan and in Britain endorse caste distinctions and hierarchies, particularly in matters of conjugality; this will be discussed later (Jeffery, 1976; Werbner, 1990; Shaw, 1994; 2000a;

2000b; 2001). However, Alam and Husband (2006) observed that the attitudes towards *biradari* of young British Pakistanis living in Bradford are changing. They found that *biradari* is no longer the only (or main) source of support for many young British Pakistani men; they prefer to rely on their 'friendship networks' for support, the latter being more viable and able to understand the purpose and context in which problems arise.

The role of women of Pakistani origin in the continuity and functioning of *biradari* is also very important (Werbner, 1990; Shaw, 1994). Werbner (1990) argues that Pakistani women are often responsible for all *lena dena*[18] (giving and taking) in the *biradari:* the exchange of gifts on festive occasions is vital for surviving in one's *biradari*. Shaw argues that formal and informal networks, and mutual support organised and run by women, play just as critical a role in shaping and maintaining the *biradari* as does the more public activity of men (Shaw, 1994:46). The above section highlights the importance of *zat/biradari* among British Pakistanis; however, the network of family and friends living in Pakistan is also an important part of the *biradari* or kinship group. The following section examines the salience of transnational kinship ties among British Pakistanis.

3.4.1 Transnational Kinship Ties

Biradaris or kinship ties among British Pakistanis are transnational in nature; given the importance associated with maintaining these ties (Jeffery, 1976; Werbner, 1990; 2013), it is not wrong to call British Pakistanis a transnational community. Transnational links comprise a set of sustained long-distance, border-crossing connections (Vertovec, 2004:1). Schiller *et al.* define transnationalism as "processes by which immigrants build social fields that link together their country of origin and their country of settlement" (Schiller *et al*., 1992:1). Immigrants who construct such social fields are designated transmigrants. According to Schiller *et al*. transmigrants develop and maintain multiple relations- familial, economic, social, organisational, religious and political, that spans

---

[18]*Lena dena* means the exchange of gifts on festivals (e.g. Eid) and social events (e.g. weddings and births) within the *biradari*. The recipient of the gift is under an [social] obligation to return a similar gift to the donor on the next appropriate occasion. Hence, it can be understood as a chain of exchange of gifts between family and *biradari* members (For details see Shaw 1994, 2000 and Werbner, 1990).

borders. The cosmopolitan lifestyle enables transmigrants to form bi-lingual cultural colonies within mono-cultural host societies. In this respect, transmigrants resemble middleman minorities who also acculturated without assimilating into the host society (Light, 2007). However, others suggests that transnationalism does not hinder integration or assimilation, rather it creates 'segmented assimilation', which suggests that migrants might follow differing trajectories and outcomes reflecting the dynamics of ethnicity and class and, to some degree, geography. In addition, it emphasises that white middle class norms are not the only measuring stick for integration (Vertovec, 2007). Segmented assimilation theory sees at least three possible paths for migrants' socio-economic mobility: upwards into white middle class society, downwards into the broadly excluded or low-income working class, or into an ethnic or racialised community characterised by its own economic and cultural patterns (Portes and Zhou, 1993; Portes and Rumbaut 2001; Waldinger and Feliciano, 2004; Vertovec, 2007).

Historically, movements between countries of origin and settlement have been a fact of life for many immigrant groups. However, in recent times, the extent and degree of transnational engagement has intensified among immigrants, due to changing technologies and reduced telecommunication and travel costs, but most importantly due to the restructuring of the world economy along with the globalisation of capital and labour (Zhou, 2004; Vertovec, 2007). Werbner (2004) argues that the question of whether this intensive level of communication continues into the second and subsequent generations, and whether transnational connections and networks remain highly personalised and embedded in some narrow local context, leads to the broader issue of diaspora as a permanent condition of ethnic and communal living. Enhanced transnationalism is substantially transforming several social, political and economic structures and practices among migrant communities worldwide. With these changes in place, it has become the norm for family members to travel abroad and maintain numerous forms of contact with kin and communities of origin, especially through the sending of remittances, international phone calls between Britain and countries of origin (Portes *et al.*, 1999; Vertovec, 2007), transnational consanguine marriages (Shaw and Charsley, 2006), and the use of transnational ties and networks in the creation and development of ethnic enterprises in the host country (Basu, 1998; Portes *et al.*, 2002; Zhou, 2004; Light, 2007). [Ethnic entrepreneurship will be discussed in Chapter 4.] Transnational activities are quite

heterogeneous and vary across immigrant communities, both in their popularity and in their character (Portes, 2003; Vertovec, 2007). Shain (1999) and Kyle (2000) argue that migrant transnational practices can modify the value systems and everyday social life of people across entire regions. Similarly, Jeffery (1976) highlights the importance of transnational kinship ties (emotional, cultural and material) of Pakistani migrant communities to their area of origin in which many Pakistani migrants organise their social lives in Britain. She argues that social relationships can persist over large distances, and the obligations kin have to one another are often expected to persist after the separation which migration brings (Jeffery, 1976:2); these ties are maintained through different socio-cultural practices. Werbner (2013) argues that among British Pakistanis, transnational family ties are sustained by frequent visits back and forth; parents take their children to Pakistan so that they develop familiarity with the country of their origin. During these trips, relatives exchange expensive gifts (Saifullah khan, 1976; Shaw, 2000). Bolognani (2007:61) argues that the exchange of gifts is a symbolic manifestation of loyalty, rather than the acquisition of certain goods. British Pakistanis also maintain such connections by building houses in their native villages or adjacent cities with an aim to spend a few months every year in their country of origin with members of the extended family/*biradari* (Bologanani, 2007; 2009; Werbner, 2013). Land or house ownership also raises one's status among fellow-villagers and members of *biradari*. Shaw and Charsley (2006) have identified massive numbers of transnational marriages between Britain and Pakistan, with brides and grooms joining the second generation, usually their cousins, living in Britain, as a means to strengthen transnational kinship ties and improve the economic conditions of a further member of the *biradari* (Ballard, 1987:21). Katy Gardner's (2006) research highlights the dynamics of transnational marriages in Bangladeshi communities in London. She argues that transnational marriages are not only a way of maintaining ties with the country of origin but also make the process of transnational migration highly fluid and two-way. For a transnational community, the processes of settlement in one place does not necessarily mean that the 'homeland' has been left behind; connections are maintained, be these political, economic, familial or even imagined. From this perspective, places that were once understood as static and bounded become permeable; ideas and practices, as well as people, flow between them (ibid: 373). She states that women play an important part in maintaining transnational ties and rather than being dependent of their migrant husband, wives through their caring and household roles are vital for the success of

Bangladeshi families in Britain. Werbner (1990, 2004) also highlights the role of Pakistani women in continuing Pakistani cultural practices of *lena dena* (give and take or gift-giving) in transnational spaces of Manchester. Women even engaged in *lena dena* against the wishes of their husband who regarded gift-giving as wasteful. For women, such cultural symbolic practices not only provide an opportunity to connect with other women but also to recapture their control and autonomy within their families in Britain. Women even spent incomes generated through their machinist work to revive the ceremonial cycle of gift-giving. Werbner (2004) argues that the translocation of cultural practices (e.g. *lena dena*) to Britain was not automatic, a matter of nostalgic clinging to tradition, but the product of a locally grounded gender power struggle between women and their husbands. This implies that such transnational communities are transformative in nature, discursively constructed through and embodied in cultural symbolic practices of their members, particularly women. Charsley (2007) argues that the preference to bring over a spouse from Pakistan reflects the shared belief of many British Pakistani parents that British-born spouses are less likely to make the compromises that are necessary for a successful relationship with the partner and in-laws. Moreover, Charsley (2007:1124) states that many British Pakistani parents assume that Pakistani-born spouses are more religious or traditional, and hence are able to bring up children according to the principles of morality and Islam. Some view young women raised in Britain as less likely to 'adjust' as girls are traditionally advised to do. Residence in Britain can thus be viewed as eroding gendered difference, damaging the complementarity between husband and wife, and leading to potential risk. Thus, transnational marriages within kin groups are important for many Pakistanis in order to maintain cultural continuity in Britain (Werbner, 1990; Shaw, 2000; Charsley, 2003). As Shaw (1994:35) argues, "given their marked reluctance to adopt Western attitudes and their tenacious retention of traditional beliefs and lifestyles, Pakistanis in Britain are often seen as deeply resistant to assimilation". Werbner (2004:899) argues that British Pakistanis are part of two diasporic spheres—the British Islamic and the British South Asian—even though morally, politically and aesthetically the discourses dominating these arenas appears to be different. Seen from an indigenous British perspective, they create ambivalent stereotyped images of Muslims and South Asians. In such discourses, South Asians are perceived to be integrating positively into Britain, whereas Muslims, portrayed as 'the other', are regarded as an alienated, problematic minority. This not only leads to imposed and voluntary segregation of some of the South Asian Muslim communities in

Britain (Poulsen, 2005; Phillips, 2005; Phillips *et al.*, 2007) but also explains the labour market discrimination faced by many Muslims (Modood, 2005; Platt, 2005; Khattab, 2009; Khattab *et al.*, 2011).

As stated above, British Pakistanis maintain kinship ties through marriage within *biradari*. The next section considers the arrangement of marriages in British Pakistani communities.

3.5 Marriage in British Pakistani Communities

The routes to marriage in Pakistani Muslim communities in Britain are diverse. No single preferred route is accepted by all Pakistani migrant communities. Different marriage preferences reflect heterogeneity, originating from cultural, educational and religious diversity among various Pakistani groups. The two main marriage preferences are 'love marriage' (individual choice) and 'arranged marriage' (collective choice). The former is largely accepted as the model of marriage in the West, where both man and woman, in a romantic relationship, solemnly agree to be bound in a conjugal relationship. In contrast to this, many Pakistanis prefer the 'arranged marriage' (Alam and Husband 2006), as this is assumed to be socially and culturally acceptable, personally compatible and hence unproblematic (Uddin and Ahmed, 2000). Shaw (2001) argues that the tradition of arranged marriage in Pakistani families entails putting the family's interest foremost by, at times, giving up one's own choice. Charsley (2007:1125) argues that the "arranged marriage in general is often contrasted to 'love marriage' on the grounds that a couple who make their own choice to marry will have made their bed and must lie in it, but if families have arranged a match, they will be more supportive in case of marital difficulty". In practice, however, the boundaries between love and arranged marriage are rather blurred; between the two extremes, many negotiate for a middle course, that is, a 'love-arranged hybrid' or negotiated marriage. In negotiated marriages, both man and woman select a partner for themselves and their families later arrange the marriage. As Berthoud (2000:16) argues, marriage is not necessarily a clean split between those who think it 'my' decision and those who think it 'their' (parents) decision, since an amicable negotiation might take account of both points of view.

Islamic principles prohibit extra-marital relationships and Muslims are allowed to enter in an intimate relationship only with their spouse. The Islamic bonds of marriage not only sanctify human sexuality and reproduction but also provide for companionship and support (Virani, 2007:81). This view is important for many Pakistani Muslims, who consider it vital in order to maintain *izzat* in their communities. Among Pakistani Muslims, the nuptial contract between bride and bridegroom is sought in an Islamic matrimonial ritual called *nikah*[19] i.e. the Islamic marriage contract. Both spouses sign the written contract and the marriage agreement is made public in a festival called *shadi.* Marriage in Islam is a social contract, a legal commitment written up as such, sanctioned by God and acknowledged by society. It is a contractual agreement between two parties: the husband and the wife (Virani, 2007:81). At least in theory, under this contract, each party agrees to fulfil certain duties and to be able to ask for certain rights and privileges in return. The consent of both partners is important, as *nikah* cannot take place without the agreement of both bride and bridegroom. However, many Pakistani girls and boys are pushed into forced marriages (Samad and Eade, 2003; HO, 2003; FCO, 2002; 2005), which indicates that many Muslims do not take into consideration the Islamic matrimonial principles and that in some Pakistani families and communities, forced marriage is a norm. Caroll (1998) argues that the boundaries between 'forced marriage'[20] and 'arranged marriage' are quite fuzzy, where parents tactfully and forcibly attain consent, particularly of girls. Uddin and Ahmed (2000:14) outlined the reasons for forced marriage in South Asian communities: family pressure, strengthening family links, maintaining misleading religious and cultural ideals, family honour, and family commitments, controlling female behaviour and sexuality, and maintaining group solidarity by marrying into the same *zat/biradari*. Many

---

[19]*Nikah* is an Arabic word which means 'sexual intercourse'; however, as a legal term, *nikah* denotes the situation resulting from a contract entered into by a Muslim man and a Muslim woman, which legitimises cohabitation and sexual intercourse between the signers of the contract in the eyes of Allah (God) and their co-religionists. A civil registration and marriage licence is perceived as a secular and legal obligation, as opposed to *nikah*, which is a religious obligation (Virani, 2007:58-60).

[20] In a forced marriage, the concerned parties do not consent freely to the marriage. Family members often obtain consent of either or both bride and bridegroom by using physical, mental and/or emotional duress and coercion (Uddin and Ahmed, 2000; FCO, 2005; Gangoli *et al*., 2006).

Pakistanis maintain and extend their social networks and kinship ties through connubial relations; these include transnational marriages with close kin and cousins (Shaw, 2001; Charsley, 2003; Charsley and Shaw, 2006). The next section will examine why many British Pakistanis prefer marriage within the close kin group and *zat/biradari*.

3.5.1   Marriage within the *Zat/Biradari*

Arranged marriage has successfully operated as a preferred route in many communities and countries for a long time, including British Pakistani communities (Uddin and Ahmed, 2000); these marriages are often arranged within the same *zat/biradari* and with close kin, including first and second cousin marriages (Shaw, 2000; 2001; Charsley, 2007). Rates of consanguineous marriage are generally high among all South Asian Muslims, particularly among British Pakistanis. Shaw (2001) and Peach (2006) found that more than 50% of British Pakistanis are married to either first cousins or members of the extended family. Theoretically, *biradaris* can be seen as 'marriage circles' for many Pakistanis from where potential matches are found; these matches often employ the criteria of same caste, class and social ranking. Shaw (2009:90) argues that the image of the Pakistani *biradari* or extended family as a corporate group with a shared interest in the marriage of its members can obscure the fact that marriage is also a matter of individual calculation and choice, a balance of sometimes conflicting and competing interests. *Zat/Biradari* and kinship ties are not merely primordial. They can be extended through marrying into a different *zat/biradari*, ideally of superior rank. Marriage in this sense is hypergamous[21], through which people often intend to extend and shift *biradaris* in order to move up on the hierarchical order of *zat/biradari*. Werbner (1990: 96) argues that migrants emphasise that kinship extends only where there are ceremonial exchange relations and mutual aid. Parallel and cross-cousin marriages can also be understood as arising out of this view of the ephemerality of kinship. Gilliat-Ray (2010:141), however, argues that marriages with blood relatives are regarded as being potentially more secure, not only because the

---

[21]The action of marrying a person of a superior caste or class (The Oxford Dictionary, 2013).

credentials and reputation of the prospective candidate are well known and verifiable, but also because the young people involved are seen as potentially more compatible due to their shared origins. She further states that in inter-family marriages it is often assumed that women are treated with respect; however if this is not the case and a wife is mistreated or the marriage is likely to dissolve, the husband and his family will have to confront the loss of support and connection with the wider extended family. Werbner (1990) noted that Pakistanis in Manchester prefer first cousin marriages. Nevertheless, hypergamous inclinations are sometimes overlooked in cousin or 'exchange marriages',[22] also known as *watta satta*[23] in rural Pakistan. In Pakistani communities, marriage is not just a social and legal contract between two individuals contrary to the Islamic marriage contract. Quintessentially, it is a source of enhancing social status of the family in the *biradari.* A good match is not only a means of social mobility, but can enhance the honour and reputation of both families, while a poor or failed marriage can bring social disgrace.

For many British Pakistani parents, finding a suitable match for their children, particularly for daughters, is vital. A suitable match usually means finding a match within the same *zat/biradari* in order to maintain the position of the family in the hierarchical social order of Pakistani communities (Werbner, 1990). Although many Pakistanis apparently adhere to the Islamic egalitarian ethos by strongly rejecting the existence of a prevailing hierarchical social order of *zat/biradari*, in reality over-emphasis on finding a match within the family and *zat/biradari* often remains the primary concern of many Pakistani parents (Werbner, 1990; Shaw, 1994; 2000). Werbner argues that in such marriages the Islamic rules of

---

[22]Exchange marriage involves an arranged and reciprocal exchange of spouses between two groups. Exchange marriage is most common in societies that have a unilineal descent system emphasising the patrilineality. When a marriage is arranged between a daughter from group A and a son from group B, a marriage between a daughter from group B and a son from group A is also arranged. Apart from the Indian sub-continent, it is practised among Australian Aborigines and American subarctic people (Encyclopaedia Britannica, 2012).

[23] The literal meaning of *watta satta* is 'give-take'; it usually involves the simultaneous marriage of a brother-sister pair from two households. *Watta satta* now accounts for about a third of all marriages in rural Pakistan. In this arrangement, a husband who 'mistreats' his wife in certain ways can expect his brother-in-law to retaliate in the same fashion against his sister (Jacoby and Mansuri, 2005:1). Charsley (2003) calls it a problematic arrangement as there is a risk involved of direct revenge being taken by one's brother if his sister's marriage is in difficulty.

exogamy are notoriously lax, permitting marriage with a wide range of close kin and blood relatives, and this is coupled with a perspective preference for patrilateral parallel cousin marriage (Werbner, 1990:84). Gilliat-Ray (2010:141) states that according to the Islamic perspective, consanguineous and close kin marriages are not encouraged or preferred; they are simply permitted.

The selection process of a bride or bridegroom is often painstakingly thorough, as Charsley (2007:1119) argues that marriage of daughters is particularly difficult due to the financial burden of providing the dowry she will take to another household. The concern of Pakistani parents is much greater with regard to daughters, who are viewed as the dependants of men and for whom premarital courtship is discouraged; in this context, the matter of a daughter's marriage can become a matter of family honour. The insecurities of parents are also connected with a fear that a daughter's husband and in-laws might mistreat her after marriage (Shaw, 2009:91-92).

Marriage of daughters, at times, means regulating their behaviour and saving them from corrupting influences of Western culture (Shaw, 1994; Charsley, 2003). 'Corrupting influences', from parents' perspective, could range from wanting to exercise the right to select one's partner, preferring Western clothing, to dating or even refusing to marry a spouse of the parents' choice. As discussed earlier, in Pakistani culture, women are often considered as representative of the family's *izzat* and cultural lineage; hence, in this context, saving daughters means saving the pride and honour of the whole family and *biradari* (Dale, 2008). After a daughter's marriage, regulating her behaviour is solely her husband's and in-laws' responsibility. According to Haleh Afshar (2002), girls resist non-consultative marriages with strangers, arranged by parents; they think that such marriages are arranged to get rid of troublesome daughters, who were likely to behave in a way that could lead to a loss of face (Afshar, 2002:239). Many arranged marriages are, in fact, forced by parents on their unwilling children, particularly on daughters to save the family's honour (Eade and Yunas, 2003). Shaw argues that typical normative statements about arranged marriages, such as *larkiyan inkar nahi kartin* (girls do not refuse), may easily be taken to imply that such marriages are necessarily forced on daughters. However, in many cases, she noted that children agree with their parents' judgement of what is a good *rishta* (marriage proposal), while at the same time parents' assessments of particular

proposals are also influenced by their understanding of their child's personal preference (Shaw, 2009:95). This implies that boundaries between different types of marriage routes are in practice quite fuzzy.

Afshar (2002) and Shaw (2009) noted that the parents' background is linked with the way marriages are arranged and the degree of consultation that takes place with daughters. Afshar (2002:239) argues that those who had the closest ties with rural areas tended to have the least consultation with daughters in matrimonial matters. Shaw (2009:100) states that there is a stereotype among Punjabis, that Mirpuris[24] are particularly likely to force their daughters into early marriages with kin from Pakistan, in contrast with city-based or better educated Punjabis or Pakistanis, who allow young people to take the initiative or responsibility for marital choices. However, she argues that this perceived difference is not necessarily a matter of coercion; rather, it could be due to differing and changing expectations.

Jessica Jacobson (1998:58) found that many young people insist upon greater freedom over the issue of their marriage; however, they do not fully reject the arranged marriage system. The respect of parents is maintained alongside a willingness to challenge the authority of the older generation in specific matters. Alam and Husband (2006) also noticed that young British Pakistani men in Bradford have not rejected arranged marriage in favour of love marriage; instead, many are in favour of negotiated marriages. Many British Pakistani men prefer to marry a girl from Pakistan instead of a British-raised girl (Charsley, 2003; Shaw, 2009). According to a common perception among British Pakistani men, Pakistan born women are "dutiful, less independent, assertive, argumentative or likely to 'do fashion', besides also being better able to impart Pakistani ways and Islamic values to their children, thus compensating for British-raised men's own perceived lack of religious practice and knowledge" (Shaw, 2009:103). Such views of men regarding an 'ideal match' imply that the practice of arranged marriage through

---

[24]People from the district of Mirpur in Kashmir on the Pakistan side. Though the Mirpuris are the closest geographical and cultural relatives of the Potohari Punjabis, in recent decades they have chosen to define themselves increasingly as Kashmiris. Mirpuris have migrated to Britain in large numbers and constitute the overwhelmingly Kashmiri presence in Britain (Human Rights Watch, 2006:13).

zat/biradari marriage circles is vital in reproducing traditional gender roles and differences in British Pakistani communities.

Further discussion on British Pakistani families will shed light on gender roles and the division of labour in British Pakistani families and its implications for women.

3.6   **British Pakistani Families**

As discussed in Chapter 2, the structure of the family in general has been transformed by the changing socioeconomic fabric of society (Williams, 2001; Crompton *et al*., 2007). Pakistani families have also gone through changes in both Pakistan and Britain. A Pakistani family can be nuclear or joint/extended in its composition, depending upon the context in which it exists and the natural stages of the life cycle of its members. Hence, it is difficult to encapsulate all forms of Pakistani families in detail in this section. In addition, the structure of the family varies due to factors such as class, urban/rural background, culture, education and set of beliefs.

Pakistani families can be extended or nuclear; however, Ballard (1982:2) states that the basic pattern of a Pakistani family is generally based on an 'ideal model', which is a joint/extended family; it consists of a man, his wife, sons and sons' wives, grandsons (if married, their wives as well), unmarried daughters and granddaughters. Din (2006:29) states that a typical village family in Pakistan is multigenerational. Wardak (2000:61) argues that the traditional Punjabi family, in its natural setting in Pakistan, is a joint/extended patriarchal social unit, where two or more generations of close relatives who are affiliated by male lineage, live together either in one house or in a compound, which comprises a cluster of adjacent houses. They usually share property, land, business, often work together and share earnings. However, the composition of the family changes with the natural life cycle of its members, that is, with births, marriages and deaths. In Pakistani families, daughters usually marry out and daughters-in-law come in after marriage (Anwar, 1979; Ballard, 1982; Shaw, 1988; Wardak, 2000). Anwar (1979:52) argues that regardless of where Pakistanis live or what the composition is of the immediate residential group, the structural rules for the Pakistani family are: (a) joint and extended family type, (b) patrilineal descent group, (c) patrilocal residential rule, (d)

patriarchal authority and respect related to age and sex, and (e) preferential marriage patterns, which lead to kinship networks in the wider sense.

In a Pakistani family unit, sons have the full right of inheritance and they remain the main constituents of the family all their lives. Daughters generally leave the family home after marriage and become part of their husband's family (Ballard, 1982; Shaw, 1988). Under Islamic law, both daughters and sons are legal heirs of their father's wealth and property, according to which a daughter gets a half share and a son gets a full share (Anwar, 1979). However, in practice, inheritance usually goes only to sons, while sisters give their share to brothers if needed and in exchange receive gifts from the brothers; these include gifts on *Eid* festival or the marriage of their children, and protecting their right to return to the family home in case of conflict, divorce or widowhood (Anwar, 1979; Joseph and Nagmabadi, 2003). Such gifts from the father (if alive) and brothers are very important for daughters and sisters as it enhances their *izzat* in the eyes of their in-laws. The continued passing on of property within the same family over generations is one of the reasons for keeping the joint/extended family together (Wardak, 2000:62). It also shows that family is socially organised in a way that serves only the male interest by giving control over all the resources of the family to its male members.

Anwar (1979:54) observed that among Pakistanis in Britain, families do not extend as far as in Pakistan. The Pakistani households in Britain mostly comprise two generations compared to three or more in Pakistan. However, this composition has changed with the birth of third-generation Pakistani children in Britain. Anwar states that in cases where one or more family members migrate temporarily with or without their wives and children—as in the case of Pakistanis in Britain—such a joint household must be distinguished from the joint family. He further explains that the members of a household form a joint family if their income is pooled and expenditures are made from a common purse, but the joint family does not necessarily coincide with the residential group. This is particularly relevant in the case of many Pakistanis, who make remittances to their family in Pakistan, and constitute a joint/extended family (Anwar, 1979; Wardak, 2000; Din, 2006). A Pakistani who has his immediate family living with him in Britain may still consult with and participate in his family's major events in Pakistan, such as births, deaths and marriages (Bolognani, 2007). In this context, participation does not necessarily means the physical presence of that

person; instead, while staying in Britain he may want or be obliged to share the economic burden of such social events. It is expected that he remains loyal to his joint/extended family in Pakistan. Anwar (1979) states that where one brother migrates as a labour migrant (as in the case of many Pakistanis who migrated to Britain) and the other lives in Pakistan, both brothers work for the benefit of their family. For instance, the one in Britain remits part of his earnings to Pakistan and the brother in Pakistan manages family affairs and land/property. When the brother in Britain visits Pakistan, he is warmly welcomed by his family and *biradari,* which signals not only their gratitude, but also encouragement to carry on his obligations towards his extended family. Raza (1993) argues that in communities with village roots, the individual forms part of a complex network of rights and obligations, which extend onwards from the individual's immediate family to that of kin and even fellow villagers. A person who fails to fulfil his obligations to his kin and extended family may face rejection and disconnection of family ties. This also implies loss of *izzat* in his family and *biradari* (Shaw, 1988; Werbner, 1990; Din, 2006). There is enormous pressure on individuals to conform to the norms of the community. The family is the social system for conveying the group norms to ensure its survival sustained by religious ethos. The religious element gives these norms strength and inculcates in its members, the value of the *biradari* (Din, 2006:30).

According to Din (ibid), in Pakistani families, not only is property communally owned, either through work, land or wage labour, but decisions are also made communally after consulting with family members. However, the final decision rests with the head of the family, who usually is the oldest male. Authority is allocated on the basis of gender and age. Usually, men are the breadwinners and are therefore considered rightful and natural holders of authority and power (Ballard, 1982). However, older women are also considered honourable, but they may not necessarily take part in decision making. Although age is important in assigning value, power and authority in the family, gender remains the most significant factor in determining who will be the head of the family (Anwar, 1979). The above discussion initiates the next section on the status of women in Pakistani families, which examines power and control in the family.

3.7   Status of Women in Pakistani Families and Communities

Gender is regarded as the most definitive factor in delegating power and authority in the family, as stated above. Women are not seen as natural inheritors of authority in the family; nevertheless, a woman's status and respect are enhanced by education, marriage, motherhood and age in Pakistani families. As Bhopal (1999:133) argues, it is through marriage that women are able to achieve respect and status in South Asian communities. However, she contends that this increase in status after marriage is derived from the husband's social position in the *biradari*. Bradby (1999), on the other hand, argues that young Muslim women's marriage choices suggest that female honour may alternatively be mediated through positive assertion of religion or professional employment. Anwar (1979) observed in his research in Rochdale that the husband is head of the family and the primary decision maker in all issues, especially concerning the outside world. The wife has less authority, but she is head of the domestic world. However, a wife's authority at home is dependent on whether or not her mother-in-law shares the residence (Anwar, 1979; Khan, 1999). Mothers-in-law are usually shown more respect and authority not only because of their age, but also through association with the patrilineage. The mother-in-law and the daughter-in-law may be involved in a power struggle over who has the greater authority and status at home. The presence of unmarried sisters-in-law may also challenge the status of the wife and create a state of conflict between women. Motherhood also lifts women's status at home; giving birth to a son especially strengthens women's position considerably. According to Ballard, it is only after the birth of children that a woman's place within the family, and her relationship with her husband, become secure (Ballard, 1982:2).

The power dynamics may shift in favour of the wife after the death of the mother-in-law or if sisters-in-law move out after they get married. In Pakistani families, however, women generally are reproducers and carers; they look after home and family (Herbert, 2008; Gilliat-Ray, 2010). This may include not only husband and children but, depending on the composition of the family, they may have to look after in-laws and even members of the extended family. Gender differences are embedded in patriarchal cultural practices, which define Pakistani women's position in the family. Women are considered a liability instead of an asset (Rose, *et al.,* 1969; Raza, 1993) and parents often arrange their marriage as

early as possible to rid themselves of the responsibility of daughters. This sometimes means not investing in daughters' educational and professional development, as they will eventually have to look after a family as wife and mother. Low levels of education and economic activity among women of Bangladeshi and Pakistani origin indicate such attitudes towards women's education and women's work in these communities (Dale *et al*., 2002a; 2000b; Dale, 2008). Bradby (1999:153) argues that marriage is considered almost universal for women from the Indian sub-continent. Sophie Gilliat-Ray (2010: 139) argues that most British Muslim women (though not all) are socialised into their future roles as wives and mothers from an early age, mainly through an expectation that they will engage in reproductive work. The performance of domestic chores hence is seen as an expression of appropriate femininity. Large households and *biradari* ties often require British Pakistani women to spend most of their time in cooking, cleaning and other household chores, alongside caring and rearing children.

Khan (1999:83) argues that the entire economic system is sustained by those in power, which translates in the social relations within the family, where women carry out household chores without payment under the mysterious notion of love for the family. Even wives of affluent men have to act according to their prescribed gender role in order to gain the acceptance and approval of their families and communities. Since women do the least specialised, low-status work, they do not have the same access to the crucial resources that would enable them to have more power within their families and communities.

Nevertheless, Ballard argues that South Asian women's role in homes and restrictions of *purdah* do not necessarily mean that they have no power or agency. On the contrary, he argues that the very separation of women from men by the conventions of *purdah*, together with their control of the domestic economy, means that they operate in a partially autonomous world from which it is possible to bargain both individually and collectively with men (Ballard, 1982:2). Werbner also agrees that Pakistani (Punjabi) women are not powerless, as is widely believed. Her definition of the ideals of femininity and masculinity among Punjabi Muslims is interesting: the male power (*taqat*) of Punjabi Muslims is physical force or strength; it is also the power of office and the power of authority, whereas female power (*sabr*) is the power to endure and to bear hardship. A woman, they

say, has greater endurance than a man does. Active and passive, male and female, each form of power tends to complement the other (Werbner, 1990:259). A woman who is closer to this ideal is the most respected; deviance of any sort leads to loss of *izzat* and respect in the family and the *biradari*. It is expected that young women should reproduce the parental culture; this role is reinforced through an emphasis on *izzat*.

Butler (1999:149) argues that Asian Muslim women are in double jeopardy, as they not only confront the sexist assumptions from within their own communities, but also from British society as a whole. Their parents' culture may place restrictions on their choices, while the sexist and racist stereotypes that exist in British society confine them to their homes. However, the majority of Asian Muslim women in Butler's sample affirmed that the gender inequality that exists in Asian Muslim communities is a direct result of certain aspects of the Indian sub-continent's culture and not of Islam, which confines women to the home and discourages them from seeking employment or gaining higher education. Raza (1993) has stressed the distinction between the attitudes of Muslims and Islamic principles. Khan (1999:25) argues that the roles and expectations of women in different religions depends on their socioeconomic position, where and when they live, rather than upon religious doctrine per se. Nor can the practice of religion be completely separated from the culture within which it is located.

For Pakistani men and women, the complementarity of the two worlds, the world of women and the world of men, is seen in terms of a strictly defined division of labour between the sexes. However, there have been modifications in the ascribed gender roles of both men and women due to the migration process (Werbner, 1990:147), and second and third generation women of Pakistani origin are increasingly participating in formal education and work (Dale *et al*., 2002a; 2002b; Dale, 2008; Communities and Local Government, 2009). Life in Britain necessitates an increase in family income; consequently, many Pakistani women take-up employment and self-employment for the family's survival and wellbeing. They work side-by-side with men to support their families, particularly in family businesses (Ram, 1992; 1994; Basu and Altinay, 2003; Dhaliwal *et al*., 2009). Entrepreneurship among South Asian women will be discussed in Chapter 4. Werbner (1994) and Shaw (1994; 2000) observed that women's income is often important for the family, as it is utilised in *lena dena* within families and *biradaris*. The support

system of families and *biradaris,* however patriarchal in nature, is unable to survive without the crucial inputs of women. Hussain (2005:22) argues that the stereotype of South Asian women within the Western framework has been paralleled by their cultural invisibility, which attributes a dominant role to men and an inferior status to women. Yet, in reality, woman is the centre of the household and her inputs are crucial for the survival and wellbeing of the family. By taking this idea forward, this study intends to go beyond the stereotypical image of women of Pakistani origin and aims to explore how these women are negotiating, adapting and resisting patriarchal ideologies and practices through involvement in small business.

3.8   Conclusion

The chapter examined gender relations in British Pakistani communities. It is argued in the chapter that the patriarchal ideologies and practices of *izzat* and *purdah* shape the experiences and lives of many women of Pakistani origin in Britain, particularly in their *biradaris* and communities. However, the acknowledgment that such practices are not always oppressive and involuntary will help to explain the diverse experiences of women in families and the labour market. As discussed, ethnic clustering played a significant role in the settlement of Pakistani migrants in Britain; however, residence in ethnic colonies restricted women's chances to interact with mainstream British society and increased their dependence on their husbands. Ethnic clustering will be discussed further in Chapter 4 in relation to ethnic entrepreneurship.

A model Pakistani family is extended and multi-generational in its composition. However, in Britain Pakistani families tend to be nuclear. Such families are usually patriarchal, with the eldest male or husband as head of the family. Transnational family and *biradari* networks are also an important part of many British Pakistanis' socio cultural lives. How these networks are used for the development of ethnic enterprises will be discussed in Chapter 4. The discussion of women's role and status in Pakistani families shows that there is a stress on marriage and motherhood, which comes along with a strict sexual division of labour. With the male breadwinner model in place, women are considered responsible for the reproductive work in the family. However, the increasing levels of education and participation in the labour market of the second and subsequent

generations of Pakistani origin women, it is assumed that gender relations in Pakistani families are transforming. Their position in families is inferior to men, which may hamper their ability and chances to accrue human capital or become economically active and independent. The mother-in-law has more authority and power than the daughter-in-law, due to age and association with the patrilineage. However, contrary to stereotypical notions surrounding the agency of women of Pakistani origin, they are not passive and devoid of any power. Research shows that they wield power and authority in household matters. However, there is a gap in our knowledge of these women's responses and their negotiation with external and internal androcentric and ethnocentric structures and pressures, which this study intends to fill.

CHAPTER 4

ETHNIC ENTREPRENEURSHIP AMONG
SOUTH ASIAN WOMEN IN BRITAIN

4.1. Introduction

The aim of this chapter is to draw insights from the literature on South Asian and Muslim women's experience of small business. This will be done by building on ideas presented in Chapters 2 and 3, i.e. how different gender practices and patriarchal social relations affect women's business experience. Ethnic clustering, as described in Chapters 2 and 3, will facilitate the examination of ethnic entrepreneurship from the ethnic enclave economy's (EEE) perspective. Mixed embeddedness is a key idea that will explain the embeddedness of ethnic enterprises in social, cultural and structural opportunity structures of the host country. The 5M model explains the embeddedness of women's businesses in multiple contexts, including family. In addition, it explains women's business behaviour at different levels: micro, meso and macro. The chapter also looks at how factors such as, ethnicity, religion, class and gender, can influence and shape ethnic women's business experience.

The objective of this study is to understand the experience of women of Pakistani origin in small business. Therefore, the chapter starts with a brief introduction to small business. Then, drawing insight from the literature on ethnic and women's entrepreneurship, it presents a discussion of South Asian/Muslim women's experience of business in Britain.

4.2. Small Businesses

There are different types of business based on their sizes, sector, location and the sociocultural context in which they exist, such as large, small, ethnic, home-based and/or family businesses. The European Commission (EC) defines a small business on the basis of the number of employees and classifies them in three sub-categories: micro, small and medium enterprises (EC, 2005), with 0-9, 10-99 and 100-499 employees respectively. By this definition, this study examines micro enterprises. However, throughout the study, the terms micro and small business/enterprises will be used interchangeably. In Britain, the importance of small business is evident by the fact that they account for 99.3% of all businesses; moreover, they are a source of employment for 48.2% of the total employed population and are responsible for generating 36% of the total turnover (income) generated by all private sector businesses in Britain; they contribute 50% of Britain's GDP (BIS, 2009; FSB, 2012).

As described in Chapter 3, economic restructuring in the second half of the 1970s disproportionately affected ethnic minorities, causing mass unemployment. Some ethnic groups responded by entering into self-employment (Waldinger *et al.,* 1990; Metcalf *et al*., 1996). However, established theories of entrepreneurship barely advance our understanding of ethnic entrepreneurship. Researchers in Britain have tried to understand the phenomenon from new perspectives by contextualising their particular socioeconomic position in the host country, motivational factors, unique entrepreneurial strategies and resources. The following section explores these issues in detail.

4.3.   Ethnic Entrepreneurship in Britain

Ethnic minorities have contributed towards the growth of small business in Britain; this is evident from the fact that 6.2% of all small businesses are mainly owned by ethnic minorities (BIS, 2013), although these groups make up only 14% of the total population (ONS, 2012). Ram and Jones (2008:63) state that ethnic enterprise is an emerging economic force with a start-up rate of twice that of the wider small firm population and contributing at least £15 billion to Britain's economy annually. The ethnic self-employment rate is likely to further increase, as the ethnic population is expected to double over the next 25 years. Research shows that some ethnic groups are more entrepreneurial than others, while some (Chinese and Pakistani) even have higher rates of self-employment than the mainstream white group (Barrett *et al*., 1996; Ram and Smallbone, 2001; Ram and Jones, 2008). The rise of ethnic entrepreneurship in Britain has been linked with higher rates of Asian self-employment in particular, as Asian-owned businesses have grown rapidly over the last four decades and now number over a quarter of a million (Barclays Bank, 2005; Ram and Jones, 2008).

As stated above, ethnic entrepreneurship is a diverse phenomenon; ethnic groups, such as black and Asians/South Asians belong to different nationalities and religions. It is important to recognise that the term Asian/South Asian itself refers to diverse ethnic groups and nationalities, although they are at times referred to as a homogenous group. South Asian migrants include Indians, Pakistanis, Bangladeshis, and East African people of Indian origin, who belong to different religions, e.g. Hindu, Muslim, Sikh etc.; their religious beliefs affect their business practices. Therefore, heterogeneity within and across ethnic groups is an important consideration in the study of ethnic entrepreneurship

because such distinctions are potentially significant in understanding how the cultural background may influence business practices (Chaudhry and Crick, 2004).

Ethnic businesses are usually micro-scale with the majority concentrated in poorly rewarded, labour-intensive and fiercely competitive service and retail sectors with low-entry barriers and high failure rates (Basu, 1998; Ram and Smallbone, 2001). For example, South Asians are concentrated in catering, transport, clothing and low-order retail sectors (Curran and Burrows, 1988; Jones *et al.,* 1992), and Chinese entrepreneurs in the takeaway trade (Song, 1997). Afro-Caribbean have low levels of self-employment as compared to other ethnic groups, and are more likely to be involved in the construction sector (Curran and Blackburn, 1993). Trading in these sectors not only demands intensive work for poor rewards, but prospects for business development are also threatened by competitive market pressure (Basu, 1998; Ram and Smallbone, 2001; Ram and Jones, 2008). Basu and Goswami (1999: 252-253) define the South Asian entrepreneur as "one who makes productive use of ethnic resources like cheap family labour, finance from within the community, and cultural values that emphasise hard work and thrift. Business opportunities are provided by the emergence of niche markets to satisfy the demands of their own community for ethnic products and services and by the shift of business interests among the majority community to more prosperous areas of business. In this model, business survival depends critically on access to cheap family labour, close community networks, which may offer low-cost capital and on the size of one's own ethnic community. In this context, opportunities for business expansion are severely constrained by competition within the enclave economy for both markets and resources".

Research shows that ethnic entrepreneurs in Britain earn substantially less than their white counterparts (Clark and Drinkwater, 2006). This is because the majority trade in ethnic products and services, while catering exclusively to co-ethnic clientele, which is mainly concentrated in ethnic clusters (Basu, 1999; Ram and Smallbone, 2001; Ram and Jones, 2008). These clusters are located in deprived areas where they often face problems of market access compounded by spatial disadvantage; overdependence on an impoverished local customer base means blocked business growth and development (Jones *et al.*, 2000; Smallbone *et al.*, 2007; Ram and Jones, 2008; Welter, 2010). Research indicates that ethnic minorities are less likely to access formal support from

agencies such as Business Link and banks (Blackburn and Rutherford, 1999; Ram and Smallbone, 2001). This is due to a lack of awareness of these agencies among the ethnic business owners. Instead, ethnic entrepreneurs tend to rely more on informal support systems, i.e. family and community (Marlow, 1992; Ram and Sparrow, 1993; Ram and Smallbone, 2001; Dhaliwal and Kangis, 2006).

Despite much research on ethnic entrepreneurship, there is no consensus over the definition define ethnic entrepreneur or entrepreneurship. There has been debate over whether an ethnic entrepreneur should be defined on the basis of: (a) their disadvantaged status and ethnic background or immigrant status in the host country, (b) the nature of their businesses, i.e. ethnic products and services, or (c) their markets, i.e. serving and employing co-ethnics. The terms ethnic or immigrant entrepreneur are used interchangeably in the literature, although the term immigrant entrepreneur is used to define the first generation immigrant entrepreneurs who are new in the host country, but excludes those who have been living in the host country for generations (Volery, 2007:30). Butler and Greene (1997) define immigrant entrepreneurs as "individuals who, as recent arrivals in the country, start a business as a means of economic survival. This group may involve in a migration network linking migrants, former migrants, and non-migrants with a common origin and destination" (cited in Chaganti and Greene, 2002:128). On the other hand, Waldinger *et al*. define ethnic entrepreneurship as a set of connections and regular patterns of interaction among people sharing a common national background or migration experiences (Waldinger *et al*., 1990:3). The co-ethnic networks are significant in the development of migrant ethnic enterprises and enclaves. They also help in concentrating migrants from particular ethnic groups and localities in particular occupational and ecological niches in host societies (Light *et al*, 1993). These networks enhance ethnic entrepreneurship in three principal ways. First, they feed low-cost co-ethnic labour to immigrant entrepreneurs; secondly, they feed economic and technical information to immigrant entrepreneurs; and thirdly, they provide access to various kinds of mutual aid and assistance, such as informal credit through *kommitti* (ROSCA) (Werbner, 1990; Light *et al*, 1993:37-38).The emphasis of such definitions is on the level and pattern of interaction within an ethnic group for the purpose of entrepreneurial activities (Volery, 2007). Chaganti and Greene (2002:126) argue that ethnic entrepreneurs should be defined by the levels of personal involvement of the entrepreneur in the ethnic community

instead of reported ethnic grouping. It can be argued that after a few generations involvement with the ethnic community weakens with an increase in the level of assimilation/integration in the host country (due to high levels of education and language proficiency),while the second and subsequent generations of ethnic entrepreneurs tend to diversify and grow (Werbner, 2007). As described in the last chapter, the evidence suggests that due to imposed and voluntary segregation of some ethnic minority groups in Britain, particularly of South Asian Muslims (Poulsen, 2005; Phillips, 2005; Phillips *et al*, 2007; Herbert, 2008) the pattern of assimilation remains segmented (Portes and Zhou, 1993; Portes and Rumbaut 2001; Waldinger and Feliciano, 2004; Vertovec, 2007); the persistence of segregation and clustering of some ethnic groups will affect their business success and break-out attempts. (Break out will be discussed below.) The hypothesis of 'ethnic enclave economy' based on ethnic clustering is widely used to explain the phenomenon of ethnic entrepreneurship (Zhou, 2004 and Volery, 2007). This will be explored in the following section.

4.3.1. **Ethnic Enclave Economy (EEE)**

The EEE hypothesis is based on the 'protected market theory'; it proposes that ethnic enterprises and their workers benefit from residential and occupational clustering, whereby interconnected small and medium-sized ethnic firms operate within a single industrial sector both spatially and economically (Werbner, 2007). Ethnic entrepreneurs in an enclave economy serve other members of their community and satisfy their specific ethnic needs in areas of ethnic concentration (Portes, 1981; Volery, 2007), while suppliers, manufacturers and retailers are connected to each other by virtue of shared ethnicity and kinship ties within these 'entrepreneurial chains' (Werbner, 1990;2002). Werbner (1990 and 2002), in her study on British Pakistanis in the clothing and textile enclave economy in Manchester, has highlighted the importance of 'entrepreneurial chains' in explaining their preference and concentration in certain industrial sectors. She argues that the presence of established credit networks and flows, supply lines between importers, wholesalers, manufacturers, market traders, and home-working machinists

have facilitated the entry of other co-ethnics in similar sectors of the economy. According to Zhou (2004), EEE[25] has five specific aspects (2004):

(1) The group involved has a sizeable entrepreneurial class,

(2) Economic activities are not exclusively commercial, but include productive activities directed toward the general consumer market,

(3) The business clustering entails a high level of diversity, including not just niches, but also a wide variety of economic activities common in the general economy,

(4) Co-ethnicity epitomises the relationships between owners and workers and, to a lesser extent, between entrepreneurs and clients, and

(5) The enclave economy requires a physical concentration within an ethnically identifiable neighbourhood with a minimum level of institutional completeness (Zhou, 2004:1044).

Although enclave entrepreneurs are bounded by co-ethnicity, co-ethnic social structures and location, in recent times, as many ethnic enclaves have evolved into multi-ethnic neighbourhoods and new ones have developed in affluent middle-class suburbs, those who run businesses in a particular location may simultaneously play double roles, as middleman minorities and as enclave entrepreneurs (Zhou, 2004; Light, 2007). Middleman minorities are different from enclave entrepreneurs in the sense that they trade between a society's elite and the masses (Zhou, 2004: 1041). Historically, they were defined as sojourners, interested in making a quick profit from their portable and easily liquidated businesses and then reinvesting their money elsewhere, often implying a return home. However, in recent years, they have been found to open up businesses in affluent urban neighbourhoods and middle-class suburbs and have shown up not only in the secondary sector but also in the primary sector of the host society's mainstream economy (Light, 2007). Middleman-minority entrepreneurs have few intrinsic ties to the social structures

---

[25]Ethnic economy is different from EEE in the sense that the former is an umbrella term used to define every ethnic business (Zhou, 2004).

and social relations of the local community in which they conduct economic activities (Zhou, 2004:1042).

Within enclave economies, ethnic structures (networks and ties) play an important role for resource mobilisation and access to knowledge and information (Light *et al*., 1993). Ethnic clustering is particularly important in the early phase of an ethnic firm, helping ethnic enterprises to grow in riskable steps and compete in the market economy even at a global scale (Schmitz and Nadvi, 1999:1503). Aldrich and Waldinger (1990) argued that ethnic structures consist of the networks of kinship (e.g. *biradaris* among Pakistanis) and friendship around which ethnic communities are arranged, and the interlacing of these networks with positions in the economy (jobs), in space (housing), and in society (institutions). Ethnic enclaves provide an opportunity structure for business networks, offer a protected market for ethnic goods production, and provide experience and apprenticeship from a co-ethnic employer (Waldinger, 1993). As Schmitz and Nadvi argue, the enterprise of one creates a foothold for the other, so that ladders are constructed which enable other ethnic enterprises to climb and grow (Schmitz and Nadvi, 1999:1506). Ethnic enclaves also provide business opportunities to those ethnic entrepreneurs who lack language skills of the host country (Chiswick and Miller, 2002). Sander and Nee argue that ethnic enclaves provide immigrant groups with a base of social support and cohesion that is crucial for those who are slow to acquire the language and cultural skills of the host society (Sanders and Nee, 1987:747). However, lack of cultural and language skills of the host country limits ethnic entrepreneurs' chances to grow and to breakout. Zhou (2004) argues that the enclave economy also has an integrated cultural component, which means that bounded solidarity and relations of mutual trust govern economic activities. Relationships between co-ethnic owners and workers, as well as customers, are based on a commonly accepted norm of reciprocity instead of a contractual monetary bond.

Werbner (2007), in her analysis of ethnic enclaves of South Asians in Manchester, highlighted their concentration in four industrial sectors: fashion, food, property and transport. She argues that these four industrial sectors are interconnected through a penumbra of ancillary and professional services: travel agents, accountants, solicitors, and so on. Once business opportunities are uncovered, members of the group move into

the enclave in increasing numbers. Trading networks facilitate credit and trust, information, training and recruitment. Such networks are embedded in EEE in highly structured ways. Sub-contracting takes place with the help of trading networks, generating spatial transformations. For example, labour shortages of machinists in Manchester have compelled manufacturers to sub-contract the tailoring of garments to Asian women in small towns of the North West of England through co-ethnic and kinship networks. She further argues that as ethnic firms grow and diversify and the second or third generation takes over, the concentration in particular industries may begin to vanish and at this point ethnic firms stop being ethnic in anything except the identity of their owners (Werbner, 2007:387).

Ethnic Enclave Economies in the 21st century have become globalised, as transnationalism promotes international trade by multiplying the ethnic resources formerly restricted to middleman minorities (Light, 2007).As discussed in Chapter 3, with globalisation and technological advancement in telecommunications and mode of travel, transnationalism has intensified (Zhou, 2004; Vertovec, 2004; 2007). Ethnic entrepreneurs are increasingly crossing national boundaries and using transnational networks for their business growth and development (Portes *et al*., 2002; Light, 2007). Like middleman minorities, transmigrants have international social capital which provides access to enforceable trust (Light, 2007:5-6). With technological advancement in modes of communication, it has become much easier to form access and maintain international social networks. Ethnic entrepreneurs having newly acquired class resources, social and kinship ties in countries of origin and settlement, mobilise resources and networks for entrepreneurial activities. Transnational social networks facilitate access to suppliers and manufacturers, which enables and promotes trade between countries of origin and settlement. Portes *et al*. (2002) define transnational entrepreneurs as those who go abroad for business twice a year or more; they found that transnational entrepreneurs represent the majority of the self-employed persons in immigrant communities (Portes *et al*., 2002:293). Basu (1998) has argued that the ethnic entrepreneur with superior knowledge of a particular market niche will be tempted to enter it. The advantage of entering this market niche would be that the entrepreneur may be able to source (import) the main raw materials required or even the final product from his/her country of origin and may, consequently, be able to circumvent many of the barriers caused by lack of

knowledge of the local (British) marketplace (Basu, 1998: 315). Zhou (2004:1055) has highlighted five main types of transnational entrepreneurship: (1) financial services that include informal remittance handling agencies, (2) import and export of raw material, (3) cultural enterprises, (4) manufacturing firms, operating either as separate units of a firm or as one single firm across national boundaries, and (5) return migrant micro-enterprises.

In Britain, ethnic entrepreneurs are part of EEE (Werbner, 2007), while the use of transnational networks and ties plays a crucial role in the development of businesses at a global scale (Basu, 1998). Scholars in Britain explain the higher levels of entrepreneurship among some ethnic groups from three main perspectives: a structural material perspective (Clark and Drinkwater, 2000; Mascarenhas-Keyes, 2006; Ram and Jones, 2008); a culturalist perspective (Werbner, 1990; Waldinger et al., 1990; Ballard, 1994); and the mixed embeddedness approach (Kloosterman *et al*., 1999; Rath, 1999; Welter, 2010). This study intends to draw insights from the mixed embeddedness approach to understand the business experience of women of Pakistani origin.

a)   **The structural materialist approach** stresses the role of structural constraints (in the form of external discrimination) in explaining ethnic entrepreneurship: blocked upward mobility due to unemployment, underemployment and job dissatisfaction push ethnic groups into self-employment (Aldrich *et al*., 1981; Jones *et al.,* 1994; Barrett *et al*., 1996; Ram and Smallbone, 2001, Clark and Drinkwater, 2006). As described in the last two chapters, Muslims face higher or extra discrimination than other 'coloured minorities' (Modood, 2005; Platt, 2005; Khattab, 2009; Khattab *et al*., 2011); this can be linked with the higher self-employment rates among Pakistani Muslims. In addition, as stated earlier, both imposed and voluntary segregation means that ethnic clustering among South Asian Muslims is higher (Philips *et al*., 2007; Herbert, 2008),which suggests that the growth of Pakistani businesses in Manchester and adjacent towns is part of the enclave economy due to ethnic clustering (Werbner, 1990; 2002; 2007). Some studies on Asian self-employment support the 'economic dead-end model', which assumes that Asian self-employment should not be seen as a route to upward social mobility, but rather as a survival mechanism and lack of alternative employment opportunities (Phizacklea, 1990; Ram, 1992; Clark and Drinkwater, 2000; Mascarenhas-Keyes, 2006; Ram and Jones, 2008). Clark and Drinkwater (2000) and Mascarenhas-Keyes (2006) have associated the

high rate of self-employment of some ethnic groups with 'necessity entrepreneurship'. Ram and Jones (2008) argue that although South Asian entrepreneurism has been viewed positively as an expression of 'cultural' attributes, weighty evidence suggests that Asian self-employment should be seen largely as a survival mechanism during a period of de-industrialisation and catastrophic job loss, which, in a racist job market, affected ethnic minorities even more severely than other workers. Phizacklea (1990) argues that the prevalence of racism and discrimination in the labour market should not be underestimated when explaining ethnic entrepreneurship. In situations where opportunities for employment are restricted due to racism," then the adaptation of available skills and resources within a particular group to alternative income generating mechanisms is a reasonably predictable outcome" (Phizacklea, 1990:85). Structural constraints, such as discriminatory practices of financial institutions, also affect ethnic entrepreneurs' chances of accessing financial resources or loans. McEvoy *et al.* (1982: 10) argue that the Asian communities' resources themselves will not decide the socioeconomic position of Asians in Britain: it will be determined by the opportunities afforded by the host society. We accept unconditionally that Asian ethnicity is a source of all manner of positive assets, but remain convinced that these will not exert a decisive influence. Their business actually represents a waste of capital, talent and energy, by directing them into small shops whose number far exceeds the capacity of the market to support. Asian business is more a confirmation of subordinate status than an escape from it.

b) **The culturalist approach** suggests that some ethnic groups are more entrepreneurial because they possess group-specific cultural resources, which are generally not available to the mainstream majority population. These include social networks, family and community support and other co-ethnic resources (Waldinger *et al.*, 1990). Barrett *et al.* (1996:785) state that ethnic minorities' over-representation in self-employment appears to invert all the normal laws of social relationships in advanced urban society. They have posed many interesting and relevant questions: (1) how can members of certain racially labelled groups successfully elevate themselves from an 'underclass' to petty bourgeoisie? (2) How can it be that they often achieve faster rates of small business formation than members of the mainstream population who face no such racist barriers? (3) Does it offer an automatic escape from deprivation or does it perpetuate deprivation in another guise? Werbner (1990), in her study on Pakistanis in

Manchester, has argued that the success of Pakistani businesses in Manchester is very much linked to cultural-specific characteristics. She concludes that the Pakistani family is not only a social unit, but also an economic unit driven by an ethos of thrift, hard work, self-sacrifice and self-reliance. Ballard (1994) argues that migration is itself an 'entrepreneurial activity' and that migrant populations in the host society connect with each other through close ethnic and kinship ties. Social and ethnic networks are essential human and capital resources, which are mobilised particularly for business-related activities,

Waldinger *et al*. (1990: 21) have employed an interactive approach (within the broader culturalist approach) to understand ethnic entrepreneurship. This approach stresses the interplay and interaction between the opportunity structures of the host country and the group-specific cultural resources in the making and shaping of ethnic businesses. Opportunity structures comprise market conditions that may favour trading in co-ethnic products or services and situations in which a wider non-ethnic market might be served. Opportunity structures also include the paths through which access to business is obtained. On the other hand, ethnic group characteristics include pre-migration circumstances, a group's reaction to conditions in the host society, and resource mobilisation through the ethnic community. They argue that ethnic entrepreneurs' strategies are an outcome of the interaction of all these factors, as they adapt to the resources made available in opportunity structures and create their own market niches. They state that these social structures consist of the networks of kinship and friendship around which communities are arranged and the interconnectedness of these networks with positions in the economy (jobs), in space (housing) and in civil society (institutions) explains the creation and growth of ethnic businesses.

c)   **The mixed embeddedness approach** is a hybrid of both structural materialist and cultural perspectives, which stresses that ethnic minority self-employment, is a by-product of different structural and cultural factors. A comprehensive understanding of ethnic entrepreneurship demands including all factors, for example sector, location, markets (labour and consumer), and institutional support as well as social networks and cultural influences. According to Kloosterman *et al*. (1999), immigrant entrepreneurship should be understood within the social, economic and institutional contexts in which they function.

The immigrants tap resources from their social networks of relatives and co-ethnics, which are used to access information, business advice, labour and capital at relatively little monetary cost. The use of social capital within the existing opportunity structure gives the immigrant entrepreneur a competitive advantage, within both the formal and informal economies (Kloosterman *et al*., 1999:10). Immigrants' businesses are thus embedded not only within the social networks, but also through these social networks they interact and negotiate with the structures of opportunities of the host country and use them for business ventures. Welter (2010) argues that entrepreneurship should be seen as embedded in a multiplicity of contexts; he refers to social (networks, household and family), spatial (time-space and place), institutional (rules and regulations) and societal (macro, i.e. societal norms and traditions, political and economic factors) contexts. According to Welter, the multiplicity, overlap and intersection of these contexts create opportunities or constraints for entrepreneurs. Social networks are produced when social and spatial contexts intersect which Welter refers to as the socio-spatial context and includes the social limits of local neighbourhoods and communities that can be bounded by cognitive and culture-based rules and shared meanings. The spatial proximity facilitates the emergence of social networks; however, spatial proximity can also contribute to 'over-embeddedness' and negative social capital. The embedded ties could be used increasingly as control mechanisms; intersection between social and spatial contexts, which results in socio-spatial embeddedness and contributes to trust at the local level, can also result in 'closed' or 'local' networks (also called 'bonding networks'); and close ties may become "a stumbling block for entrepreneurial success" (Welter, 2010:171).

Ethnic entrepreneurs may adopt different strategies for their business success and growth. The next section will explore different entrepreneurial strategies.

4.3.2. **Strategies of Ethnic Entrepreneurs: Breaking Out**

Katja Rusinovic (2008) states that ethnic entrepreneurs employ four principal strategies based on their choice of market, product and services. These are: (1) the ethnic market[26]; (2) the middleman market[27]; (3) the niche market[28] and (4) breaking out into the mainstream market[29]. The first three strategies by and large are part of the ethnic economy, as discussed earlier. The section therefore focuses on the break-out strategy.

Although self-employment has remained the source of upward mobility for some ethnic entrepreneurs, for others it has been an economic dead end (Ram and Jones, 2008; Basu, 2010) as discussed above. The tendency for ethnic minority immigrant entrepreneurs to be concentrated in certain business sectors and niche markets may be at least partly a consequence of the informational, linguistic, spatial and financial barriers (Basu, 2010). The performance and growth of ethnic businesses are hampered by their concentration in poorly rewarded, labour-intensive sectors and confinement to local neighbourhood markets and a high proportion of co-ethnic clientele (Jones *et al*., 1994; Smallbone *et al*., 2005). Traditional sectors of ethnic business activity are under enormous pressure due to fierce competition and lowering demands (Basu, 1998; Ram and Smallbone, 2001; Ram and Jones, 2008). Although ethnic market niches catering to the demands of the ethnic population have enabled ethnic minority entrepreneurs to establish businesses, there is some dispute about the nature and sustainability of market opportunities offered by EEE and ethnic niches (Basu, 2010). Waldinger argues that the obstacle for growth is the ethnic market itself (Waldinger, 1996:19) as it is highly

---

[26]This involves selling ethnic products and services to co-ethnic customers; ethnic enclaves provide protected market conditions in which ethnic entrepreneurs enjoy virtual immunity from competitors outside these enclaves (Aldrich et al. 1985; Waldinger, *et al*., 1990; Rusinovic, 2008).

[27]This includes entrepreneurs who sell ethnic products and services to non-ethnic customers, for example, South Asian restaurants serving non-ethnic customers (Ram *et al*., 2002).

[28]This involves selling non-ethnic products and services, such as insurance, financial services, legal aid and real estate, to their own ethnic group. Although entrepreneurs do not provide ethnic goods and services, they have the cultural competence and knowledge of the needs of their ethnic group to enter this niche market (Rusinovic, 2008).

[29]Entrepreneurs sell non-ethnic products and services to the native population in a mainstream market. These entrepreneurs are in direct competition with native entrepreneurs and are aware of the needs of the native population in the broader market (Morokvasic, 1999). It includes second or third generation entrepreneurs who are breaking out into mainstream markets, particularly in the creative industries of London (see Smallbone *et al*., 2005).

vulnerable to saturation effects (Jones *et al*., 2000:42). The main problem of an ethnic market is the concentration of a large number of immigrant entrepreneurs who provide similar products and services to a quantitatively small group of customers with inadequate purchasing power (Waldinger, *et al*., 1990:23). Ram and Jones (1998:40) argue that the unwillingness or inability of minority entrepreneurs to attract non-ethnic customers is a key constraint on the viability of ethnic businesses. In order to grow, breaking out into non-ethnic markets (Basu, 2010) and better-rewarded activities is an obvious solution (Smallbone *et al*., 2007). Kloosterman *et al*. (1999) in their research on ethnic businesses in the Netherlands indicate that ethnic businesses operating within ethnic enclaves are severely constrained by the need to cut costs to survive in these price-competitive markets. In Britain, research suggests that ethnic businesses that depend less on co-ethnic labour and clientele and instead serve larger non-ethnic mainstream markets are more likely to grow (Basu and Goswami, 1999). Some studies have provided evidence that ethnic entrepreneurs are breaking out into mainstream markets and better rewarded business sectors, such as business and professional services, hospitality and entertainment, IT and creative industries and pharmaceuticals (Modood *et al.,* 1995; Smallbone *et al*, 2005; Dhaliwal and Adcroft; 2005). While some studies have indicated that with better education and fluency in the language of the host country, the second or third-generation ethnic entrepreneurs are entering business for different reasons from their parents (Phizacklea and Ram, 1995; Jones and Ram, 2003; McEvoy and Hafeez, 2006) and are more likely to break out (Werbner, 2007). Smallbone *et al*. (2005:44) indicate that there is a tendency for second-generation ethnic entrepreneurs to set up businesses in different sectors to those of their parent's generation; particularly in South Asian communities, second-generation entrepreneurs are seen to be moving away from traditional clothes and food retailing sectors with their long hours and low pay, into the services and professions, which offer greater prestige and higher potential returns. However, Ram and Jones (2008) have argued about the capacity of ethnic firms to break out of the market niches. Research suggest that ethnic entrepreneurs face issues of under-capitalisation and are reluctant to access financial support from formal sources, particularly first-generation ethnic entrepreneurs who rely on familial and community support to raise capital for business start-up (Marlow, 1992; Ram and Sparrow, 1993; Blackburn and Rutherford, 1999; Ram and Smallbone, 2001 and Dhaliwal and Kangis, 2006). However, this trend is changing with second generation Asians particularly

showing a higher propensity to access formal sources of business support than their first generation counterparts (Smallbone *et al.*, 2005:44).

Ram and Jones (2008) have highlighted two aspects of ethnic entrepreneurs' break-out strategies, i.e. local versus non-local and ethnic versus non-ethnic customers. 'Local' refers to the spatial and geographical dimension in which a firm operates. They have suggested that entrepreneurs who adopt a non-local, non-ethnic customer market strategy have the best chance of achieving successful break out.

The above discussion will help in understanding what strategies women of Pakistani origin adopt to succeed in business.

The structural materialist and the culturalist perspectives only partially explain ethnic entrepreneurship. Therefore, this study will employ the mixed embeddedness approach (which is a hybrid of both approaches) as a key concept to understand how women of Pakistani origin's experience of small business is shaped by different social, cultural and structural factors; and in addition, how these factors enable or constrain accrual of resources among women. However, it is important to see in what ways the literature on women's entrepreneurship can enhance our understanding of the gender processes, which shape women's experience of entrepreneurship. It is assumed that besides ethnicity, gender is also an important factor, which creates differential entrepreneurial outcomes for men and women. The ideas of gender developed in Chapter 2 (e.g. patriarchy and gender practices) will assist this process.

4.4   Women's Entrepreneurship

Historically the entrepreneur has been assumed to be male and white (Stevenson, 1986). Women's self-employment and women's businesses have been neglected in the past as they have been considered part-time, home-based, lifestyle businesses, small in size and returns, and therefore, insignificant (Carter, 1993; Baker *et al.*, 1997; Brush 2006). Such stereotypes and subsequent under-reporting and discrediting of women's entrepreneurship reflect widespread attitudes towards women's work. Brush *et al.* (2006:4) argue that regardless of all the buzz about entrepreneurship and considering it a solution to economic development, we have little understanding of the gendered

influences on the experience of entrepreneurship and how women participate in this phenomenon. Despite women's contribution towards creating one third of all businesses in Britain (Carter and Shaw, 2006), it was only in the 1990s that women's entrepreneurship was accepted as a 'critical element' in scholarly debates (Marlow *et al*., 2009:139), however, women's entrepreneurship cannot be understood solely by applying theories that explain male entrepreneurs/entrepreneurship (Ahl, 2002). The growth of women's businesses has made entrepreneurship more heterogeneous in both theory and practice; as Mirchandani argues, "feminist reflection on ways in which work is gendered provides invaluable insight into the work of entrepreneurship" (Mirchandani, 1999:225).

Berg (1997:261) argues that entrepreneurship is not a gender-neutral concept, rather it has evolved to be attributed only to men and masculinity, while women's working roles have been constructed within the parameters of home and domesticity (Bird and Brush, 2002; Marlow and Patton, 2005). As Ahl (2002: 51) argued, we quite often use words such as self-reliant, assertive and forceful to describe an entrepreneur; these words according to Ahl, correspond to words used to describe masculinity. Ahl's analysis suggests that the word 'entrepreneur' automatically refers to a 'man', until it is made clear that the entrepreneur is a woman.

Research on social construction of entrepreneurship (Bruni *et al*., 2005) suggests that it is inherently a male construct and 'other' forms of entrepreneur that fail to conform to the male norm are seen as inferior. Research in the past not only compared women's entrepreneurship with men's, but also used male entrepreneurship as a benchmark in assessing women's businesses (Carter and Shaw, 2006). Proving that women's entrepreneurship is different from men's is not objectionable—indeed it is different—but the problem starts when this difference is translated into terms of women's inferiority to men in the field of entrepreneurship. The size, growth and success of women's businesses cannot be compared to that of men, unless all individual, relational and structural factors that impinge on women's work and economic aspirations are neutralised. Women's entrepreneurship is, like other forms of economic activity undertaken by women such as paid work, affected by women's overall position in the labour market and society (Marlow, 2002; Carter and Shaw, 2006). As discussed in Chapter 2, the social meanings and roles we ascribe to each gender are embedded in gender differences. The gender

differences are shaped by social practices, interactions and relationships (Bruni *et al.,* 2005). The 'hierarchical gender order' very much corresponds to the overall social order, in which women are subordinate to men (Carter and Shaw, 2006). Therefore, women's work is also considered inferior, be it employment or self-employment.

Research confirms that women's experiences of entrepreneurship are dissimilar from men's, thus their businesses are different too (Bird and Brush, 2002; Brush *et al.*, 2006). Women's businesses are typical in the sense that they are mainly concentrated in the retail and service sectors, usually on a part-time basis, and more women than men operate their business from home (Marlow and Carter, 2004). Research also shows that women's businesses are different from men's businesses, vis-à-vis business returns, size, location and age (Brush *et al.*, 2002; Marlow and Carter, 2004; Parker, 2004). Women frequently lack skills, which tends to dissuade them from starting businesses in manufacturing and high-tech sectors, and also reduces their chances of survival in those sectors (Bruni *et al.*, 2005). The performance of women's businesses is directly linked with their resource acquisition; women own/control fewer resources as compared to men due to the gender pay gap, and hence they start business with a very low capital investment, which hampers growth and development (Brush, 1992; Carter and Marlow, 2003; Carter and Shaw, 2006). Not only the gender pay gap, but also horizontal and vertical occupational segregation affect women's chances to acquire more resources for business start-up. Carter and Shaw (2006) argue that women's experiences of paid employment create an unequal playing field in enterprise. In addition, women entrepreneurs face issues of under-capitalisation and rely heavily on friends and family networks for financial support; they are less likely to utilise formal support such as bank loans (Brush *et al.*, 2002; Bruni *et al.*, 2004; Carter and Shaw, 2006).

A woman's decision to become self-employed is dependent upon various push (negative) and pull (positive) factors (Hisrich and Brush, 1986; Watkins and Watkins, 1986; Carter and Allen, 1997; Marlow, 1997). The most common pull factors that motivate both men and women equally are the desire for independence and self-achievement (Orhin, 2005). On the other hand, many women experience a labour market disadvantage due to the gender pay gap, vertical and horizontal occupational segregation, unequal employment opportunities and gendered divisions of labour at home, and are pushed into self-

employment (Marlow, 1997; Carter and Shaw, 2006). Welter *et al*. (2007:227) state that more women are motivated by push factors; however, the number of women looking for independence and self-realisation in business is argued to be growing. Jayawarna *et al*. (2011) suggest a dynamic relationship between entrepreneurs' motivation and their life course contexts; whilst this relationship is not mechanistic, change in circumstances produces new information, which may cause realignment of motivation. They argue that within the career life course, for instance, a desire for independence through entrepreneurship may influence education and career decisions prior to start-up; within the household life course, desire to achieve success in a business may result in postponement of parenthood to concentrate on developing the business; and within the business life course, desire for economic gain may affect business strategy to generate growth, reinforcing motivation to earn through entrepreneurship (ibid: 37).

As discussed in Chapter 2, domestic work and childcare are unequally divided between men and women; it is generally women who are solely responsible for looking after children and undertaking the majority of domestic chores, even if they are economically active (Hays, 1996; Bradley, 2007; IPPR, 2012). This creates disproportionate pressure on women's economic activities. In order to achieve work-life balance women often prefer self-employment over paid work, as they can work part-time and from home (Baines *et al*., 2003; Marlow and Carter, 2004; Loscocco and Smith-Hunter, 2004), reflecting a more intrinsic goal setting by women; while men tend to concentrate more on economic objectives (Brush, 1992; Rosa *et al*., 1994;1996). Work-family balance is considered a major push factor for many women who choose self-employment over paid work (Marlow, 1997; Carter and Shaw, 2006). However, research suggests that it is even more challenging for self-employed mothers to manage work and family responsibilities together and to achieve work-life balance (Mirchandani, 2000; Rouse, 2005; Rouse and Kitching, 2006). Self-employed mothers or 'mumpreneurs' more often express unmet childcare needs than employed mothers do, indicating a tension between the expectation and reality of combining childcare with self-employment (Rouse and Kitching, 2006:5). The desire to achieve work-life balance also hampers growth and development of women-run businesses; as the business grows and the conflict between work and family increases, many women find it hard to continue trading and therefore close down the business (Rouse and Kitching, 2006). Rouse (2005) argues that employed women, as compared to

self-employed women, have better legal provision during pregnancy, maternity and childbirth. For these reasons, self-employed women often choose to work from home (Thompson, 2006). Marlow (2002) suggests that women's productive roles in the labour market often conflict with their traditional gender and reproductive roles in families. Society's indifference towards such gender inequality is embedded in the social construction of gender and the patriarchal nature of social relations. As Carter and Shaw (2006:51) argue, gender is taken for granted as a means of organising all aspects of our society, including families and work.

The discussion above suggests that not only is women's entry into self-employment determined by their reproductive roles in the family, but their businesses are also shaped by their experience of family life. In this context, the perspective of family embeddedness is used to explain women's entrepreneurship, which will be explored in the next section.

4.4.1 The Family Embeddedness Perspective

The 'family embeddedness' perspective suggests that women's entrepreneurship experiences are shaped by and constructed around their gender roles, i.e. childcare and domestic responsibilities (Aldrich and Cliff, 2003; Ekinsmyth, 2011; 2012; Rouse, 2013). This is most conspicuous in the case of home-based and family businesses, as explained earlier. Stereotypes surrounding women's businesses as small, home-based, lifestyle, unsuccessful and insignificant will continue until the boundaries between formal and informal work, paid and unpaid work are renegotiated. It can be argued that the unpaid reproductive work carried out by women determines the outcomes and performance of their businesses, as to achieve work-life balance women are inclined to use home and family spaces for business activities (Mirchandani, 2000; Ekinsmyth, 2011; 2012; 2013). This not only blurs the boundaries between home and work (Mason *et al*., 2008; Ekinsmyth, 2011), but has also shifted the focus of scholars to understand women's entrepreneurship from a family or household embeddedness framework. As Aldrich and Cliff argue, "connecting the 'unnaturally separated' social institutions of family and business will pave the way for more holistic— and more realistic— insights into the fascinating processes by which new business opportunities and new business ventures emerge" (Aldrich and Cliff, 2003: 574).

Based on the idea of the family/household embeddedness perspective, Brush, de Bruin and Welter (2009) have proposed a multilevel framework which suggests that women's business behaviour and experience are socially embedded in multiple contexts (Davidsson, 2003). They refer to it as the '5M'framework or model, of which three 'Ms', i.e. market, money and management, are described as the building blocks of business viability (Bates *et al*., 2007), based on the notion that entrepreneurship is socially embedded (Davidsson, 2003). 'Market' refers to opportunity, 'management' includes human and organisational capital and money refers to the availability of and access to different resources including financial capital (Ettl and Welter, 2012). The fourth 'M' refers to 'motherhood'; this metaphor reflects the micro-environment or the social embeddedness of women's businesses in the family/household context (Brush *et al*., 2009; 2010). It suggests that household and family along with social contacts or networks (other than the family) determine and shape women's entrepreneurial activity. Family and household contexts can be enabling, but can also restrict access to resources and time needed to exploit opportunities and to acquire knowledge and skills required to set up and develop businesses. The fifth 'M' is the meso- and macro-environment; the meso-environment refers to the socio-spatial context (Welter, 2010), and includes regional environment and support settings, networks and sectors and the influence of space and place on women's businesses (Ettl and Welter, 2012). The macro-environment refers to the overall institutional embeddedness of women's businesses, which includes expectations of society and cultural norms (Brush *et al*., 2010). Institutional embeddedness varies between male and female entrepreneurs (Ettl and Welter, 2012) mainly because the overall fabric and structures of society are not gender neutral. Social structures work differently for men and women and are often regarded to be gender biased. Gender-specific institutions, like family policies and tax regulations, the overall childcare infrastructure and property rights, have implications for women's participation in the labour market (Welter and Smallbone, 2008). On the other hand, the pre-set gender roles and domestic responsibilities embedded in different gender practices determine women's work choices. In this study, it is argued that the business activities of women of Pakistani origin can be affected by cultural-specific patriarchal ideologies and practices. According to Orhin (2005), societal and direct family pressures on females exert differing influences on entrepreneurial opportunities. Gender-specific role distribution in families

leaves little room for women who are potential entrepreneurs to pursue economic opportunities.

As explained above, the 5M model is based on the social embeddedness of women's businesses in multiple contexts including the family. It takes into account the influence and interplay of different factors at micro-, meso- and macro-levels, which determine women's entrepreneurial behaviour and experience.

Aspects of ethnic and women's entrepreneurship, as discussed above, are important for understanding ethnic women's entrepreneurship. Generally, ethnic women's entrepreneurship is understood on the basis of two dichotomies: male-female (gender) and ethnic-mainstream (ethnicity) (Baycan-Levent and Nijkamp, 2006). Knowledge about women-run businesses can be improved by understanding aspects of stratification besides gender, which affect men and women differently; for instance, ethnicity, religion and class. Studies that explore similarities and differences between self-employed men and women are useful, but do not explain the effects of factors other than gender, such as ethnicity or social class on a gender-neutral industry environment (Mirchandani 1999). Gender-specific differences are also palpably prevalent 'within' ethnic groups (Jones *et al*., 1992; Metcalf *et al*., 1996; Carter and Shaw, 2006). The next section examines ethnic women's entrepreneurship by insights mainly drawn from the literature on entrepreneurship of South Asian and Muslim women.

4.5   Ethnic Women's Entrepreneurship

Studies on ethnic entrepreneurship are often regarded as synonymous with ethnic male entrepreneurship, while ignoring ethnic/South Asian women's role in the formation of independent and family enterprises (Raghuram and Hardill, 1998; Dhaliwal, 2000). As Carter and Shaw (2006: 500) argue, "there has been surprisingly little analysis of ethnic minority women's enterprise in the UK—ethnicity and gender interact to ensure that many ethnic minority women entrepreneurs have a distinctive experience of self-employment and business ownership." Literature suggests that ethnic women's entrepreneurship only began to gain importance in the 1990s (Raghuram and Hardill; 1998; Dhaliwal, 1998; 2000; 2002; Puwar *et al*., 2003; Dawe and Fielden, 2005; Kwong *et al*, 2009; Anthias and Mehta, 2008; Jones *et al*., 2010; Fielden and Davidsson, 2012; Forson, 2013). However, it

is hard to determine the extent of ethnic women's participation in business because the official business datasets do not provide disaggregated data by gender or ethnicity (Jones *et al*., 2010:5). Research shows that figures of ethnic minority women's self-employment are misleadingly low because the ownership of family partnerships is attributed solely to the male partner (Dawe and Fielden, 2005; Jones *et al.,* 2010). Jones *et al*. (2010) argue that despite male claims of ownership of their enterprises, a significant number of businesses are registered legally as family partnerships, which constitutes joint ownership between husband and wife. Still others are not registered as partnerships but nonetheless operate as such in practice. Moreover, some studies have reported high levels of home working among South Asian women (Phizacklea and Wolkowitz, 1995), particularly Muslim women (Brah and Shaw, 1992; Brah, 1996). According to a Global Entrepreneurship Monitor report (2006), the business activity rates of women of Pakistani origin (15.6%) are higher than for white women (6.6%), but are significantly lower than for men of Pakistani origin (Dhaliwal, 2000:2).

In Britain, ethnic women's businesses are usually micro-scale; with the majority concentrated in the less profitable sectors with low-entry barriers, such as service and retail (Anthias and Mehta, 2008). South Asian women are mainly concentrated in traditional South Asian businesses, for example, hotels and restaurants, ethnic clothing shops, hair and beauty salons and distributive trades (Jones *et al*., 2010). Research reveals that ethnic women do not access formal support and tend to rely on their family and community networks for different types of needs (Dawe and Fielden, 2005; Anthias and Mehta, 2008). Werbner (1990) indicated that Pakistani entrepreneurs in Manchester tend to raise money through 'Rotating Saving and Credit Association' (ROSCA), commonly known as *'kommitti'* among Pakistanis. Rauf and Mitra (2011) in their study on networking among women of Pakistani origin found that they rely mainly on ethnic networks and extract most of their financial and emotional support from family and close friends. Their analysis reveals intergenerational differences in terms of networking, i.e. first-generation women entrepreneurs of Pakistani origin prefer a dense network with ethnic ties as compared to their second-generation counterparts whose network composition is based on gender and religious homophily (Rauf and Mitra, 2011:11). Some studies (Dhaliwal, 2000; Fielden *et al*., 2003; Fielden and Davidsson, 2012) argue that the absence of 'culture sensitive' financial services has resulted in the South Asian women

entrepreneurs' reliance on their families for financial support. Such financial arrangements may have helped them to start business, but could limit the amount of capital these women could inject into their business and hence reduce their business growth potential. The problem of accessing mainstream support services is also linked with language and communication barriers. In addition, Muslim entrepreneurs do not access interest-bearing funds (interest-based loans) for religious reasons, as *Reba* or interest is prohibited in Islam (Ram and Smallbone, 2003; Fielden and Davidsson, 2012).

Research shows that blocked upward mobility is one of the major reasons for ethnic women's entry into self-employment (Dhaliwal, 2000). Race and gender discrimination limit economic opportunities for South Asian women and their entry into self-employment reflect barriers to their labour market participation, rather than entrepreneurial drive (Raghuram and Hardill, 1998). However, motivational factors of South Asian women are complex in nature. According to Dhaliwal (2000:2), many do not choose to enter self-employment; rather they are pushed into it-by decisions made by fathers or husbands.

Baycan-Levent *et al.* in their research on Turkish female entrepreneurs in Amsterdam address the issue of "whether ethnic female entrepreneurs are special ethnic entrepreneurs or special female entrepreneurs" (2003:1131)*.* Their findings interestingly indicate that gender has more effect (as compared to ethnicity) on ethnic women's entry into self-employment and their business practices. However, Jones *et al.* state that in the matter of entrepreneurship ethnic women face a double disadvantage due to their gender and ethnicity (Jones *et al* 2010:6). The effects of ethnicity cannot be minimised, as Dawe and Fielden (2005:121) argued, the position of South Asian women in Britain is affected by cultural issues and different forms of patriarchy in employment and the household*.* Fielden and Davidson (2012), in their intersectional analysis of ethnic women entrepreneurs' experiences of discrimination, conclude that gender and ethnicity equally shape discriminatory experiences of ethnic women entrepreneurs, although it is unclear which social category is more dominant. It is interesting that half of their respondents did not report racial discrimination, which they have linked with an isolationist approach to business operation, as they operate within residential and occupational ethnic clusters. Although this is positive for the women involved, it may be argued that such isolation results from gender and ethnic discrimination, rather than from an absence of it (ibid: 576).

In addition to the experience of racial discrimination, this study intends to understand the effects of sexism faced by women entrepreneurs in the sample, exhibited by male members of their communities within ethnic clusters.

Boyd and Smith-Hunter (2004) have examined the cultural theory (or culturalist approach), the disadvantage theory (or structural material approach) and the protected market theory (ethnic enclave hypothesis) to explain ethnic women's entry into self-employment. Ethnic women entrepreneurs in their sample were highly motivated by pull factors, such as, 'to be my own boss' or 'always wanted a business'; such findings contradict the culturalist explanations, according to which cultural-specific resources explain ethnic disparities in women's entrepreneurship. Moreover, ethnic differences were influenced more by resource disadvantage than the labour market disadvantage. They concluded that ethnic women's entry into self-employment is more influenced by the propositions of protected market theory. Boyd and Smith-Hunter's analysis is useful in terms of rejecting stereotypes of ethnic women entrepreneurs, which associate their entry into self-employment with the structural barriers and disadvantages they face. However, their analysis does not unravel the diversity among ethnic women; rather it applies findings homogeneously to all ethnic groups. It is important to take into account the diversity among South Asians in terms of their views about women's work and the rates of women's economic activity (Metcalf *et al*., 1996). The Indian community is more open to the idea of women's work, which is evident from Indian women's high economic activity rates in Britain. However, in the Pakistani community a higher proportion are not in favour of women's paid employment in any form, and women's rates of economic activity are much lower (Kwong *et al.,* 2009; Dale, 2008).

Dhaliwal (1998; 2000) has categorised self-employed South Asian women into 'independent women' who undertake self-employment as a challenge rather than a survival strategy, and 'hidden women', who have opted for self-employment due to economic needs in family businesses. The 'hidden' and 'independent' women enter into self-employment for different reasons. This difference is linked to the class background of their husband. 'Hidden women' were found to be married to working class men with a low level of education; they start businesses for survival reasons. On the other hand, the 'independent women' are married to affluent and well-educated men; although this does

not free them from their familial roles as wives and mothers, once their children have grown up or entered full-time education they move into self-employment as a result of boredom. Their businesses may be successful, but are effectively hobby and lifestyle in nature. Nevertheless, they are independent in many ways, although their selection of business is constrained by culture and religious beliefs. Dhaliwal's analysis is interesting and useful, but presents both categories (i.e. hidden and independent) as static. She ignores the agency of 'hidden women' in re-negotiating and resisting the barriers they face and the strategies they adopt in order to become independent women. On the other hand, many independent women may face structural, cultural and institutional barriers, which may lead them to make compromises or departure. This study intends to build on Dhaliwal's idea, but will consider both categories (hidden and independent) as impermanent and movable, which may change due to the interplay of agency and structure. Raghuram and Hardill (1998) indicate that for some of the South Asian women in their sample, participation in business was an empowering experience. They found that a few women successfully resisted some ideas of femininity required by their community. Such women successfully manipulated their connections with the community for their business and achieved considerable control over their lives.

Some studies on Muslim (Essers and Benschop, 2009; Essers *et al.,* 2010; Al-Dajani and Marlow, 2010) and Pakistani women (Roomi, 2011; Rehman and Roomi, 2012) entrepreneurs indicate that patriarchal ideologies(of *purdah* and *izzat*) have profound effects on Muslim women's mobility, independence and work choices, as discussed in Chapter 3. Roomi (2011), in his study on women entrepreneurs in Pakistan, argues that no matter to which class or region Muslim women belong, their situation relative to men is one of systemic subordination. This is determined by specific patriarchal forces of *izzat* and *purdah*, which influence Pakistani women's business outcomes due to restrictions imposed on their independence and mobility. Essers and Benschop, in their intersectional analysis of Muslim women entrepreneurs in the Netherlands, argue that in Muslim communities, the desire to separate women and men into different spheres explains why feminine identities are most contested in public settings that traditionally have masculine connotations, such as entrepreneurship (Essers and Benschop, 2009:407). The ethnic rules make it difficult for women to live simultaneously according to the rules regarding honour and, at the same time, to function as entrepreneurs (Essers *et al.*, 2010).

However, Muslim women's experiences are diverse, as religious prescriptions (e.g. practice of *purdah*), cultural norms (e.g. *izzat*), and actual practices related to women's status and role vary widely in Muslim communities depending upon social class, rural/urban background, religiosity and education (Brah, 1996; Roomi, 2011). Essers and Benschop (2009) and Essers *et al*. (2010) argue that the concurrent existence of gender, ethnicity and Islam within Muslim women's entrepreneurial contexts may bring about oppositional demands and role expectations; however, the intersection and simultaneity of these categories results in both constraints and opportunities. They found that most Muslim women entrepreneurs were running their business according to the principles of Islam by confining themselves to providing services mainly to women customers and avoiding unnecessary contact with male clients. However, their findings also indicate variation in the levels of religiosity among Muslim women entrepreneurs, whereby some women entrepreneurs in their sample were involved in pragmatic interpretation of the Islamic principles in order to accommodate their religious beliefs with their business activities.

Al-Dajani and Marlow (2010), in their study on Palestinian women's home-based enterprises in Jordan, highlight the patriarchal nature of Muslim families where men control women's business activities. They found that husbands placed restrictions on women's business activities; for example, they were only allowed to engage with female clients who could only visit while the husband was not at home. When husbands were at home, they were expected to devote all of their attention to them and the families. Consequently, the women built their working lives around the needs of their husbands and children. Forson's (2013) multilevel intersectional analysis of 'black women entrepreneurs' highlights the effects of gendered legacies of cultural, communal, familial and individual economic and social relations on work-life balance. She concludes that the cultural and structural processes that shape women's experiences with respect to home/work interactions are embedded in gender practices at societal, institutional and individual levels, which are reproduced over time, forcing women who wish to challenge them to adopt oppositional stances or strategies of resistance. In doing so, they may inadvertently undermine their desire to achieve a level of professionalism in their firms or customer loyalty.

The above discussion provides useful insights into the effects of intersectional factors and the patriarchal ideologies of *izzat* and *purdah* on Muslim and Pakistani women entrepreneurs*;* however, it does not provide insight into women's role and position in family firms.

Research shows that many South Asian women's business activity takes place in family enterprises[30]. Studies also confirm that family is one of the biggest sources of cheap labour in South Asian family firms, and is often performed by women (Werbner, 1990; Ram and Holiday, 1993; Ram, 1994; Basu and Altinay, 2003). Some studies have indicated that the high level of entrepreneurship among South Asian men is linked with the unpaid or low paid work of female family members (Ram and Holiday, 1993; Kwong *et al*., 2009). Research also reveals that women's contributions are vital to the survival of otherwise unviable family firms through both formal and informal labour, although their contributions are usually not recognised (Wheelock, 1991; Ram and Holiday, 1993; Basu and Altinay, 2003).

Research on micro-businesses in Britain has identified a stereotypical gender division between husband and wife with the wife playing a strong supportive, service role, whether as a co-owner, employee or unpaid helper (Basu and Altinay, 2003; Dhaliwal *et al*., 2009). Dhaliwal *et al.* (2009) found that gender practices embedded in South Asian cultures (such as women's caring roles and division of labour in the family) affect the nature and extent of their roles and participation in family firms. However, regular unpaid work on a daily basis was found to be rare, and the wife was more likely to be a co-owner or paid employee in the business (Basu and Altinay, 2003). Ram (1992: 615) highlighted the contribution of South Asian women in family firms; he states that the "concrete management of the place of work was the responsibility of women members of the family. Women's management of the internal processes of the firm often meant balancing a chaotic production system and the conflicting pressures of the shop floor and

---

[30]Research shows that three quarters of all businesses in Britain are family businesses (Cromie et al., 1999; Carter and Shaw, 2006).

management, as well as shouldering the bulk of the responsibilities in the domestic sphere".

Dhaliwal *et al.* (2009), in their model of South Asian family firms, argue that family firms are gendered institutions, which connects the family firm to four 'realms': the economy/market, individuals (family members), the family, and society. Ethnicity is considered to be a given in South Asian family business, which entails racialised processes that are only relevant vis-à-vis the relationships between an institution and its members with 'non co-ethnics', i.e. customers and other stakeholders. They have categorised South Asian family businesses on the basis of 'male/female influence'. Male-oriented or 'entrepreneurial type' family firms are often growth-oriented and over-risky and have a potentially failure-inducing growth strategy. On the other hand, female-influenced or 'caretaker type' firms are growth constrained but risk averse. The third type emerges from the interaction of the first two types, where more realistic, carefully planned strategies, fusing the risk-oriented, profit-maximising 'entrepreneurialism' of the males with the more caretaker, family-finance-protecting, cautious approach of females could lead to a successful entrepreneurial venture (ibid:5). This typology is useful in encompassing the diversity of family firms; however, it is based on a female-male binary, which defines males as growth oriented and women as risk averse. Such categorisation does not take into account that women can be ambitious and growth-oriented, or that men can be risk averse; as argued by Bruni *et al*. (2004),gendered identities are more complex, with individuals adopting and changing expressions of masculinity and femininity within the self (Bruni *et al*., 2004).

Dhaliwal *et al*. (2009) reveal variations in women's roles and official and unofficial positions in the family firm; however, South Asian women in family firms are often 'invisible' and 'silent contributors'; Dhaliwal calls them 'hidden women' (1998; 2000) who have responsibility without control and are limited to performing manual day-to-day tasks. In effect, the institutional impact of the family, which seeks to act as one coherent whole when it is involved in running a business, leads to 'indirect' rather than 'direct' entrepreneurship for many women (Dhaliwal *et al*., 2009). Morokvasic's (1991) analysis also suggests that male entrepreneurs usually have an entrepreneurship strategy that is pursued through the family. Ethnic women entrepreneurs, on the other hand, normally

have a family strategy through entrepreneurship in order to create employment for family members.

4.6   Conclusion

The chapter presents useful concepts drawn from the literature on women and ethnic entrepreneurship. The literature on South Asian and Muslim women entrepreneurs is also helpful in understanding the business lives of women of Pakistani origin in this study.

The chapter examines the EEE hypothesis, which is useful in understanding women's entrepreneurial strategies in this study. The co-ethnic and transnational links may help women in the development of their business. Women tend to offer ethnic and religious products and services to co-ethnic clientele or employ a break-out strategy for the growth of their business.

This study will take forward the mixed embeddedness approach as a key concept to examine how the experiences of women of Pakistani origin in small business are shaped by different social, cultural and structural factors, and in addition, how these factors enable or constrain women's ability to accrue resources. As discussed, the 5M model is based on the embeddedness of women's businesses in multiple contexts, including the family/household. This study intends to draw insights from the family embeddedness perspective, which proposes that women construct their business around their family lives. Women's gender roles and the sexual division of labour in the family influence their business behaviour and experience.

The chapter indicates that a majority of South Asian women's entrepreneurial activity takes place in family firms. The discussion on South Asian women in the family business will help in examining the power and control in family firms in this study. It is also observed that the research on South Asian women's entrepreneurship usually ignores diversity among these women and does not take into account differences in culture and religious beliefs among South Asians. Therefore, this study aims to contribute to the entrepreneurship literature on women of Pakistani origin in small business. In this context, an intersectional lens will help to examine the impact of cultural-specific gender practices (such as *izzat* and *purdah*) on women of Pakistani origin's business-family interface. In

addition, it will develop an understanding of how the interplay of factors such as ethnicity, class, gender and religion shape women of Pakistani origin's experience of small business.

CHAPTER 5

RESEARCH METHODOLOGY

5.1   Introduction

The aim of this chapter is to introduce and explain the research design of this study. The study employs an interpretivist approach within the qualitative tradition. The objective is to collect rich and detailed data, which provides insights into the experiences of women of Pakistani origin in small business. The data collected through in-depth interviews will serve this purpose. A feminist perspective will allow making sense of gender processes and ideologies that shape women's experiences, particularly in the context of patriarchy. However, besides gender, other systems of social relations and inequality, such as ethnicity, class and religion, affect individuals' lives. The grounded theory guides the research process and illustrates the relation between the theory and data. Finally, the chapter will focus on data collection and sampling techniques, in terms of their application, issues and problems, alongside a discussion on ethical considerations within the research design, followed by a discussion on techniques used in data analyses and the limitations of the study.

5.2   Social Research Methodologies

Any kind of research endeavours to unfold truth and knowledge, whatever is deemed as knowledge; its nature and how it is to be explored are the quintessential epistemological and ontological considerations that are the subject matter of research methodologies. Qualitative and quantitative methodological strategies are different in terms of their conjecture, technique and approach towards data and theory. That is, both methods not only use different sets of data collection and analysis tools, but also perceive the social world from a distinct epistemological and ontological standpoint. However, in practice, much research lies somewhere between these two extremes and there are aspects of qualitative research that can contain elements of the quantitative model, and *vice versa* (Berg, 2007; Davies, 2007; Creswell, 2009).

Hammersley (1993) states that the aim of social research is to produce accounts that correspond to the nature of social reality, while Henwood and Pidgeon state that it is "seeking to arrange and rearranging the complexities of raw data" (1993:17). Many scholars and researchers have debated and justified the relative merit of each method in

uncovering social relativities (or relations). Both these methods, qualitative and quantitative, are deployed in seeking answers to different sets of research problems (Hansen, 2006; Goertz and Mahoney, 2012). A valid question is not which method is better; rather which type of method is more appropriate within a particular social setting, depending on the nature of the research question/s or problem (Strauss and Corbin 1990). The choice and adequacy of a method embodies a variety of assumptions, regarding both the nature of knowledge and the methods through which such knowledge can be obtained, as well as a set of assumptions about the nature of the phenomena to be investigated (Morgan *et al.,* 1980).

In practice, research methods are much more free floating in terms of epistemology and ontology than is often supposed. Henwood and Pidgeon (1993:16-18) argue that both qualitative and quantitative approaches share a common concern with theory as the goal of research; however, the relationship between theory and the research process is different in the two approaches. In the quantitative tradition, there is a tendency to explain a phenomenon through universal laws of cause and effect, which entail 'realist' or sometimes 'positivist 'ontology; that is, social reality consists of a world of objectively defined facts (Flick, 2002; Creswell, 2009). In this hypothetic-deductive method, the ideal strategy is to control different sets of variables in order to verify or falsify a prior theory (Bernard, 2011). On the other hand, theorising in qualitative research emphasises the emergence of concepts from data (Denzin and Lincoln, 2005).

Silverman (1985) observes that qualitative and quantitative methods are not without problems, as in many contexts these approaches are quite complementary. Qualitative researchers at times do undertake a limited amount of quantification of their data, and such a quantification of findings from qualitative research can often help to uncover the generality of the phenomena under study. For Glense and Peshkin (1992: 8-9), the fact that positivist and interpretivist paradigms rest on different assumptions about the nature of the world and require different instruments and procedures to find the type of data desired, does not mean that the positivist never uses interviews, nor that the interpretivist never uses a survey. Although they may, such methods are supplementary, not dominant. Further discussion on qualitative methodology follows in the next section**.**

5.3   Qualitative Research

The main pursuit of this research is to make sense of the lived experiences of women of Pakistani origin (both migrant and British-born) in small business. A qualitative methodology is chosen for this purpose. I believe that the goals of this research cannot be achieved through quantitative methods, as these do not allow exploring the complexities of women's behaviour and experiences in small business, and how they make sense of their own social realities. As some issues in relation to individual perceptions and experiences with a particular social phenomenon need to be deconstructed, as in this research, in-depth interviews are useful in order to understand women's progress into business, in the context of experiences of racism and sexism. In such cases, qualitative methods can provide intricate details of a social phenomenon that is difficult to convey with quantitative methods (Strauss and Corbin 1990). As Myers argues, "qualitative data can help us to understand people, their motivations and actions, and the broader context within which they work and live" (2009:8).

Strauss and Corbin (1990:17) define qualitative research as, "any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification". However, qualitative methodology cannot only be reduced to its 'non-numeric' approach towards data; it is not only fundamentally unique in terms of theorising the nature of social reality, but also how it is to be perceived and interpreted.

The qualitative methodology uses a range of different philosophical approaches and data collection techniques; as Denzin and Lincoln (2005:3-4) state, "qualitative research is multi-method in focus, involving an interpretive, naturalist approach to its subject matter. It involves the studied use and collection of a variety of empirical materials—case study, personal experience, introspective, life story, interview, observational, historical, interactional and visual texts—that describe routine and problematic moments and meanings in people's lives". This means that in a qualitative interpretive study, objects of analysis are studied in their natural settings, in order to make sense of or to interpret phenomena in terms of the meanings people ascribe to them. It is mainly based on the constructivist stance that reality is a social construction (Creswell, 2009). The primacy of qualitative over quantitative methodology, specifically in this research, springs from the idea that research does not merely deal with objective reality; rather it adheres to

understand how people, as an integral part of the world around them, make sense of it (Denzin and Lincoln, 2005).

This research broadly uses an interpretive epistemological approach as subjectivity is a core concept of the interpretive approach, it is often celebrated in qualitative research, and makes part of the following discussion. Within the interpretive school of thought, social constructionism is also a key idea in this research.

5.3.1 Interpretive Approach

The interpretive school of thought views research as a participatory and naturalist process in which reality is socially constructed, and the role of the researcher is important in understanding what meanings participants give to their social realities (Creswell, 2009; Danzin and Linclon, 2005; Hansen, 2006). For interpretivists, truth is not fixed or universal; rather it is produced, reproduced, altered and renegotiated through meaningful social actions and interactions, and in a particular cultural setting, and thus is variable between and within societies (Blumer, 1969; Guba, 1990; Guba and Lincoln, 2005; Denzin and Lincoln, 2005). Thus, "truth is a matter of the best-informed and most sophisticated construction on which there is consensus at a given time" (Schwandt, 1994:128). This non-deterministic and non-essentialist perspective of truth indicates that reality is a social construction, which changes with time and space, whereby people's actions and choices are context dependent (Holstein and Gubrium, 2005). Therefore, a rich qualitative inquiry based on the interpretive paradigm allows for an understanding of meanings associated *vis-à-vis* their social and cultural contexts. As Mayers (2009:5) argues, "it is the context that helps to explain why someone acted as they did and this context is best understood by talking to people"; this irrefutably is not possible by merely quantifying social trends, as meanings associated with certain social and institutional contexts may be lost in quantification (Kaplan and Maxwell 1994).

Rubin and Rubin (1995:35) argue that searching for universally applicable social laws can distract from learning 'what people know' and 'how they understand' their lives. Examining realities that are socially constructed means that there is not a 'singular' notion of reality out there to be measured; different people understand objects and events differently, and those perceptions are the reality—or realities—that should be the focus of research. This implies that social reality is fundamentally subjective in nature, and that it can only be

understood by knowing how people make sense of their social environment, and interpret it. The next section deals with the idea of subjectivity.

5.3.2 **Subjectivity**

'Subjectivity' is central to any interpretive research (Gephart 1999), although it has been critiqued from other schools of thoughts, mainly positivist and realist. Nevertheless, the element of subjectivity in social research focuses on the meaning that people 'give' to their environment, and not the environment itself (Schwandt, 1994; Guba and Lincoln, 1994). This subjectivity is fundamental, not only on the level of epistemology, but methodologically at every stage of the research process, from the identification of the research questions, to the processes of data collection and analysis, and finally to dissemination (Hagan, 1986). Contrary to the positivist tradition in much social research, the meaning of a social problem or phenomenon under study cannot be understood by separating it from people's interpretations (May 1993). The only thing that can be 'known' with certainty is how people interpret the world around them. It does not matter what is objectively 'real'; what is important for understanding human behaviour is what people think is 'real'. Thus, 'subjective reality' (experienced) shapes human behaviour, where 'reality' is simply the 'world' that we experience, and therefore, changes as our experience changes. Thus, the interpretive approach is central to our exploration of some of the aims of this study in relation to how women of Pakistani origin explain and make sense of their entrepreneurial activities in the context of their experiences of sexism, racism and family life.

The concept of *Verstehen* (meaning and understanding) is at the heart of the *Geisteswissenchaften* (the moral and human sciences), as described by Wilhelm Dilthey, a German philosopher of the nineteenth century (Henwood and Pidgeon 1993; Crotty 1998; Martin 2000); it is defined as 'taking the subjective standpoint of the social actors'. Some versions of *verstehen* would require 'reliving' the experiences or 'rethinking' the thoughts of the social actors, while in other versions it would involve merely using their subjective categories in formulating hypothesis or in interpreting social action (Martin, 2000:4). According to Rickman (cited in Martin, 2000:10), it is the comprehension of some mental content—an idea, an intention, or feeling—manifested in empirically given expressions such as words and gestures. This 'comprehension' or reliving the

experiences of social actors is 'empathy'. By 'reliving' or 'rethinking' the experiences or thoughts of social actors in their cultural contexts, the researcher empathises with such social actors. Schwandt (2000) describes four aspects or ways of *verstehen.* The first is empathetic identification, to understand the actor's world and actions by accessing and interpreting his/her subjective consciousness. The second is 'inter-subjectivity', as proposed by Alfred Schutz (1962:53), who argues that the social actors live in a world both of nature and culture, not private but an inter-subjective one, that is, in a world common to all actors, either actually given or potentially accessible to everyone; and this involves intercommunication and language. However, this does not necessarily mean that we can have complete access to all aspects of another person's life, nor does it means that we have no access at all to the other person's experiences of life. It implies that fully successful communication is unattainable. As Schutz and Luckmann (1973:63-64) argue, although we speak of the immediate experience of a fellow man, this experience is *internal*, in the precise meaning of the word 'mediated.' I grasp my fellow man's flow of lived experiences only 'mediately', in that I explicate his movements, expressions, and communications as indicators of the subjectively meaningful experiences of an alter ego. But among all my experiences of the other 'I', what is mediated least is the encounter of the fellow man in the simultaneity of the 'we-relation'. Thus, we will continue to speak, even though it is not completely accurate, of an immediate experience of the fellow man*.* The third aspect of *verstehen* is to understand the cultural and institutional norms, actions-constituting rules, around which the actor is, located (Schwandt, 2000). The fourth aspect of *verstehen* has roots in hermeneutics; according to Gadamer (1975), it comprises all those situations in which we encounter meanings that are not immediately understandable but require interpretive effort. It means that understanding and comprehension are not value-free, as all meaning is subjective and depends on how it is interpreted and encompasses the interpreter's biases and prejudices. As Bernstein (1976) argues, a human actor is constantly interpreting his/her own acts and those of others. To understand a human's actions we should not take the position of an 'outside observer' who only sees the physical manifestations of these acts; rather we must develop categories for understanding what the actor, from his/her own point of view, means in his/her own actions; in focusing on action we can and must speak of its subjective meaning. In the process of learning and knowing the researcher and the researched are not two separate realities, rather they are entwined through raw data and its meaningful

interpretations. As Giddens (176:146) argues, "sociology, unlike natural sciences, stands in a subject-subject relation to its 'field of study', not a subject-object relation; it deals with a pre-interpreted world; the construction of social theory thus involve a double hermeneutic that has no parallel elsewhere".

This research is not merely interested in the interpretation of the social world in which women of Pakistani origin exist and operate their business; rather, going one-step further, the aim is to know how these women construct and re-negotiate their responses, within given socioeconomic environments. The study argues that these women are in a continuous process of constructing and producing social life around them, rather than merely (a part of cause and effect chain or) being passive entities, responding to external stimuli and social structures. As Fay (1996) argues, comprehending human behaviour, product, and relationships consists solely in reconstructing the self-understandings of those engaged in creating or performing them. 'Constructionism' seeks to understand the social construction of dialectic-involving objective, inter-subjective and subjective knowledge (Berger *et al.*, 1967). Knowledge and truth are the result of perspective; as Schwandt (1994) argues, all truths are relative to some meaning, context, or perspective. Unlike an objectivist stance, which sees 'truth' as single, apparently existing above and beyond its context, this approach sees social life and its context, agency and structure, as inextricably linked. The production and reproduction of social institutions across time and space are accomplished through the essential recursion of social life, as constituted in social practices (Giddens, 1979). In this sense, the social (political, economic and cultural) worlds in which an individual is located must be recognised not merely as aspects of 'context', but, as central and fundamental to that individual's life world (Giorgi, 1970). This focus on holistic understanding of the social phenomenon under study has an important bearing on the qualitative perspective.

Another aim of this research is to understand the role of family and social networks in shaping women's work choices. An understanding of such networks and the accumulation of some forms of capital, e.g. social capital and resources, are to a large extent culturally formed, and can only make sense through the lens of a particular socio-cultural environment. The location of such resources and networks in a particular community lies at the core of human interaction, as human beings uniquely use complex systems of linguistic signs and cultural symbols to indicate to themselves and to others what they

intend and mean to do. Such a viewpoint suggests that human activity is not 'behaviour' (an adaptation to material conditions), but an 'expression of meaning' that humans give (via language) to their conduct (May, 1993). Whatever meaning we create of a social reality or problem has roots in human actions and interactions, and the totality of social dialectic and culturally manufactured objects that are grounded in human activity (Schwandt, 1994).

The study is also concerned with exploring women's lived experiences in the context of patriarchy. It is believed that a feminist perspective will explain the significance of gender processes, ideologies and relations in shaping women's lives in this study.

5.3.3   Feminist Perspectives

According to feminists, women and their fundamental contributions to social and cultural life have been marginalised and this is reflected in research practice throughout the history of knowledge (May, 1993). The social knowledge is gendered, as it is constructed and interpreted by men and for men (Jackson and Scott, 2002). Feminist methodology is especially concerned with how, or whether, knowledge produced about social life can be connected with the social realities of women in the context of any methodology that is dominated by men and that neglects consideration of the gendered nature of social life (Landman, 2006). Feminists generally criticise conventional research methods for their objectivist stance and detaching the researcher from the research process and the researched (Oakley, 1981; Harvey, 1990). However, some argue that there is no research method that is exclusively applied in feminist research (Reinharz, 1992; Mason, 1997); rather methods are adopted from the qualitative and quantitative research traditions and adjusted to meet feminist principles (Oakley, 1998). However, what remains common in all feminist research is to explore the social category of 'gender'. 'Gender' is also considered an important category in this study, which aims to explore women's experience in the context of patriarchy; as Stanley and Wise (1983: 12) argue, "Feminist research studies the social conditions of women in a sexist, 'male stream' and patriarchal society".

Harding (1987) argues that because of their different and unequal social positions, men and women do not have access to the same knowledge, and men's structural and ideological dominance prevents women from producing reliable knowledge claims. As women are located at the fringes and subordinated to pervasive male cultures, this view

maintains that women have access to two worlds, and are more able than men to study issues of importance to women (Mies, 1983; Harding, 1987).

The pursuit of knowledge and understanding is not value-free, but based upon male norms and, in particular, the mythical separation of reason (men) and emotions (women) (Haig, 1997). However, feminists argue that reason and emotion cannot be separated from each other. Oakley (1981) criticised the idea of disengagement or an aloof detachment by the researcher from the researched and argues for reciprocity between the researcher and the researched in qualitative research. Feminist research sees the objects of research as subjects in their own right as much as researchers are subjects of theirs (Stanley *et al.,* 1993). The experiences and commitments of a researcher are a fundamental part of the feminist research process. Most feminists do not seek elimination and detachment, but understanding their place and experiences within social research as a central part of the process and product (May, 1993). An attempt to establish relationships based on equality between the researcher and the participants is fundamental to feminist approaches. Interview practices that employ unidirectional methods and are based on a hierarchical relationship between the researcher and the researched undermines the feminist reassessment of the interrelationship of women with one another (Harvey, 1990: 117). Unlike structured interviews, the guided discussions preferred by many feminist researchers give the respondent the opportunity to tell her story; in this way women reveal their lives and experiences, and are often at the very heart of feminist research (Oakley, 1981; 2005). This study adopts an in-depth interview technique in which the relationship between the researcher and the researched is based on equality in order to facilitate the research process.

Post-modernist feminists, such as Butler (1990), suggest deconstructing the category of women. She criticises feminist belief and the practice of considering concepts such as 'women' and 'patriarchy' to be universal. This implies that not all women are oppressed or powerless (Bradley, 2007). Letherby (2004) states that 'woman' is not a homogenous category, rather women are divided by other variables or categories (such as ethnicity, religion and class). Black feminists have criticised white feminists for taking white middle-class women as a norm and excluding black women's experience (e.g. sexism and racism) from feminist debates (Crenshaw, 1989; 1991). Hearn and Parkin (1993) argue that the debates around the move from modernism to post-modernism seem to be an epistemological leap over issues, such as those around feminism and other oppressions,

still not accommodated and analysed within the grand narratives of modernism. It is as if the small amount of progress made can now be leapt over by stating we are in a post-feminist, post-structuralist and post-modernist era, which can assume that theorising and political change has been accomplished for and by various categories of people suffering oppression. If the abolition of structural analyses leads to the apparent abolition of categories of people, it also de-politicises issues, which have not yet been fully politicised (ibid).

In feminist scholarship, there has been a resurgence of interest in the idea of intersectionality to delink the overlapping social categories of gender, class, religion ethnicity etc. in terms of both theory and praxis. Gender-based disadvantages may not be entirely free of ethnic and racial bias, yet they may bring out these intersecting differences (Crenshaw, 1989; McCall, 2005; Anthias, 2006). Thus, to deal with one without alluding to the other is to distort both commonality and differences. In the study of relations of inequality between white women and women of colour, gender cannot be understood simplistically as an uncontentious and independent individual and group category—gender relations are embedded in race and class relations, just as class and race relations are mediated by gender (Crenshaw, 1989; 1991; Bradley, 2007). This means that women cannot be bundled into one homogenous, essentialist category, but that women are involved in relations of inequality not only with men, but with other women as well (McCall, 2001:13). Fiona Williams (1989) argues that the use of terms such as 'black' and 'women' ('South Asian' or 'Pakistani-origin' as in the case of proposed research) do not specify their composition, and assumes such categories as universal; it therefore does not allow for the diversity of people's histories, cultures and experiences (ibid).

Leslie McCall (2005) highlights the methodological complexities in employing the idea of intersectionality in practice, which demands inclusion of multiple dimensions of social life and categories of analysis. This particularly remains a challenge for feminist research that is primarily focused on highlighting gender inequalities. The empirical application of intersectionality framework remains a formidable task due to the interwoven nature of multiple factors simultaneously affecting and mutually shaping the social worlds of women. Some of these issues are discussed in Chapter 2. One of the methodological challenges in intersectional research is how to connect the analytical categories with the

empirical ones. Contrary to researcher's interpretation and insight, respondents' perceptions of their social worlds might not include viewing their own lives and experiences through the lens of intersectionality. For example, it is often not possible for a woman to decide whether she has been discriminated against due to her gender or her ethnicity (Ludvig, 2006: 246) or perhaps both. Winker and Degele (2011) suggest that the subject of analysis in the context of intersectionality should be social practices of individuals that are accessible and can be understood (to some extent) through empirical research. They argue that some ideas, situations and experiences cannot be classified; theoretical categories do not necessarily comply with empirical categories. This results in the need for empirical analysis not to start with theoretical concepts but instead to begin with making sense of social practices (Winker and Begele, 2011: 57). Through social practices like social action and speech, individuals delineate themselves in social contexts, construct identities, process symbolic representations, support social structures or challenge them. Thus, social practices are intrinsically linked to each other through categories of difference at different (categorical) levels (ibid: 56). Walby *et al*. (2012:230) also insist on abandoning the use of terms such as 'strands' or 'categories' that reflect connotations of 'unified block', and suggest that when the focus of analysis is inequality, concepts such as unequal social relations or inequality should be preferred. Hancock (2007: 71-73) suggests employing a fuzzy-set theoretical approach or logic in multilevel intersectional analysis, as it focuses on the issues of 'within-group diversity' and 'casual complexity' of each category in a manner that is substantively and theoretically consistent with the claims of intersectionality, which moves beyond defining categories as independent and enduring. Walby *et al.* (2012:231) argue that the way forward is to recognise the historically constructed nature of social inequalities and their sedimentation in social institutions. At any one moment in time, these relations of inequality have some stability as a consequence of their institutionalisation, but they do change over time. Therefore, it is important to take into account both historical dynamics as well as temporary stability in categories of inequality for analysis at any given time as has been suggested by some feminist scholars such as Brah (1994) and Anthias (2012).

As discussed above the interpretive and the feminist approaches are an important methodological underpinning of this study. However, for any social research it is important

to explicate the relationship between theory and data. This research utilises grounded theory's principles *vis-à-vis* theory, data and analysis.

5.3.4 Grounded Theory Approach

Grounded theory as developed by Glaser and Strauss (1967) is well known in social research. As Strauss and Corbin (1990:23) state, "a well-constructed grounded theory meets four central criteria for judging the applicability of theory to a phenomenon: fit, understanding, generality and control". In inductive research, any theory is the outcome of research and draws generalisable inferences out of observations or findings, and at times, in the real world; after reflecting on a set of collected data, the researcher may want to collect further data in order to establish grounds on which a theory may or may not be embraced (Cargan, 2007). It is an iterative process or strategy in which a researcher can move back and forth between data and theory. Although the inductive process appears to be linear in nature, as one-step follows the other in a clear and logical sequence in a grounded theory approach, when this process is put into operation, it may not necessarily follow a crude linear sequence (Strauss and Corbin, 1990:23). All the sub-processes involved are often overlapping in nature; for example, analysis of collected data can change the mind of the researcher about theory and literature instead of reinforcing it. This iterative process is an integral part of grounded theory and a middle course between induction and deduction. As Dey (1999:1-2) describes it, "grounded theory focuses on how individuals interact in relation to the phenomenon under study; it asserts a plausible relation between concepts and sets of concepts; it is derived from data acquired through fieldwork interviews, observations and documents; the resulting theory can be reported in a narrative framework or as a set of propositions".

Grounded theory is neither so abstract that it cannot be empirically tested, nor so concrete that it has little scope and significance. It is derived inductively from the study of the phenomenon it represents and, unlike theory testing, it requires flexibility on the part of the researcher and the structure of the research; that is, who will be the research participants, what methods will be employed and so on (Hammersley, 1990; Strauss and Corbin, 1990). All this cannot be specified at the start of a study but must be worked out as the research proceeds. Grounded theory allows for the relaxation of the standards of evidence normally enforced in research designed to test hypothesis rigorously. According

to Glaser and Strauss (1967), the best way to produce social theory that fits the empirical world is not to attempt rigorous testing of speculative theories, but to set out explicitly to generate grounded theory by systematic empirical research, primarily but not necessarily exclusively of a qualitative kind. It is designed to develop theory; this process involves some testing too, but it is often not necessary to engage in further testing. In comparison with analytic induction, grounded theory involves more emphasis on the generation and development of theory than on its testing (Hammersley, 1990).

As regards to the proposed research, it is aimed to start with mapping the field in a search to open ways to become focused, in testing emerging theoretical insights, probing for inconsistency and exploring ambiguity, in order to produce rigorous and useful theoretical frameworks for understanding. In other words, it intends to discover, develop and verify the research problems through systematic data collection and analysis of the data. In this context, data collection, analysis and theory stand in a reciprocal relationship with each other (Strauss and Corbin, 1990). The role of the researcher in a grounded theory approach should be flexible, imaginative, adaptive and creative in order to achieve 'theoretical sensitivity' (Strauss and Corbin 1990; Charmaz 2006). Theoretical sensitivity is the researcher's ability to use her personal and professional experience, reflexion and literature imaginatively. It enables the researcher to see the research situation and data in new ways and to explore the potential of data for developing theory (Strauss and Corbin 1990:44). The next section introduces and explains reflexivity in qualitative research.

5.3.5   Reflexivity

In grounded theory, reflecting on the whole process of research and data gathering is salient (Charmaz, 2006), as it requires fully describing, revealing and acknowledging the researcher's views and interpretations (Lincoln and Guba, 1985) in the forms of memos, field notes and a reflexive diary. Charmaz (2006:188-199) describes reflexivity as a "researcher's scrutiny of her research experience, decisions and interpretations in ways that bring the researcher into the process and allow the reader to assess how and to what extent the researcher's interest, position and assumptions influences inquiry is. A reflexive stance informs how the researcher conducts her research, relates to the research participants and represents them in written reports". Such reflection helps in making constant comparisons about the method and assumptions—going backward and

forward—between data, literature and analytical categories. Hammersley and Atkinson (1983:164) suggest the use of 'analytical memos'. These are the periodic written notes whereby progress is assessed, emergent ideas identified, and research strategy is sketched out. In the piling up of field notes day by day and week by week, it is a grave error to let this work accumulate without regular reflection and review. In particular, a feminist researcher is an integral part of the process, as her reflections, interpretations and subjectivity are fundamental to the research process, as it connects the subjective consciousness both of the researcher and the research participants through an interdependent and intersubjective realm of inquiry.

The above discussion so far has highlighted the meaning and method of the main theories and approaches relevant to the current research. The next section deals with a reflective discussion on data collection, in terms of techniques adopted, including the sampling strategy.

5.4   Data Collection

During the early stages of this research, different qualitative methods were considered as useful and in line with the aims of the research, e.g. focus group, case study and participant observation. In particular, participant observation within an ethnographic approach could be useful in finding out women's work practices, power and control in business, level of material assets, etc. The researcher asked the women's consent to observe their business activities. The majority of women did not allow such access as lack of trust and cooperation was an issue. For ethical and good quality ethnographic research, trust and cooperation between the researcher and the respondents are essential; LeCompte and Schensul (2010) argued that ethnographers do not enter 'controlled environments', but often enter unfamiliar settings needing to develop intimate involvement in their fieldwork sites. Their ability to build rapport and trust with research subjects— whether by speaking the same language, spending sufficient time and resources for a deep enough ethnography, or developing a keen ethical sense—and their ability to appropriately situate field experiences within methodological and analytic tradition, qualifies ethnographers' research output (Kendall and Thangaraj, 2013: 84). It was later planned to conduct 25 interviews and two focus groups, but the latter was dropped, as it was difficult to bring women together from different areas of Greater Manchester due to

their differing time-space and work demands. Furthermore, some of the issues concerning women and their business practices would have been difficult to explore in a focus group environment. The case study approach was also considered useful, but its application proved to be problematic; because of domestic and business responsibilities, many women could not agree to give sufficient time for an in-depth inquiry into their life histories.

After much deliberation, the study deploys the use of in-depth semi-structured interviews as the main technique of data collection, as it facilitates the study of a social phenomenon by conversing directly with people and understanding their life-worlds through their interpretations and experiences. As Myers writes, "it is only by talking to people, or reading what they have written, that we can find out what they are thinking, and understanding their thoughts goes a long way towards explaining their actions" (Myers, 2009:6).

The following sections will explore the method of qualitative interview in detail.

5.4.1 Qualitative Interviews

Qualitative interviews provide the researcher with the opportunity to probe deeper, to uncover new clues, to open up new dimensions of a problem and to secure vivid, accurate, inclusive accounts, based on personal experiences (Whyte, 1982). Qualitative interviews, comprising in-depth, exploratory, semi-structured and unstructured interviews (King, 1994), are used to explore the ways in which particular events, situations and processes are experienced and perceived by the individuals involved. The purpose of interviews, according to Kvale, is to gather descriptions of the life world of the interviewee with respect to the meaning of the described phenomena (Kvale, 1983). The focus is on exploring subjective meanings, rather than uncovering some objective reality. Interviews are used as a guide for the interview process rather than a schedule.

Qualitative interviews often vary in terms of both their aims and practical considerations such as location, timing and recording techniques (Reinharz, 1992; King 1994). King (1994) also identifies a number of characteristics which all types of qualitative interviews share. First, they have a relatively low degree of structure, with a high proportion of open, searching questions. Second, they tend to explore particular situations which are relevant

to the respondent, rather than dealing in the world of abstractions and generalisations. Finally, central to qualitative interviews are issues concerning the relationship between the interviewer and the respondents. In a survey, the individual respondent is often seen as an object, something from which to extract information, and the interviewer as neutral and uninvolved. On the other hand, in qualitative interviews, the relationship between the researcher and the respondent is considered two-dimensional and vital for the research process. The reciprocity described above is central to feminist approaches, as the qualitative interview has been described as the principal means by which feminists have sought to achieve the active involvement of their respondents in the construction of data about their lives (Graham, 1984; Oakley, 1981).

In contrast to the technique of survey questionnaires, interviewing allows for the exploring of both the historical background and the context of contemporary social phenomena. Sexton argues that unfortunately the abundance of statistics and generalisations about work and its discontents gives us little real understanding of how women lead their daily work lives, experience their jobs, or perceive work-related issues (Sexton, 1982). Interviews, in feminist research, thus enable knowing women's lives and the very context in which their understanding and experiences are being shaped and constructed.

Qualitative interviews can be divided into three main categories. (a) Structured interviews, typically used in survey research, have a rigid structure with closed questions; (b) semi-structured or open-response interviews also have a schedule, but a less rigid one and with more open questions; and (c) unstructured interviews, which cover the main themes about which the researcher intends to talk, and may include a very few open-ended question (King, 1994).

Semi-structured interviews combine the flexibility of unstructured, open-ended interviews with the directionality and the agenda of the survey instrument to produce focused qualitative and textual data at the factor level. The questions in a semi-structure interview are pre-formulated, but the answers to those questions are open-ended, as they can be fully expanded at the discretion of the interviewer and the interviewee, and can be enhanced by probes (Schensul *et al.*, 1999:149). The selection of a particular type of interview method depends on the nature of the problem under study, the participants in the research and the type of information that the researcher intends to gather. It also depends on the researcher's position with respect to theory and the research process. In

this research, the use of a semi-structured technique, mainly containing open-ended questions, will help in exploring new and in-depth information about the experience of Pakistani women in business; at the same time, some degree of structure will help in keeping the focus during the interview process. In addition, it will ensure that similar questions are asked of all the interviewees. Further information on the interview plan is followed by a discussion of sampling strategy and recruiting participants.

5.4.2 **Sample**

This research employs three types of sampling strategy: purposive, snowball and theoretical sampling. Through these sampling techniques, a total number of 30 women were interviewed from the Greater Manchester region for this research. Purposive sampling, also termed as targeted sampling, is based on specific pre-formulated criteria. As King and Horrocks (2010:29) argue, the effectiveness of purposive sampling depends on the choice of aspects, dimensions or categories. This choice will in most cases draw upon a mixture of the researcher's knowledge of the relevant academic literature, personal knowledge and anecdotal information from those who are involved with the subject. For this study, the criteria for the purposive sampling are as follows:

a. Women of Pakistani origin; both migrant and British born
b. In self-employment; running, owning or managing their own business, family business or home-based business for not less than a year
c. Living or running a business in Greater Manchester or the North West region of England.

Next, the use of snowball sampling, a non-probability sampling strategy, is very useful in gathering samples based on developed networks and connections. In this research, social networks and connections (including South Asians friends and members of the local communities) helped in expanding the sample to other parts of Greater Manchester, such as Bolton, Stockport, Ashton and Rochdale. Snowball sampling is often helpful in research situations where other sampling strategies cannot be applied, and its application is useful when members of a particular group in society are hard to locate, for example, homeless or migrant communities of people or undocumented immigrants (Babbie, 2009:208). For example, the justification for using snowball sampling technique in this research emerged

during a pilot study conducted in December 2009, when a few women of Pakistani origin were interviewed informally. It was discovered that the data from business registration (based on VAT registration) often fails to capture the smallest enterprises. Since the process of business registration is voluntary, and a majority of these women are unaware of the process, the identification of women of Pakistani origin in business proved to be onerous and problematic. Further, the lack of formal data sets with records of business activity on the basis of gender and ethnicity justified the use of the snowball sampling strategy, as an effective way to purposively identify micro-businesses. The study also proposed to include home-based businesses, as women working from home are often not included in the available business datasets.

King and Horrocks (2010: 30) state that after interviewing a preliminary sample, the further process of sampling can be done based on who can participate in the study in order to obtain further information on include emerging concepts. This type of sampling is known as theoretical sampling, a technique often used in grounded theory. Strauss and Corbin (1990:179) argue that in sampling, initial decisions regarding the number of sites and observations or interviews depend also upon issues of access, availability of resources (including time) and research goals. Later, these decisions may be modified according to the evolving theory. For sampling in grounded theory, the most important feature is 'theoretical sensitivity', which alludes to the researcher's ability to be sensitive about the theoretical relevance of certain concepts and to be able to direct the sampling process towards developing theoretically sound concepts, and finally, theory.

5.4.3 Recruiting Participants

As with most research, the phase of field research was initiated with much aspiration and expectation, coupled with anxiety regarding issues of gaining access, recruiting participants and the actual process of interviewing them. Some of these aspects are sketched below:

a. Would a trust-based relationship be developed with the potential interviewees?
b. Would they agree to share crucial aspects of business, including income, as well as of their personal lives?
c. Where these interviews would be conducted?

d. What would be the response of interviewees' husbands and other male family members, which is critical, given the patriarchal nature of Pakistani communities?

e. How would interviewees perceive the researcher, i.e. would they view her as an 'outsider' such as a foreigner, or a representative from the Inland Revenue?

Of course, all of these issues were considered very seriously, before proceeding with the primary research process, and it was decided to proceed with the preparation of a list of possible contacts that could potentially help to recruit interviewees in different locations of Greater Manchester.

The first list of contacts in Oldham comprised:

a. The researcher's landlord

b. Corner shops within the vicinity, where the researcher is recognised as a regular customer

c. Beauty salons visited by the researcher

d. South Asian clothing shops

A similar list of contacts in Manchester comprised:

a. Friends from Manchester Metropolitan University and the University of Manchester with a South Asian background

b. Students with a South Asian background

c. Contacts found in Rusholme, an area where the majority of businesses and shops are owned/run by a broad group of South Asians; for example, boutiques, beauty salons, restaurants and Islamic accessories shops, shoes and jewellery stores

d. Members of *InterNations*; an online social network of people living and working away from their homelands.

Alongside this, different localities had been identified, in Oldham and Manchester, where people of Pakistani origin (or South Asians) live and/or work in clusters. In Oldham, for example, three wards were identified, Alexandra, Werneth and St. Marys, where communities of Pakistani origin live in clusters, making up the second largest ethnic group after whites (Forum of Oldham Research Report, 2004).

In Manchester, people of Pakistani origin are the largest ethnic minority group. According to the 2011 Census (ONS, 2011), the wards with the highest percentage of people of Pakistani origin are Long sight, Cheetham, Whalley Range, Rusholme, Levenshulme, Crumpsall and Fallowfield. However, for this study, only four wards were selected: Long sight, Cheetham, Rusholme and Levenshulme. In the selected wards of Oldham and Manchester, several enterprises owned/run by South Asians were identified during regular visits to these establishments. These businesses can mainly be seen as 'ethnic' in nature, targeting a range of consumption and cultural lifestyle of South Asians, for example take-away, restaurants, beauty salons, clothing, fashion and jewellery, bridal designer wear, *pann*[31], music stores, convenience stores, Islamic accessories and groceries. On visiting these premises on a number of occasions, it emerged that women of Pakistani and South Asian origin were concentrated in beauty salons, clothing, Islamic accessories and jewellery businesses. It was indeed interesting to note that the majority of people of Pakistani origin in Oldham originated from rural areas in Pakistan such as Mirpur, Attock and rural Jehlum. On the other hand, in Manchester many were from urban areas such as Lahore, Faisalabad and Sialkot.

In order to establish contacts and connections with the aforementioned groups, care was given to attire, language and social practices. My own background, in terms of gender and ethnicity, worked to my advantage. For example, I chose to wear culturally acceptable and appropriate dresses such as *Shalwar Kameez*, in order to 'fit in' and 'look the type' which would give a sense of familiarity and oneness, without evoking feelings of strangeness or 'otherness'. Secondly, I made all attempts to converse in the language preferred by possible local contacts, such as Punjabi and Urdu, again to gain respect, trust and oneness, mainly with recently arrived and British-born Pakistanis. At the same time, I spoke English with those who identified themselves as British, through education and upbringing in Britain.

Such attempts were successful, and through establishing initial contacts through informal conversations struck up with several women of Pakistani origin, I was able to break down

---

[31]Betel leaves area delicacy in South Asia, prepared and used as a stimulant (The Oxford Dictionary, 2012). They are often consumed with crushed coconut, fruit preserves, rose petal preserves and various spices, and may also include maraschino cherry, candied fruits and/or candy-coated fennel seeds.

potential personal and communication barriers. At the start, conversations revolved around the topic of local connections to Pakistan. By taking the conversation further, familiarity and trust were slowly developed, and I deliberately chose topics that might kindle interest such as current political and social issues in Pakistan, information about accommodation in the area, and cultural events. In addition, I struck up conversations on fashion, hairstyles, and tailoring services provided in the area. Discussing these topics with total strangers served as icebreakers. During these regular visits, efforts were made to avail myself of their services, such as to get a haircut or to purchase items in order to strengthen my rapport with them. After regular visits, I did inform them about my intent, and the aims of the study, requesting an interview, and explaining the process in terms of duration and terms of consent. While many were willing to be part of the study, some subsequently retracted, explaining that their husbands had denied permission.

This experience led me to realise that researching in these contexts is not an easy process, with levels of scepticism, although I had explained about my research and provided a supporting letter from the university. Although groups of people of Pakistani origin were generally warm, I found that men were more apprehensive of their wives and daughters giving interviews about their business. Eventually, the issues of access were solved through establishing some key contacts with members of the local communities and some Pakistani shop owners in Oldham and Manchester. For example, one of the paan shop owners offered help to recruit three women of Pakistani origin based in Rusholme. Another woman in Oldham, who runs an Islamic accessories shop, also provided help. I also contacted information gatekeepers within Muslim and Pakistani Community Centres, based in Manchester and Oldham. Similar contacts were made with charity organisations, viz. The Fatima Foundation in Oldham, British Muslim Heritage Centre in Manchester and the UKIM[32] (UK Islamic Mission) women's wing. Further, I attended several ethnic and religious gatherings to establish contacts for recruiting such women, for example the Annual Muslim Women's Conference in Manchester, and the Oldham/Manchester *Mela* (fair), where I learnt that many women are engaged in businesses related to Islamic products and services.

---

[32] Founded in 1962, UKIM is one of the oldest nation-wide Islamic organisations in Britain. Its activities are diverse, from building new mosques to relief work and conveying the message of the Quran (see http://www.ukim.org/ukim/).

With the recruitment of some women, and with other contacts, the technique of snowballing sampling was adopted. Through this process, potential interviewees were selected, and after gathering a relatively viable sample, every effort was made to 'select' women that represented a range of class and educational backgrounds, business types, age groups, and geographical areas of Greater Manchester. At this stage, to enhance the diversity of the sample, theoretical sampling technique was employed.

Overall, the process of data collection was variable, with good and bad days, as some interviews were more extensive and detailed than others. In many instances, women who had agreed to share information retracted their promise after discussing it with other family members, in particular with male members. Some women with manifold responsibilities, such as motherhood, business and domestic chores, tended to cancel appointments without giving prior notice, which incurred waste of time and money (for example, travelling expenses).

In short, my experience of fieldwork was both enriching and rewarding, with a steep learning curve as a social and feminist researcher. It allowed me to apply and test my existing knowledge of social theories on real life situations. Thus, all forms of human behaviour, their narrations and interpretations of their circumstances opened up new horizons, and often left me not only with answers, but also new questions.

5.4.4 Interview Plan

As stated earlier, semi-structured in-depth interviews were chosen for this research. Nine main themes were highlighted, after reviewing relevant literature on topics on issues of self-employment, gender, ethnicity, religion, family and women's work; and in total, some thirteen questions were asked around these themes, with questions containing further sub-questions or prompts and probes in order to obtain maximum information from participants (see Appendix C for the full Interview Schedule). These themes are:

  a. **Background**; related to questions on demographics, migration, education, local connections in Pakistan, language, work history. This section was helpful in establishing rapport with the interviewee, at the start of the interview process.

  b. **Business Experience and Work Patterns**; related to questions on work practices, past experience of self-employment, motivation for self-employment,

      financing and support issues, staffing and business information, i.e. type, sector, location and ownership.

c. **Family Information and Practices**; related to information on family composition, marital status, children, parents, in-laws and family support.

d. **Family Life, Household and Work**; related to issues of housework, the division of labour in the family, decision making at home, husband and family's support with regard to household chores, and work and family life balance.

e. **Childcare**; related to childcare, caring of other dependants and related support mechanisms, i.e. husband, family, in-laws, child minder and other paid help.

f. **Constraints and Support**; related to issues faced by women in self-employment, requirement and availability of technical, financial and management support both formal and informal.

g. **Work Choice and Preference**; related to women's preference of work, i.e. paid or self-employment and reasons for unavailability of paid work.

h. **Women and Work**; related to women's experience of self-employment (sexism, etc.) and advantages and disadvantages of being a woman in self-employment.

i. **Business, Ethnicity and Religion**; related to aspects of ethnicity, religiosity and culture etc. and their impact on women's work, and/or any experience of racism.

Any process based on qualitative interviews requires flexibility and adaptability on the part of the researcher, and therefore an upper limit of 90 minutes was set for the interview process, keeping in view the fact that it was difficult for women charged with multiple responsibilities to find time within their busy daily schedule. Initially, two interviews were tape-recorded; however, this was dropped as the majority of interviewees disapproved, so notes were taken during which as much information was noted as possible. Care was taken to update all interview notes on the same day, extracting these from the handwritten notes and from the process of recall of memory. My reflections on the interview, and any important observations, were also recorded in the interview diary, in the form of memos.

The above sections outlined the data collection method, sampling strategy, access issues and reflections on fieldwork. The next section deals with ethical issues.

5.4.5 Ethical Issues

This research has been designed carefully and empathetically in view of all ethical considerations, so that it causes no harm to its participants. To achieve this, the confidentiality of participants is considered of utmost importance, ensured by using pseudonyms instead of real names in all documents and field notes. The identity of participants is not revealed at any time during or after the research, and no details will be shared, except with the supervisors of this research. All interviews were conducted in a friendly and conducive environment, for both the researcher and the participants. None of the information obtained is expected to cause harm to the participants or any other individual. Furthermore, an informed consent was obtained before starting an interview, in which all information about the project was explained to the interviewees. All interviewees participated in the study willingly and the researcher did not use any form of coercion or incentive. (The Ethics Checklist is provided in Appendix D.)

The next section will discuss the coding and analysis techniques used in this research, and it will draw insights from the techniques used in a grounded theory.

5.4.6 Coding and Analysis

All interviews were fully transcribed with the help of MS Word; some interviews were conducted in Urdu or Punjabi, and translated into English. For the purpose of analysis, Nvivo software was used, being more up-to-date tools of qualitative data than others, such as ATLAS, ETHNOGRAPH and NUDIST. Nvivo provides a very efficient and user-friendly interface, and assists the use of different forms of coding and analysis techniques. Thus, the whole process of data management, coding, search, exploration and analysis is now easier thanks to such computer tools, particularly in terms of coding text, although it cannot replace or match human analytical ability. Unquestionably, it is ultimately the researcher's job to check relationships between variables, and make constant comparisons between categories, which could develop theoretically sensitive concepts, that can shape theoretical conceptualisations.

Initially, the open coding technique, as illustrated in Figure 1, was employed in order to see what themes were emerging from the raw data. Open coding is a useful starting point in qualitative analysis; it provides directions to raw and scattered data; the whole process

is both meticulous and pedantic. In the beginning, all data were coded, so that no important information was missed out; at this stage, I observed that a single code or sub-code (or 'node' as it is called in Nvivo software) might fall into two separate categories/themes.

FIGURE 1: EXAMPLE OF OPEN CODING (LINE BY LINE)

Interview with: Nadia Time: 9:45 pm	
Text Example	**Open Coding**
No but in past I helped my husband when he was managing the fresh meat section in my father-in-law's shop.	Work experience
I was just learning things and working for him as well, I was just an extra hand and was doing cleaning, etc.	Helping husband
My husband and I are running this business – as you know husband and wife are like two wheel of a cycle and	Family business
When running a family business you don't really care whether or not you are paid by your employer (laugh)...	Unpaid family labour
Anyway I have never worked outside my family business even in Pakistan I never got a chance to do any paid or unpaid work because	[No] work experience
When I finished my studies, I got married soon after.	Early marriage

Tree codes (tree nodes) were developed to define relationships between a 'parent' and 'child' code. The advantage of using a semi-structured interview technique is that it makes the open coding process quite systematic and standardised, with case-to-case comparisons much easier than from unstructured interviews. However, some unique (information) codes emerged from some cases, which were set aside for later purposes, to see if any important information would emerge from these stand-alone categories, and if such categories should be included or synthesised with the main themes at a later stage. An example is provided in Figure 2:

FIGURE 2: EXAMPLE OF TREE CODES/ HIERARCHICAL RELATIONSHIP BETWEEN PARENT AND CHILD CODE

PARENT CODE	1	**Business Information**
	1.1	Income and Expenses
	1.2	Other sources of income
	1.3	Business Location
CHILD CODE	1.4	Business Premises
	1.5	Business Sector/Type
	1.6	Family Business/Home-based business
	1.7	Workers/Staff
	1.8	Customers (ethnicity, gender etc)

To make sense of raw data, I considered it important to arrange codes into some order or sequence. The synthesis of data into groups and the hierarchical management of codes and sub-codes (parents and child codes) is commonly known as axial coding. The axial coding is a stage in grounded theory where the data start getting into shape; from these themes and categories further data analysis and manipulation can be done, such as cluster analysis, typologies, comparative analysis, and matrix analysis. (An example is provided below in Figure 3)

FIGURE 3: EXAMPLE OF AXIAL CODING

Interview with: Nadia Time: 2.15 am		
Text Example	**Open Coding**	**Axial Coding**
No but in past I helped my husband when he was managing the fresh meat section in my father-in law's shop	Work experience	
I was just learning things and working for him as well, I was just an extra hand and was doing cleaning, etc. -	Helping husband	
My husband and I are running this business – as you know husband and wife are like two wheel of a cycle	Family business	
and		and
Anyway I have never worked outside my family business even in Pakistan I never got a chance to do any paid or unpaid work	[No] work experience	Labour market disadvantage
when I finished my studies I got married soon after.	Early marriage	Restrictions on mobility and work (*izzat*)

It cannot be stressed enough that qualitative analysis is indeed an iterative and cyclical process; and that reflection is an important mind tool, where memos on fieldwork observations are away of recording/supplementing information about data. Although axial coding condenses data, several categories tend to be merely descriptions of raw data. In order to provide and allow for meaning and context to emerge from such data, codes and categories are revisited several times to analyse what meaning these descriptions hold. Analytical coding is one such example, as it also includes the researcher's interpretation of data; it is much more focused and selective, but very much grounded in data; that is, it is based on fieldwork observations, reflection and the researcher's interpretations of data. From open coding to axial coding, the entire process needs re-coding, re-categorising, and constant comparison until finally, analytical categories and themes are formed. Thus, analytical categories are developed during the coding process; these are broader in scope and deeper in meaning than open, axial and line-by-line coding. Further analysis and

coding examples will be presented in the analysis chapters.

In the next section, I will present my reflections regarding the limitations of this study.

5.5. **Limitations**

Although I found the research process very enriching at both personal and professional levels, some limitations were identified with regard to methods and techniques used in the study. Generalisability was not one of the concerns of this study, I noted that due to the relatively small sample size, the findings only pertain to a limited group of women of Pakistani origin involved in small businesses. The snowball sampling technique is useful in gaining accessing to members of a particular group who would be hard to locate otherwise; however, such a sample may not depict diversity within that group.

In addition, although the in-depth interview technique is a source of rich data, some of the interviews were less detailed or less extensive than others. In particular, it was difficult to gain information regarding individuals' incomes, and I observed that the majority of women were reluctant to share information about their income and business turnover. For this reason, the study remains inconclusive in terms of making sense of the success of these businesses. However, other indicators such as indirect questions related to property ownership or ownership of the business establishment were used to analyse business performance.

5.6. **Conclusion**

This chapter explains the research design and the theoretical underpinnings of the study. This study is a qualitative inquiry which is conceptualised in the interpretive tradition. *Subjectivity,* is a key idea in the interpretive school of thought, is explained in the chapter, whereby the subjective consciousness of both the researcher and the participants are celebrated in an interpretive and feminist inquiry. *Verstehen* is also explored *vis-à-vis* this research; it is the comprehension of mental content of the social actor, meaning and understanding of social actors about a social situation, and embedded in the process of interpretation. The four different ways of *verstehen* are looked at in this chapter, with discussions on empathy, inter-subjectivity and philosophical hermeneutics. Some insights into feminist research are also included in the discussion, with particular reference to intersectionality, which with all its analytical and empirical complexity is useful in

highlighting the heterogeneity among women of colour. The discussion on grounded theory provides a useful understanding of the relationship between theory and the research process. In particular, grounded theory guides the aims of this study and the stages of sampling and analysis. The element of reflexivity and the relationship of the researcher with the research participants and the research process are also highlighted in both interpretive and feminist approaches. The technique of semi-structured interviews as a method of data collection is examined, and the different sampling techniques used in this research are discussed. Finally, some reflections and experiences of fieldwork are presented, alongside discussions of ethical issues, data coding, analysis and limitations of the study.

CHAPTER 6

RESEARCH FINDINGS: GENDER RELATIONS
IN PAKISTANI FAMILIES IN BRITAIN

6.1   Introduction

The aim of this chapter is to examine the influence in the sample of gender relations in Pakistani families and communities in Britain in shaping women's experience of small business. This will be done by exploring the effects of gender regimes of Pakistani families and communities on women's lives. It will help in understanding how certain gender ideologies and practices, such as marriage/familial practices, *izzat/purdah* and the sexual division of labour in families, enable or constrain women's ability to accrue resources such as education, skills and English language. In this context, the chapter will explore the family embeddedness of the business experience of women of Pakistani origin by looking at the sexual division of labour and position of women in the family.

6.2   Objectives

The main objective of this chapter is to explore the influence of factors such as, class, urban/rural background and religion in determining women's gender roles and position in families. In addition, the chapter examines different familial practices (e.g. marriage practices and the sexual division of labour) among people of Pakistani origin in the sample, and how these affect women's ability to accrue human capital. In this context, the chapter explores how women's experiences of small business are affected by their ability to control and command their labour.

It was stated in the introduction that gender regimes of Pakistani families and communities shape women's experience of small business. The next section explains this further.

6.3   Intersectional Gender Regimes

The analysis presented in this chapter will elucidate the impact of intersectional gender regimes in shaping the roles and position of women of Pakistani origin in their families and communities. It will also explore whether or not this influences women's accrual of resources, both human and material. As discussed in Chapter 2, gender regimes comprise inter-connected gender relations and gendered institutions, which influence women's socioeconomic position and status (Walby, 2009). Hence, gender practices in families, local ethnic communities and the wider society are considered part of these

gender regimes. Intersectional factors such as ethnicity and religion shape the nature of specific gender regimes (Toulis, 1997); thus, gender practices vary across cultures. As Rice argues, gender roles and differential opportunity structures are affected by ethnicity and experiences of racism and sexism (Rice, 1990). This chapter will present evidence in support of the assumption that gender regimes of British Pakistani families and communities shape the experience of women in four ways:1) the acquisition of human capital, 2) command and control of their labour, 3) access to resources (i.e. networks and material and non-material resources), and 4) ability to exercise power and control in family and business matters. These assumptions demand an examination of how gender relations in the family (i.e. family practices and power relations) enable or constrain women. However, before that, the following section briefly introduces the demographic characteristics of the interviewees.

6.4   **Background Demographics**

For the study, 30 women of Pakistani origin in small businesses in Greater Manchester were interviewed. (For details, see Chapter 5). The ages of the women in the sample ranged from 28 to 59 years. The study participants were found to be at different stages of their life-courses. Eight women were 30-39 years old, while only one was in her twenties. However, the most common age group was 40-49 and the second most common was 50-59. The average age of women in the sample was 44, which meant that the majority of women had passed the childbearing stage in their lives and their children were grown up or in schools or colleges/universities. (See Table 1)

TABLE 1: THE AGES OF WOMEN: EMPLOYMENT STATUS, MARITAL STATUS AND CHILDREN

Women	Age	Born and Raised in	Employment status	Marital status	Children	Age of children
Nadia	30	Pakistan	Self-employed	Married	No	NA
Sakinah	40	Britain	Self-employed	Married	4	14, 12, 7, 5
Azra	45	Pakistan	Self-employed/PT Job*	Married	4	26, 24, 22, 13
Sadia	57	Britain	Self-employed	Married	2	38, 35
Bushra	37	Raised in Britain	Self-employed	Married	3	16, 14, 9
Fatima	44	Pakistan	Self-employed	Married	3	24, 22, 20
Qudsia	42	Pakistan	Self-employed/PT Job	Married	1	23
Noor	41	Pakistan	Self-employed	Married	3	23, 21, 16
Nazia	52	Pakistan	Self-employed	Married	4	33, 32, 29, 24(died)
Zainab	53	Pakistan	Self-employed	Widowed	2	21, 19
Ruksana	38	Pakistan	Self-employed	Married	6	19, 17,10, 8, 7, 5

Women	Age	Born and Raised in	Employment status	Marital status	Children	Age of children
Mariam	36	Britain	Self-employed	Married	3	17, 15, 4
Rifat	50	Pakistan	Self-employed/PT Job	Divorced	1	31
Nadira	54	Pakistan	Self-employed	Married	4	33, 32, 29, 26
Zakia	50	Pakistan	Self-employed/PT Job	Married	2	24, 23
Amna	37	Pakistan	Self-employed	Married	5	13, 12, 10, 4, 0.4
Anita	51	Pakistan	Self-employed	2nd marriage	5 (step)	No info
Shabnam	55	Britain	Self-employed	Married	4	39, 37, 31, 27
Anjuman	59	Pakistan	Self-employed	Separated	5	28, 27, 25, 23, 18
Resham	28	Pakistan	Self-employed	Single	NA	NA
Reema	39	Pakistan	Self-employed/PT Job	Married	3	15, 13, 9
Sana	49	Pakistan	Self-employed	Divorced	2	27, 25
Rani	49	Pakistan	Self-employed/PT job	Married	5	29, 26, 25 21,14
Nasreen	46	Pakistan	Self-employed	Married	4	28, 27, 25, 23
Marina	42	Pakistan	Self-employed	Married	4	17, 12, 10, 2
Rahat	33	Pakistan	Self-employed	Married	7	16, 15, 13, 12, 9, 6, 4

Women	Age	Born and Raised in	Employment status	Marital status	Children	Age of children
Sultana	46	Pakistan	Self-employed	Married	4	18, 16, 12, 9
Nosheen	40	Britain	Self-employed	Twice Divorced	6	22, 20, 17, 14, 4, 2
Huma	38	Pakistan	Self-employed	Widowed	1	14
Hafza	41	Pakistan	Self-employed	Divorced	1	21
PT Job*= Part-time job; some women were also doing part-time work along with looking after their family and running business.						

Research shows that women's economic activity is influenced by their 'life-stage'. In particular, childbearing and caring responsibilities shape their work arrangements and choice of employment (Dale, 2008). The 'life-stage' is found to have a significant impact on these women's family and business lives, with different life-course contexts, women's work orientation and motivation for business changes (Bruni *et al.*, 2004; Jayawarna *et al.,* 2011). The analysis based on age reveals that middle-aged women in the sample were more likely to be self-employed than were younger women, as research suggests that having grown-up children meant that women were relatively free to work (Dhaliwal, 1998; 2000). The sample shows that all women were married except Resham and all had children except two, i.e. Nadia and Anita, although Anita had five stepchildren. Five women's marriages had ended in divorce. Only Anita and Nosheen were re-married, but Nosheen's second marriage also ended in divorce; she had four daughters from her first marriage and two sons from the second. Only seven women had children aged five or younger.

The analysis of demographic characteristics of the women in the sample indicated differences between British-born or -raised women and migrant women. This includes differences in terms of English language skills and the level of involvement in the ethnic community. The sample shows that only five women were born in Britain and the remaining 25 had migrated to Britain for various reasons. One woman (Bushra) had migrated to Britain with her parents at the age of two. She was educated and raised in Britain and was found to be associated more with the British-born category. It was noted that whether born in Britain or Pakistan, women's work and lived experiences were similar in some respects (this will be explored later); however, the migrant status of the women had an impact on their lives and economic activity. The next section explores the levels of education among migrant and British-born women.

6.5   Levels of Education

In the 5M model, introduced in Chapter 4, the metaphor of 'management' refers to human capital, which affects women's entrepreneurial behaviour and experience (Ettl and Welter, 2012). It was found that the gender regimes of Pakistani families and communities

influence acquisition of human capital among women. Education and English language are two important forms of human capital, which may affect women's career choices and trajectory. This section examines the influence of different factors on women's educational attainment.

All the women in the sample were educated; however, their levels of education varied. Six women were educated in Britain, and the remaining 24 mainly in Pakistan. (See Table 2.) The women who migrated to Britain later in their lives mainly held Pakistani qualifications[33]. However, some of them had earned British qualifications after arriving here, including from various vocational courses (Table 3.) Of the six British-born and -raised women, only one held an undergraduate degree, two had A-levels, one had GCSEs, and two had completed secondary school. On the other hand, out of the 24 women who were mainly educated in Pakistan, three held a Masters degree, four held undergraduate degrees, six were currently undergraduates, four had matriculated (equivalent to GCSE), five had left school after secondary level, and two had only completed primary schooling. The sample shows that 50% of the women (both British-born and migrant) had A-levels or lower qualifications.

The sample shows heterogeneity among women in terms of their levels of education. In general, migrant women's levels of education were higher than those of the British-born women. However, research confirms that older women, mainly from villages or small towns of Pakistan, had lower levels of education than their British-born daughters (Dale *et al.,* 2002a; 2002b; Dale, 2008).

---

[33]Levels of education in Pakistan are defined differently from in Britain. In Pakistan, education is divided into five levels: primary (grade one through five); middle (grade six through eight); high (grades nine and ten, leading to the Secondary School Certificate also known as matriculation); intermediate (grades eleven and twelve, leading to a Higher Secondary School Certificate also called FA or FSc); and university programmes leading to graduate and advanced degrees (Shah, 2003; Saeed, 2007).

TABLE 2: WOMEN'S LEVELS OF EDUCATION ATTAINED IN BRITAIN AND PAKISTAN AND URBAN/RURAL BACKGROUND IN PAKISTAN

Educated in Britain		
Levels of Education	**Rural Background**	**Urban Background**
Undergraduate		Sakinah (B-Pharmacy), Hafza LLB,
A-levels		Resham, Nosheen, Huma (A levels Urdu)
GCSE	Bushra, Nadira (GCSE Urdu), Anita	
Secondary		Sadia*, Mariam
Only Sadia* had a mixed background; her father was from rural Jhelum in Pakistan and her mother was white (and was originally from Birmingham).		
Educated in Pakistan		
Postgraduate or Advanced Degrees	Anita (MA), Anjuman (Nursing	Zainab (MA)
Graduate		Sana (BA), Marina (BA), Hafza (BA), Sultana (Nursing)
Intermediate or Higher Secondary	Nadia, Nadira, Reema	Fatima, Amna, Huma
High Schooling or Matriculation	Rani	Azra, Nasreen, Zakia
Middle Schooling	Qudsia, Noor, Ruksana, Rifat,	
Primary	Nazia	Shabnam
Overall qualifications; Masters or postgraduate = 3, Undergraduate = 5, A-levels or Intermediate = 8, GCSE or Matriculation = 5, Middle = 7 and Primary = 2		

In this study, some of the older women also had high levels of education, for example, Zainab, Anjuman and Anita. However, it was found that rural and urban backgrounds had an impact on migrant women's educational attainment. Fourteen migrant women in the sample were from either villages or small towns in Pakistan. Seven women who had rural backgrounds also had low levels of education, ranging from primary to matriculation. This indicates that some women from rural areas of Pakistan had low levels of human capital, which reduces their chances of lowering the labour market disadvantage in Britain. It can be argued that people from urban and rural backgrounds differ with regard to the value they associate with different types of resource. They accumulate the resources which they value most. Those who have rural origins often value land and property over children's education or other forms of capital. They save income to spend on expanding land ownership and building houses in their villages in Pakistan. Ownership of land and houses raises one's honour and prestige among fellow villagers and is particularly important for rural Pakistanis. On the other hand, those with urban origins often have a middle-class 'set of aspirations'; they value education, as it helps them to climb up the social ladder.

However, not all women from rural areas have low levels of education; for example, Anita and Anjuman were exceptions to this and, despite their rural backgrounds, they had high levels of education. Individual circumstances were also found to be important in explaining reasons for such exceptions. Anita's family initially did not permit her to be educated after higher secondary, as the school in the village was only up to this level. It was only after her divorce that she was able to gain further education. In Anjuman's case, her high level of education is linked to her father's supportive behaviour, as he wanted her to pursue further education.

On the other hand, out of the 24 migrant women in the sample, 10 had urban backgrounds. Of these, five held either a postgraduate degree or a bachelor's degree. However, not all the women from urban areas had high levels of education; Shabnam, for example, received only primary education. Shabnam had to leave education due to her father's untimely death, as her mother was unable to bear the cost of her education. This suggests that urban/rural backgrounds cannot fully explain the low levels of education of women in the sample; other socio-cultural factors need to be taken into account, for

example, personal circumstances, early marriage, parents' education and their financial capacity and views about girls' education. The connections between marriage and educational attainment of women will be explored later.

Some of the British-born women's circumstances hindered them from gaining education after a certain level. For example, Mariam and Nosheen's parents did not allow them to complete their GCSE. This can be linked with certain gender ideologies and practices in Pakistani families and communities in Britain. Some parents view education as a means of loosening familial control over daughters by encouraging independence and social mobility, which is regarded as undermining the very basis of gender power relations. Instead, marriage and motherhood are considered natural and hence ideal for girls. The importance of marriage raises concerns for women's 'sexual purity', which places restrictions on their spatial mobility that subsequently undermine their access and right to education, as discussed in Chapter 3. In some cases, daughters were tied up in marriage bonds to prevent the chance of their 'going astray'. For example, Nosheen reported that:

Nosheen: *I had a very difficult childhood, as I was under strict supervision of my mother. I wasn't a good student and on top of that my mother too didn't want me to study any further. Despite the fact, I resisted a lot that I want to re-sit GCSEs, my mother never allowed. I wanted to be a fashion designer, but my mother didn't allow me to choose this profession. Instead, I was forcibly married to my cousin at the age of 18.*

In Nosheen's case, her parents' (particularly her mother's) lack of support had detrimental effects on her educational attainment. It was found that parental support was crucial for daughters' educational attainment in Pakistani families in the sample. The sample also shows that parents with higher levels of education were supportive of daughters' education. For instance, Anjuman (rural background) and Sana's (small town background) parents had high levels of education and they supported their daughters in gaining further education. On the other hand, parents with low levels of education viewed education as an obstacle to their daughters' true vocation in life: the formation of family through marriage. For example, Zakia, Fatima and Nosheen reported that their parents had low levels of education, and they did not allow them to seek further education.

The above analysis has highlighted that family and parents' views about daughters' education have the most profound effect on women's educational attainments. Although some women were restricted in obtaining further education, particularly in traditional Pakistani families, individual circumstances also need to be taken into account to explain their educational trajectories. For example, the death of a parent has detrimental effects on daughters' education in both traditional and liberal families, particularly if the father's death creates financial difficulties for the whole family and makes education less affordable.

Analysis also revealed that early marriage was one of the major obstacles to educational attainment of the women in the sample. Some11 women reported that they were studying when they got married, and some of these explicitly linked their low levels of education with early marriage. Nine of these women (Nadia, Azra, Noor, Reema, Nasreen, Rahat, Hafza, Qudsia, and Sana) were born in Pakistan and two were British-born (Nosheen and Mariam). Some women reported that their parents did not allow them to study further because it was not expected that they work outside the home; therefore, for them marriage was the only 'future option' after post-16 education. It can be argued that in some Pakistani families, girls are prepared for their roles as wives and mothers from a very young age; in such families, girls' education is considered secondary and at times in conflict with their traditional gender roles. For example:

Fatima: *I only did FA (12 years), but I didn't do any more, as there was no need because I was not expected to seek employment – well, kind of family pressure.*

The above analysis shows that early marriage was one of the major reasons for low levels of education. It also explains that the emphasis on women's roles as mothers and wives in some Pakistani families restricts women's chances to accrue human capital, undermining their educational and career aspirations.

Although some women in the sample had low levels of education, this did not stop them from improving their education whenever there was a possibility. Many migrant women found ways to improve their education in order to enter the British labour market. For example, Huma, Hafza, Nasreen and Anita gained British qualifications. Hafza gained an

LLB and Nasreen earned a B-Tech degree in community governance from British universities. One of the reasons for gaining British qualifications was that education attained in Pakistan was undervalued in Britain, as Dale *et al.* (2002a:16) stated, "Pakistani and Bangladeshi women with overseas qualifications have the same level of economic activity as those with no qualifications. Thus, qualifications achieved overseas have little if any value for Pakistani and Bangladeshi women". It was found that even women with high levels of education from Pakistan, (for example Anita, Zainab and Anjuman) were unable to find work in Britain. They believed that their education and work experience in Pakistan had no value in the British labour market.

In addition to the above mentioned qualifications, sixteen women gained vocational qualifications. The most common courses were: English language, hair and beauty, childcare, and computing. (See Table 3.) Vocational training helped many women to enter the labour market; for example, Huma, Reema, Sultana, Mariam and Sana were able to find work after completing vocational courses. Dale *et al.* (2002) state that for young Asians having a specific vocational qualification is likely to provide one means by which labour market barriers can be lowered, either at first entry or on subsequent re-entry following childbearing. It was found that some women in the sample undertook these courses in order to start up a business. The different business roles undertaken by women according to their level and type of education will be discussed in Chapter 7.

TABLE 3: VOCATIONAL QUALIFICATIONS

CASES	Vocational Courses
Fatima	English Language Course
Qudsia	Hairdressing NVQ Level 2, professional level Beautician training course, first aid training, stitching & sewing course (from Pakistan)
Zainab	Primary teaching course (from Pakistan), professional training courses in interpreting, counseling, basic law, first aid, teaching, retail, child minding and child fostering, adult teaching NVQ level 3-7
Mariam	Pre-school assistant NVQ level 2
Nadira	English language courses, training in typing, interpreting, childcare, first aid and community care
Amna	English language, computer and childcare training courses
Anita	English language courses and computer training courses
Resham	IT and management training courses
Reema	B-tech diploma in Hair & Beauty, English language courses, interpreting and computer training courses
Sana	English language and IT courses, NVQ level 2 in health & safety, food hygiene and event management
Sultana	Hair & beauty training (from Saudi Arabia), manicure and pedicure training
Nasreen	NVQs in English language and teaching
Marina	Teaching diploma and certificate course in Persian language (from Pakistan)
Nosheen	Professional diploma in IT and PGD in business & project management
Huma	NVQ level 3 in childcare & early years, certificates/training in basic food hygiene, sessional Crèche Work, first aid, health & social care, basic nutrition, IT, English language and Math
Hafza	Magistrate course, qualified/trained barrister

The above analysis indicates that some women successfully negotiated their entry into the labour market by improving their education and obtaining vocational qualifications. However, many migrant women reported that they initially faced difficulties in finding paid work and that their overseas qualifications did not help them in Britain; for example, Anjuman, Anita, Nadira, Sana, Huma and Fatima. On the other hand, some British-born women, for example, Mariam and Nosheen, also reported difficulties in finding suitable paid employment. This also reflects the 'racialised' nature of the labour market in Britain, which imposes restrictions and barriers on ethnic minorities, particularly on Muslims (Platt, 2005; Modood, 2005; Khattab, 2009; Khattab *et al*., 2011). Muslim women face extra disadvantages in the form of restrictions imposed on them by the ideologies of *izzat* and *purdah* in Pakistani families (Brah, 1996; Dwyer, 1999; Khan, 1999; Haeri, 2002; Rommi, 2011).

6.5.1   **English Language Skills**

Besides education, the language of the host country is considered an important form of human capital for migrant women, and for leading daily social life in Britain. Good English language skills are also important in finding work opportunities. Lack of language skills of the host country not only leads to labour market disadvantage (Dale *et al*., 2002b), but also results in immigrant entrepreneurs' overdependence on their ethnic community for support in ethnic enclaves, which subsequently restricts their chances to grow and breakout (Sanders and Nee, 1987; Welter, 2010). Salma Choudry (1996) has linked the poor English language skills of Pakistani women to their ignorance of their rights and entitlements in Britain.

Analysis of the responses reveals that some women had a good working and professional knowledge of English; although many others reported that their knowledge of English was poor or very basic. Ten migrant women stated that their knowledge of English was poor; and they had difficulty in speaking English. Eleven migrant women reported that their knowledge of English was either good or excellent. (See Table 4.)

TABLE 4: KNOWLEDGE OF ENGLISH

Knowledge of English			
Excellent	**Good**	**Average**	**Poor**
Nasreen Marina Hafza Reema Zainab	Nadira Anita Anjuman Huma Sana Sultana	Nadia Fatima Amna	Azra Qudsia Noor Nazia Ruksana Rifat Zakia Shabnam Rani Rahat

(Row label: Cases)

Table 3 shows that nine migrant women (Fatima, Zainab, Nadira, Amna, Anita, Reema, Sana, Nasreen and Huma) undertook ESOL (English for Speakers of Other Languages) training to improve their language skills. Further analysis reveals a link between poor knowledge of English, rural background and low levels of education. Out of the ten migrant women who reported their knowledge of English was poor, eight were from rural areas or small towns in Pakistan and had low levels of education. On the other hand, women who reported their knowledge of English as excellent or good were mainly from urban areas and/or had high levels of education. Dale *et al.* (2002a; 2002b) found that the economic activity rates were highest for women who were born in Britain and fluent in English. Analysis reveals that migrant women who were able to improve their education or obtain British qualifications were the ones who already had good or excellent knowledge of English or undertook ESOL courses, for example, Hafza, Nasreen and Sana. This indicates that fluency in English plays a significant role in getting access to further education in Britain.

A majority of women reported that they mainly communicated in Urdu or Punjabi (different dialects) with their customers. However, some women reported that they communicated in English along with Urdu and Punjabi depending on customers' and suppliers'

backgrounds. Only six women reported that they mainly spoke English at work: four migrant women (Hafza, Sana, Fatima and Sultana) and two British-born (Nosheen and Resham). It was found that the language women spoke at work was mainly linked with their business location and the type of business. However, Urdu and Punjabi were the main means of communication for the majority of migrant women.

The interviewees reported different reasons for their poor English skills. Noor (migrant) linked them to a lack of connection with mainstream society, and to her family environment, which according to her was very '*apna*' (the literal meaning of *apna* is 'our'). She reported that she did not get a chance to speak English with her family members, as in some Pakistani families in Britain, only Urdu or Punjabi (or Mirpuri in this case) was spoken. Moreover, life in close-knit Pakistani clusters meant that communication with neighbours or community members mainly took place in dialects of Punjabi or in Urdu.

Zakia and Nadia (migrant women) expressed frustration over their poor English language skills and linked this with their inability to learn English due to time constraints related to domestic work, childcare and business activities. Their cases also reflect the lesser importance given to women's capacity building in Pakistani families; instead, women's roles as mothers, wives and carers are stressed (Mohammad, 2005). It can also be argued that fluency in English is linked with women's ability to become independent, socially mobile and consequently able to find employment, which could lead to a lowering of familial control by husband and in-laws. However, this study did not find substantial evidence in support of this argument, except in Nadia's case, who reported that her husband did not support her in her efforts to improve her English language skills by undertaking an ESOL course. Instead, she was told to devote her time to managing the family business and fulfilling domestic and caring responsibilities.

From the above analysis, it can be concluded that in some cases, both migrant and British-born women's low levels of human capital can be linked to their experience of early marriage. Contrary to common perceptions, migrant women's level of education was higher than that of the British-born women, although, high levels of education did not help all of the women to get a job in Britain. This reflects structural constraints, which some

ethnic groups face in Britain. Fluency in English was found to be important, although some British-born and migrant women who were fluent in English reported facing difficulties in finding paid work. Many migrant women undertook ESOL training in order to get a job. However, for others the disproportionate burden of domestic work, family and childcare responsibilities along with the family and neighbourhood environment—where communication was mainly in Urdu or Punjabi—did not allow them to improve or learn English. In cases where much of the entrepreneurial activity was taking place within ethnic enclaves, there was little chance that women would want to improve their English. On the contrary, women who were fluent in English or who undertook ESOL training were also able to gain British qualifications and consequently lowered their labour market disadvantage by using their newly acquired skills for business development. Both structural and cultural factors were found to be important in explaining levels of human capital among migrant and British-born women.

The next section will look at the family embeddedness of women's business behaviour and experiences. This helps in understanding the influence of different familial practices (such as marriage practices and the sexual division of labour) in Pakistani families on women's experiences of small business.

6.6   Gender Relations in Pakistani Families in the Sample

As discussed in Chapter 4, the 5M model suggests exploring multiple contexts around which women shape their businesses. The family embeddedness context stresses exploring the impact of gender relations in families on women's business behaviour and experiences (Ettl and Welter, 2012). The literature suggests that the relationship between family and business is inextricably intertwined, whilst familial relations affect business motivation, work practices and business outcomes (Aldrich and Cliff, 2003; Bruni *et al*., 2004; Jennings and McDougald, 2007). Research also confirms that work-life balance issues affect women entrepreneurs more, due to the unequal division of labour between men and women in the family, with women mainly responsible for domestic work and childcare (Mirchandani, 2000; Rouse, 2005; Rouse and Kitching, 2006). Familial relations, women's roles, position and division of labour in the family, are shaped by gender

relations (Bradley, 2007), while these relations are often patriarchal in nature, where women and their work are considered inferior to men (Walby, 1986; 1997; 2010; 2012).

Traditionally through heterosexual marriage, men and women form families in Pakistani communities. Some feminist scholars have linked the subordination of women with the heterosexual relationship (i.e. marriage) between husband and wife (Hartmann, 1979; 1981). Literature on Muslim families suggests that certain marriage practices lead to male domination, while Muslim women have little or no control in matrimonial matters (Papanek, 1982; Shaheed, 1990; Haeri, 2002; Barlas, 2002). Research shows that South Asian women's economic activity is greatly affected by their roles and position in the family, as the majority of women spend most of their time in maintaining *biradari* ties, domestic work and childcare (Rana *et al*., 1998). Such women's extensive reproductive roles further explain their inability to spend time and resources to develop human capital. This demands an investigation into ethno-religious gender practices in shaping women's experiences within families and communities. In this context, different marriage and familial practices in Pakistani families are explored in order to see how gender regimes constrain or enable the women entrepreneurs in the sample.

6.6.1 **Marriage Practices**

As shown in Table 1, all the women in the sample were married except Resham and all of them except two had children i.e. Nadia and Anita. Two women had married twice. Only two women (Huma and Zainab) were widows, while five marriages had ended in divorce (Nosheen, Hafza, Anita, Sana and Rifat). One woman (Nosheen) was divorced twice. Out of the 25 migrant women, 17 had come to Britain after getting married to their British-born or settled husbands. The sample varies in terms of types, characteristics and arrangements of marriages, although endogamous, early, transnational and arranged marriages were found to be particularly common. Most of the women in the sample were married at a very young age, in many cases even before they were 20 years old. A majority of women were married to either their cousins, or to members of the extended family or *biradari* (which also included *watta satta* or exchange marriage).

Pakistani parents often arrange the marriage of their daughters at a young age. This has profound effects on their educational attainment and economic activity, as discussed earlier. Richard Berthoud (2005:240) found that approximately 75% women of Pakistani and Bangladeshi origin were married by the age of 25. Bradby (1999: 153) states that in the rural Indian sub-continent, from where most migrants have come, marriage is almost universal for women, and happens at a young age. The sample shows that 17 women were married before the age of 20, nine between the ages of 20 and 25 and three between 26 and 30. The average age of marriage was 19. (See Table 5.)

It was found that regardless of urban/rural backgrounds and whether they were British-born or born in Pakistan, early marriage of daughters was preferred by many Pakistanis in the sample. (See Table 5.) Arranging daughters' marriages at an early age has roots in considering marriage the 'ultimate settlement' or the only future option for women of Pakistani origin. In addition, emphasis on the 'sexual purity' of women in Pakistani families and communities forces parents to arrange daughters' marriages before they 'go astray' or become independent. It is expected of them to "have a reputation of no sexual involvement prior to marriage if they are to help maintain their family honour" (Brah, 1996: 143-144). Brah (ibid: 76) argues that marriage constitutes a pivotal mechanism in the regulation and control of women's sexuality. For example, Shabnam was married at the age of 14 (she married at the youngest age in this sample). She explained the circumstances which led to her early marriage:

Shabnam: *My father died when I was very young and my mother remarried under family pressure. My stepfather arranged my marriage with his nephew; I was 14 when I got married. My mother was the only breadwinner of the family; she used to provide sewing services and domestic services (cleaning and cooking). She was under enormous pressure to feed us all and she worked very hard throughout her life, so she got me married at a young age.*

Shabnam was married at this very young age as a result of her family's poor financial circumstances after the death of her father, rather than because of cultural tendencies in Pakistani families towards early marriage. However, it can be argued that widows may feel more pressurised to protect the family's *izzat* and conform to societal norms, being

solely responsible for the family. Shabnam's stepfather's role was salient in arranging her marriage to his nephew, which hints that he wanted to remove the economic burden of looking after a daughter, particularly a stepdaughter, so he could have the maximum share of her mother's income.

As discussed in Chapter 3, looking after a daughter is considered burdensome in some families and arranging marriage means parents will no longer need to protect them and their chastity; this is particularly a family strategy where family incomes are limited. Moreover, in traditional Pakistani families, it is not expected that daughters earn money and support their parents, so their education is not regarded as materially valuable. In this study, early marriage and the early birth of children delayed or prevented some women's entry into the labour market and some even remained unable to pursue further qualifications. For example, Sana, Fatima, Hafza, Mariam, Nasreen, Nosheen, Nadia, Nadira and Qudsia could not complete their education due to early marriage. Lack of education and skills further reduced their chances of getting paid work in Britain, which might have pushed them into self-employment.

TABLE 5: MARRIAGE PRACTICES IN THE SAMPLE

Cases	Type of Marriage	Relation with Husband	Age at the Time of Marriage
Nadia	Arranged	Cousin	17
Sakinah	Arranged with consent	Not related	24
Azra	Arranged	Not related	17
Sadia	Love marriage	Not related	17
Bushra	Arranged with consent	Cousin	21
Fatima	Arranged	Not related	19
Qudsia	Arranged	Cousin	16
Noor	Arranged	Same *biradari*	16
Nazia	Arranged	Distant relative	16
Zainab	Arranged with consent	Same *biradari*	28
Ruksana	Arranged	Same *biradari*	18
Mariam	Arranged	Related/same *biradari*	18
Rifat	Arranged	Cousin	17
Nadira	Arranged	Cousin	19
Zakia	Arranged	Cousin	22
Amna	Arranged	Not related	22
Anita	(1st marriage) Arranged	Related	22
	(2nd marriage) Love marriage	Not related	31
Shabnam	Arranged	Related	14
Anjuman	Arranged	Not related- same *biradari*	29
Reema	Arranged	Cousin	20
Sana	Arranged without consent	Cousin	21

Cases	Type of Marriage	Relation with Husband	Age at the Time of Marriage
Sultana	Arranged	Not related	27
Rani	Arranged	Cousin	18
Nasreen	Arranged	Cousin	16
Marina	Love marriage	Not related	24
Rahat	Arranged	Not related	16
Nosheen	(1st marriage) Arranged without consent	Cousin	18
	(2nd marriage) Love marriage	Not related	35
Huma	Arranged	Related	21
Hafza	Arranged with consent	Family friends	19

As discussed in Chapter 3, in some Pakistani families, the parents and family of the bride and bridegroom arrange marriages and choose partners for their daughters and sons (Brah, 1996; Bradby, 1999; Bhopal, 1999; Shaw, 1994, 2000, 2001; Ahmad, 2006; Gilliat-Ray, 2010). It was found that all the women in the sample had arranged marriages except for Sadia and Marina. Anita and Nosheen both married twice; although their first marriages were arranged, their second marriages were love matches. The experience of arranged marriage is different for men and women; usually women have less control and influence over the arranged marriage and are often unable to refuse a prospective partner, while men can be more selective (Bhopal, 1999:121).

Further analysis revealed that arranged marriages were not always opposite to 'love marriages'; in practice, contracting a marriage is usually a negotiated, joint undertaking between parents and children from the two families, and mutual trust and knowledge are vital to the proceedings (Gilliat-Ray, 2010: 140). The practice of arranged marriages varies from family to family, depending on factors such as level of education, rural/urban

background, religious affiliations, *zat* and *biradari* affiliations, financial position of the family and cultural tendencies. Stopes-Roe and Cochrane's (1990) typology[34] of arranged marriages is particularly useful in understanding the difference between various kinds of arranged marriage within Pakistani families. It was found that the great majority of women (23) in the sample had 'traditional' marriages, four had 'modified traditional' marriages, only one woman (Marina) had a 'cooperative traditional' marriage and one other woman (Sadia) had an 'independent' marriage. Although Stopes-Roe and Cochrane's typology is useful, it does not fully depict the diversity of arranged marriages in Pakistani families in the sample. For example, the 'traditional' marriage category does not differentiate between a marriage arranged with or without the consent of the bride. As in the cases of Sana, Nosheen and Mariam (all included under the 'traditional' marriage category), marriage took place without their consent or under considerable duress. See for example:

Nosheen: *I forcibly married at the age of 18. I was taken to Pakistan and there without my consent, I was made to marry my cousin. I couldn't say no, as I was too young to understand the situation and was under enormous pressure.*

In some cases of 'traditional' marriage, for example in Nadira's case, it was observed that while duress was not used to obtain her consent, she was still expected to comply with the parental decision. In such cases, daughters obediently accepted family or parents' decision. This was due to the trust daughters had in their parents, but also because it was indirectly insinuated that if they objected or did not comply it would lead to the family's dishonour. In other cases, women had more freedom and power over selecting their

---

[34]Stopes-Roe and Cochrane's (1990) have categorised arranged marriages on the basis of degree of power the bride and the bridegroom exercise in the whole process. (1) In 'traditional' marriage*,* bride and bridegroom have no or little power. (2) In 'modified traditional', although selection is made by family members, the bride and bridegroom have the final power over accepting or rejecting their family's choice. (3) In 'cooperative traditional'*,* bride/bridegroom can choose the prospective spouse, but with the approval of family and parents. (4) 'Independent' marriages follow the Western model of courtship and marriage, but emphasis is placed on seeking parental approval; however, marriage may take place without parents' consent.

spouses. For example, Bushra, Zainab and Sakinah were not only given more authority in the selection process, but also the freedom to develop a rapport with their prospective husbands.

Marina had a 'cooperative traditional' marriage. Initially her parents and her husband's parents were against their marriage, but eventually they agreed. In reality, Marina had a love marriage, but in people's eyes, her parents arranged it. Shaw argues that," love marriages in effect constitute a public defiance of parental plans. Such marriages are rare, because potential love marriages may be transformed into 'arranged love marriages' and presented as if they were conventionally arranged" (Shaw, 2001:324).

Sadia had an 'independent' marriage. Her father was from Pakistan and her mother was white, and they too had had an 'independent' marriage. Despite the fact that her mother married a Pakistani herself, she did not approve of Sadia's marriage to a Pakistani due to her own unpleasant experience.

Sadia: *We got married when I was 17. I only knew him for 3 months when we got married; it was a love marriage. I remember when I decided to get married to my husband, my mum said, 'O you are marrying a Paki' and I said, 'Mum you too married one and you had nine kids' and my mum's exact words were 'things were different at that time, 'I give you two years' but see it's going to be 40 years of marriage.*

The above analysis illustrates that the expression and practice of arranged marriages are quite diverse in the Pakistani families in the sample. However, it also indicates that the great majority of women, both migrant and British-born, had 'traditional' marriages in which the women had little or no power to select their partner. In some cases, they were even forced into marriage. This indicates that such women were considerably powerless over the issue of their marriage, although most of them did not object to the parental decision, as they were socialised from a very young age to comply with the family's decision in order to maintain *izzat*.

Some Pakistani families, particularly those from rural areas, practise or prefer close kin and endogamous marriage (Ballard, 1990; Werbner, 1990; Shaw, 1994; 2000; 2001; Charsley, 2007; Gilliat-Ray, 2010). It was noted that transnational marriages often take

place with a close kin or cousin living in Pakistan. (See Table 5.) Sixteen women in the sample were married to cousins or close relatives, six were married in their *zat/biradari* (this also includes the village kinship group) and seven were married to individuals outside their family and *biradari*. Seventeen women had transnational marriages with their British-born or raised husbands. Of the five married British-born or raised women, three were married to a Pakistani-born cousin or relative. By adding the last two cohorts, 20 women (i.e. 69%) had transnational marriages. Out of all the transnational marriages, 16 women were married to either their cousins or other relatives. In Shaw's (2001) sample the rate of cousin marriages was 59% and 55% in Oxford and West Yorkshire respectively, which according to her represents "substantial increases in comparison with reported rates for the pioneer generation" (Shaw, 2001:319).

Ballard (1990) noted that among Mirpuris the rate of inter-family marriage is high (60%) as compared to other Pakistani groups, i.e. those from Punjab or other parts of Pakistan. This research also noted regional differences in cousin marriages; those from rural areas of Pakistan (and particularly from Mirpur) prefer marrying within their families and *biradaris* i.e. out of the 16 women who were married to cousins or other relatives, 13 had rural backgrounds, and of these 13 women, 10 identified themselves as Mirpuris. The reasons for preferring endogamous marriages are discussed in Chapter 3. Although no direct questions were asked about the reasons for such marriages, it was observed that they were linked with maintaining transnational kinship ties. In addition, it was commonly believed that Pakistani spouses were known (in a sense that they were considered more moral), important for cultural continuity in the West and ready to make compromises considered important for a successful marriage. On the other hand, parents in Pakistan often consider marriage with a British spouse as materially more viable.

It was observed that marriage is regarded as the foundation of family life in Pakistani communities. It is assumed that familial relations shape the lives of women of Pakistani origin in many ways. The following section will examine this in detail.

6.6.2 Structure of Pakistani Families in the Sample

The above analysis of arranged marriages confirms that family was a crucial part of women's experience, as it provided spaces which worked as both a constraint and a resource pool for them. Tess Kay (2007:127) argues that family is a particularly strong defining feature of the South Asian communities in Britain, drawing on a complex legacy of values in which culture and religion are closely intertwined. Pakistani families are diverse in terms of their composition and functioning. It is generally assumed that such families are large and multi-generational. Anwar (1998:100) in his study on British Pakistanis noted that extended or joint families are less common in Britain than in Pakistan. In his sample, 67% of households were living in nuclear families and 33% were in joint or extended families. This sample shows considerable diversity in terms of family structure; 14 women were living in a nuclear family, eight in joint families, seven were single mothers (separated from husbands, divorced or widowed) living with children, and only one woman who was not married lived in shared accommodation with a friend. (See Appendix E for details of family composition in the sample.)

Women in the sample indicated that they would have preferred to live in a separate residence with husband and children, but many reported that they had to live in a joint family home, particularly during the initial few years of marriage. Later they had moved to separate accommodation with their husbands and children, although in many of these cases, this meant living in the same neighbourhood. Such modifications in family structure were mainly because living conditions in Britain did not support the joint family structure. In addition, conflict between women and their in-laws sometimes led to such modifications. Analysis reveals that British Pakistanis maintained close connections with other family members based in Britain and Pakistan. Living in a nuclear family in Britain does not necessarily mean detachment between family members.

For instance, Bushra lived with her in-laws until five years ago. She helped her brothers-in-law to settle in Britain; in particular, she arranged and financed their marriages. Her husband was the eldest son of his parents and was mainly responsible for his younger siblings' settlement and marriages. Bushra as the eldest daughter-in-law had to share the

burden of her husband's obligations towards his kin and family members in Pakistan. Obligations to kin are considered an important aspect of familial relations among Pakistanis (Werbner, 1990; Shaw, 2000), fulfilled by participating, physically and financially, in occasions of marriages, deaths and births of relatives (Bolognani, 2007; 2009; Werbner, 2013). However, in Bushra's case, these 'obligations' and her husband's excessive interest in his parents' and siblings' affairs had become a source of contention between her and her in-laws and she decided to move out of the family home.

Nadira, after arriving in Britain had lived with her in-laws, husband and children in a joint family home. Her husband was also the eldest son and mainly responsible for the family, including aging parents and younger siblings. Nadira was mainly responsible for looking after the in-laws, husband and children and performing the entire domestic work. It was only after the death of her parents-in-law and the marriage of her sisters and brothers-in-law that she moved to a separate residence.

Research shows that traditional joint families do exist in contemporary Britain; however, different socioeconomic and migratory processes have led to changes in their structure and function (Anwar, 1998; Kay, 2007). Kay argues that although minority ethnic groups do modify their traditional family arrangements as a result of interaction with the majority culture, they do so in ways that are consistent with their own traditions (Kay, 2007:128). In joint families, important decisions concerning marriage, education, work, etc. are made collectively. However, who holds the final authority and power varies from family to family; usually, the eldest male is the head of the family and has the final say (Ballard, 1982; Anwar 1998; Din, 2006).The gender power relations in the family affect women and shape their experience, as many decisions related to women are made without consulting them. For example, the women had little power in matrimonial matters, as discussed earlier. The next section will look at women's roles and position in the family and how these are determined by gender power relations.

6.6.3 Status of Women in Pakistani Families in the Sample

Pakistani families, as discussed earlier, are patriarchal in nature; authority and respect are defined by age and sex. That is, the oldest male is the head of the family (Ballard, 1982; Anwar, 1998; Din, 2006). In families, gender differences and patriarchal relations are constructed and maintained through different familial practices. Men and women's positions are different and they experience family life differently. Ballard's (1982) analysis highlighted two main features of South Asian families, that is, its 'gendered' nature or structure and its 'collective' or 'cooperative' nature. In some Pakistani families, it is assumed that women's roles and position are inferior to men's. Brah (1996:76) argues that the institution of the family constitutes one of the key sites where the subordination of women is secured. Patriarchal ideology determines home as the rightful place for women. Family is also where women's caring work masquerades as a 'labour of love'. However, Sitara Khan states that, "South Asian families may be patrilineal and patriarchal, but the eldest woman in the family seems to wield enormous power" (Khan, 1999:96). Not only is women's relative position *vis-à-vis* men is of concern, but also in Pakistani families, women's relationships with each other, particularly between mother-in-law and younger wife, make familial space a place of power struggle. This is particularly an issue in joint families where wives usually find their position subordinate to mothers-in-law, who control sons' wives and their labour on behalf of family and their husbands. The migrant women who came from Pakistan after marrying British-born husbands found themselves particularly vulnerable and at the whim of their mothers-in-law. For example in Zakia's case, during the initial few years, she faced problems from her in-laws, particularly as her mother-in-law put the entire burden of domestic chores on her. She also reported that her mother-in-law imposed restrictions on her spatial mobility and independence. However, her situation improved gradually after the birth of sons and she moved out of the family home with her husband and children. On the other hand, in Huma's case, after the death of her husband, her mother-in-law continued to live with her. Huma reported that it was not possible without her mother-in-law's support to concentrate on her business activities, as she was mainly responsible for looking after domestic matters and Huma's son in her absence.

In some other cases, women appreciated the help and care they received from their in-laws at the beginning of their marriage and life in Britain. For example, Noor was living with her mother-in-law, brother-in-law and his wife (who was Noor's sister) and their children. Noor's case highlights that the joint family structure, as it is usually portrayed, does not necessarily subjugate women. This instead shows, as Ballard (1982) states, the 'cooperative' or 'collective' nature of South Asian families. Family, whether it works as a constraint or a support system for women of Pakistani origin, fulfilling the desire for intimacy and a sense of belonging, as well resulting from the lack of viable alternatives because of the labour market disadvantage, means that for the majority of women, family remains an important and sometimes the only unit of social organisation (Brah, 1996:76). In order to further understand the gender power relations in the family, I asked questions[35] about decision making in the family. Of the 22 married women who were living with their husbands only seven reported that their husband was mainly responsible for decision making in the family. Nine replied that both of them make decisions and four women reported that they make all the decisions relating to the household. These findings are neither conclusive (because of the sample size and methodology) nor do they reflect the complex process of decision making in Pakistani families. However, loosely speaking, in the Pakistani families in the sample women do hold some power; as Ballard (1982:4) argued, women's formal subordination to men does not indicate that they are necessarily devoid of any power or agency. Women operate in a partially autonomous world from which it is possible to bargain both individually and collectively with men. Although outcomes may vary, husbands cannot afford to completely ignore the interests and concerns of their wives.

The above discussion reflects that although the women in the sample did not hold power in matters related to their marriage, their position and status in the family can nevertheless

---

[35]Who is mainly responsible for making decisions at home?

- Who makes financial decisions in the family?
- Who makes decisions related to household and children?

not be understood in terms of a complete lack of power and authority. It was found that as women grow older (i.e. as they progress from daughter-in-law to mother-in-law) they usually become more powerful and able to exert their influence not only on their sons but also on their daughters-in-law. However, young migrant women were found to be less powerful in the family, particularly in the initial few years of their marriage; with the birth of children and after spending a few years in Britain, with new contacts and understanding of British life, they became relatively more powerful.

The sexual division of labour is also important in determining women's roles and position in the family. As discussed in Chapter 2, patriarchal relations between women and men are manifested in the division of labour in families, which is not only a reason for women's subordination but also influences their work orientation and business experience. The next section will look at the division of labour within families in the sample, and its effects on women.

6.6.4 Gendered Division of Labour in Pakistani Families in the Sample

The division of labour in Pakistani families is very clear-cut in which men are considered the main breadwinners whereas women's role defined as carers of the family. As a result of this division women's position and work is considered inferior to men (Khan, 1999; Herbert, 2008; Gilliat-Ray, 2010). Economically active women, both employed and self-employed, often find themselves under the burden of a 'double shift' and face challenges of combining work with family responsibilities (Hays, 1996; Brah, 1996; Hochschild, 1997; Rouse and Kitching, 2006). Jennings and McDougald (2007) argue that the impact of work and family and its effects on firms does not affect men and women entrepreneurs in the same manner. This, they argue, is due to differences in the gendered work-family interface experience of business owners, particularly differences in relation to workload management, household time demands and family responsibility levels. Although, some women do receive support from husbands and family members, a considerable majority are still solely responsible for domestic work and childcare (Scott *et al*., 2012; IPPR, 2012).

All the married women in the sample, except two, had children. In Pakistani families, women are mainly responsible for childcare. Dale *et al.* (2002b) argue that the presence of children is a much more important influence on Pakistani and Bangladeshi women's economic activity than on husbands, reducing their economic activity considerably. I asked questions about who was mainly responsible for childcare in the family. All the married women with children answered that they were mainly responsible for childcare. Thirteen women reported that their husbands never helped them with childcare, eleven stated that their husband helped only when they had time (some used the expression 'sometimes'), and the remaining six women were either widowed or divorced. Huma's mother-in-law helped her with childcare, and in Zainab's case she had to work from home (she was a home-based tutor teaching Quran, Islamic studies and Urdu language to local children) in order to earn, as she had no one to look after her children. To questions concerning any other childcare support they received, ten women replied that their family (mainly mother, mother-in-law and sisters) helped them. Sixteen women reported that they had no family support. Only three women reported that they had hired a babysitter the in past to look after their children. (See Appendix F for formal and informal support in childcare.)

I also asked questions[36] about who is responsible for household chores. All the women in the sample reported that they were mainly responsible for all domestic work. Fifteen women living with their husbands reported that their husbands did not help them. Six women (Nosheen, Mariam, Amna, Ruksana, Sultana and Nadira) stated that their husbands helped them in domestic work. However, a majority of women reported that other members of their family (children, in-laws, own family, daughters-in-law, etc.) helped them with domestic work, especially those women who lived in a joint family. Three

---

[36]Who is mainly responsible for household chores, such as, cooking, cleaning, washing, etc?

- Does your husband help you in household chores?
- Does your family (parents, siblings, in-laws, etc.) help you in household chores?
- Do you get any other help, such as paid?

women (Fatima, Sakinah and Hafza) reported that they also received paid help (domestic cleaners or workers) with domestic work.

It was found that the division of labour in Pakistani families in the sample was based on certain 'patriarchal ideologies', which assume that women belong to home and it is their natural responsibility to look after children and perform domestic work, while men's world is outside the home. Gender roles are internalised through socialisation and upbringing from a very young age (Gilliat-Ray, 2010). Instead of challenging these patriarchal gendered ideologies, women often feel pride in their roles as carers of the family (Ahmed *et al*., 2005). For example:

Sadia: *He always tries to help me, but I really don't like him doing any household chores. I don't know why, but I don't like when he does the household work. When I am sick or in hospital due to asthma he always looks after me.*

Sadia's case shows that women were socialised in such a way that they did not expect men to take part in domestic work. It is because in Pakistani communities and families, it is generally considered disgraceful for a wife if her husband takes part in housework in her presence. In addition, men who take part in domestic work are usually considered as 'feminine' or perceived as 'womanly'. Such 'patriarchal ideologies' are rooted in the fact that domestic work is women's work. Women who comply with such roles are appreciated and honoured, whereas 'deviant' women who challenge gender ideologies are dishonoured, and may face social isolation within the community.

In Bushra's case, she blamed her mother-in-law and her upbringing for her husband's non-supportive attitude in relation to domestic work. She also blamed the Pakistani culture, which supports patriarchal attitudes. It is interesting to know that some older women (such as Bushra's mother and mother-in-law) also did not support the idea of men taking responsibility for domestic work. However, that Bushra expected her sons to take part in domestic work is itself an acknowledgement that the established sexual division of work in some Pakistani families in the sample is non-egalitarian and needs modification.

The second-generation women indicated a change in their attitudes towards the division of labour with an expectation that men also need to share the burden of domestic work.

It can be concluded that the majority of women in the sample disproportionately faced the burden of domestic work and childcare responsibilities. In some cases, husbands shared responsibility for domestic work and childcare, particularly when wives were at work, but even in these families domestic work and childcare were mainly considered women's responsibility. However, many women in the sample were able to access family support for childcare and domestic work. Generally, men of Pakistani origin, complying with their conventional gender roles, rarely helped wives with domestic work and childcare. The current gendered division of labour in the sample was in many cases found to be reproducing gender inequality and patriarchy in Pakistani families. However, not only does gender power relations and the division of labour in the family influence women, but religious gender practices related to *purdah* also affect women's lives, as discussed in Chapter 3. The next section will explore this in detail.

6.7   Religiosity and *Purdah*

In the sample, all women identified themselves as Muslims; however, their affinity to religion varied considerably and some were found to be more religious than others. Fourteen women reported that they were very religious; seven stated that they were moderately religious and nine confirmed that they were not religious. Women who were inclined towards religion also reported that they offered prayers regularly, fasted in Ramadan and read the Quran. Sixteen women reported that they observed Islamic practices; seven stated that they frequently practised Islam and seven more confirmed that they did not observe Islamic practices. During the fieldwork, it was observed that in the month of Ramadan, the majority of women fasted while continued to operate their businesses. However, for Eid, the majority closed their businesses for three days. It was also noted that being self-employed helped women to combine their religious obligations with their work.

Religion was found to be an extremely subjective idea in the sample and it depended on women's interpretation of what religion meant to them. For example, Nadia described her religiosity as moderate, but when asked what religion meant to her, she answered:

Nadia: *It is very important to me. I think our religion is the complete code of life and I really cherish living according to the Islamic way. I feel guilty that I am working in an off-licence; I may quit in future just because of that. As far as my husband is concerned, I really don't know the inner-side of him; maybe he is a better person than me – well I have never seen him offering prayers or fasting. I would rather not comment on his religious beliefs.*

Nadia was running an off-licence with her husband; she expressed guilt over the nature of her business being in conflict with the principles of Islam, which prohibits trading and consuming alcohol.

Purdah/hejab's observance is sometimes used to understand the religious affinities of Muslim women. *Purdah* has many manifestations and consequences for Muslim women and it is not only restricted to the way of dressing. Rather it controls women's behaviour, dress, mobility, choices, freedom and work (Brah, 1996; Khan, 1999; Afshar, 2003; Gilliat-Ray, 2010).

Analysis reveals that women's attachment to religion was also manifested in their dress; the majority of women wore shalwar kameez and covered their head with a headscarf; however, some reported that they wore *headscarf* and *abaya* (jalbab or full-length gown), particularly when they went out. (See Appendix G for dress and observance of *hejab*/*purdah* among women.) It was found that the practice of *purdah* varied among women in the sample, from very strict to less strict. However, its effect on the women in the sample was regardless of their class, urban/rural background or level of education. Some women with a high level of education, for example Sakinah and Zainab, observed *purdah*. Others with a working class and rural background wore shalwar kameez and covered their head but never covered their face. Strict observance of *purdah* was found among those women who were running a business related to Islam (Islamic tuition centre or Islamic accessories store); they wore *hejab* and *abaya.* It was also found that only a

few women, particularly those who defined themselves as moderately religious or not religious, wore western dress, especially at work.

To further explore how different meanings of *purdah* affected women, I asked question about women's views on the common perception that women were not allowed working outside their homes in Islam. Nadia's response was particularly interesting and reflected how the interplay of notions of shame, *izzat* and *purdah* influence women's lives.

Nadia: *This is all due to the environment – I mean you are also a 'working woman' and you must have come across some problems – people think if a woman would work, she would bring shame on her family and it is considered intolerable. Sometimes you confront men who try to flirt and if I tell my husband then he would blame me that it was probably me, who was flirting in the first place. It's just like that.*

Nadia confirmed that working outside the home might bring shame or disgrace on the family. As discussed in Chapter 4, women entrepreneurs may find a conflict between their work roles and rules of honour and *purdah* (Essers *et al*., 2010) because work-roles as entrepreneurs demand that women go out and meet people, including men; however, rules of *purdah* and honour impose restrictions on women's spatial mobility and segregate men and women. Nadia also reported that her husband blamed her for the harassment she faced from Pakistani men in her shop or in the local Asian Cash and Carry. Instead of supporting women in such matters, incidents of harassment and sexism were often used to restrict their mobility by justifying the ideology that 'women bring it upon themselves', and were therefore not allowed to work outside home.

The majority of women reported that such views and perceptions were wrongly associated with religion and Islam does not prohibit women from working (be it paid or self-employment) outside the home; it is instead the traditions or chauvinistic overtones of Pakistani culture that restrict women's mobility and freedom. For example:

Fatima: *This is ridiculous – there is nothing like this in Islam. Prophet's (PBUH) first wife was also a businesswoman and it was all accepted even 1400 years ago. I really*

>   *can't stand these 'mullahs' (clerics) who have changed the religion to suit their*
>   *goals.*

Hafza: *Well those who think that woman is not allowed to work, in Islam, don't actually*
             understand Islam themselves. These 'perceptions' are the brainchild of
             chauvinists!

Sana also reported that the prevailing version of Islam in Britain is far more fanatical than in Pakistan, and reflected a tendency among British Pakistani men towards adopting an 'extreme' approach of Islam in matters of women's work and independence. On the other hand, Sakinah reported that such notions of Islam were more prevalent in small towns or communities in Britain where people were less educated. She stated that Islam, particularly as understood by educated Muslims, do not prohibit women from working. Some women (Sadia, Zainab and Bushra) reported a change in British Pakistani thinking about women's work outside the home, whether in paid or self-employment, indicating an increase in dual-earner families as a result of economic needs.

The above analyses are indicative of the fact that religiosity and *purdah* are subjective in theory and practice. Women's views on religion and *purdah* are diverse. A majority of the women rejected the notion of *purdah,* which restricts women from seeking work outside the home, reflecting that women do not envisage Islamic principles as being in conflict with their work roles as commonly understood in the Western world. Women also hinted that exposure, education and economic needs were changing the views of British Pakistanis regarding women's work, mobility and freedom; however, these changes were found to be consistent with their cultural and religious traditions.

6.8   Conclusion

Gender relations in Pakistani families in the sample were found to be significant in shaping women's lives and experience; however, their experiences in the family remained quite diverse. Family support was enabling for some women but for others it worked as a constraint. Nevertheless, the gender regimes in Pakistani families affected many women's accrual of human capital, access to resources, command and control of their labour and their ability to exercise power and control in the family. In terms of human capital, it was

found that early marriage in some Pakistani families in the sample was one of the reasons for women's low levels of education. Early marriage and childbirth also affect women's ability to learn and develop new skills (such as language skills). Some women with low levels of education, poor language skills, the disproportionate burden of domestic work and childcare responsibility and lack of familial support in Britain (in migrant women's case), had little or no work choices in ethnic colonies. However others, particularly those who had urban backgrounds in Pakistan, were able to improve their education and level of English and acquired new skills. This helped them to overcome the labour market disadvantage they faced in Britain. It was found that not all women in the sample were devoid of any power and agency; however, younger women, particularly, during their initial few years in Britain, were found to be at the behest of their husband and in-laws. They were made responsible for all domestic work, which included cooking, washing, and cleaning for all the family members (husband and in-laws). However, after childbirth and spending a few years in Britain, they were able to gain some power in the family. This however had not changed the division of labour, as the women in the sample remained mainly responsible for domestic work and childcare. Analysis also shows that gendered ideologies of *purdah* and *izzat* were sometimes used to control women and their labour in the family. Women in the sample were expected to comply with the rules of *izzat* and *purdah* set by the local Pakistani communities. However, gender relations are not static; rather, women were found to be constantly renegotiating, re-setting and resisting the patriarchal rules and gendered ideologies through improving their education, acquiring skills and starting up businesses. This chapter provides useful insights into how women's experiences are shaped by gender regimes of Pakistani families. However, it is not clear how they influence their business outcomes, or how their business affects the gender power relations in their families. These issues will be explored in Chapter 7.

CHAPTER 7

RESEARCH FINDINGS: GENDER RELATIONS

SHAPING THE SMALL BUSINESS

EXPERIENCE OF WOMEN OF PAKISTANI

ORIGIN

7.1   Introduction

The chapter assumes that women's progress into small business is different because of the variations among the women in the sample according to factors, such as level of education, as discussed in Chapter 6. The aim of this chapter is to examine the entry and experiences of women in the sample in small business. The intersectional gender regimes of Pakistani families and communities, as identified in Chapter 6, are assumed to be shaping women's business experience. In this context, the chapter will examine the influence of women's acquisition (or lack) of human capital, their ability to control and command their labour, access to community resources and their ability to exercise power and control over their experience in small businesses. This chapter will explore the embeddedness of women's business in different contexts, such as the family and the local community to see how these contexts can be enabling or constraining for women's businesses. The chapter will also examine different constraints faced by women in business and how they overcome these problems by mobilising community and family resources and support.

7.2   Objectives

The main objective of this chapter is to examine how intersectional gender regimes of Pakistani families and communities shape women's experience of small business and determine their position and roles in different business environments; and how do these gender regimes enable or constraint the success and growth of women's business in the sample? The chapter will also look into the characteristics of businesses run or owned by women of Pakistani origin. The chapter will also examine the reasons for women's entry into small business.

First, however, the following section will briefly explore the characteristics of small businesses run or managed by the women in the sample and the women's roles as well as position in the business.

7.3.   Business Characteristics and Women's Role in Business

Businesses in the sample were divided into two groups on the basis of ownership, i.e. businesses owned by women, and family businesses. The sample reveals that 18 businesses were solely owned by women (see Table 6). All female-owned and family businesses were concentrated in the service sectors, although the nature of the services varied. Six female-owned businesses were providing personal services, three women were linked with education services, two were offering care services and another two were in retail. The remaining five were linked with (1) professional services (1), food and catering (1), wholesale (1), creative (1) and domestic service (1) sectors. Ten women were found to be providing ethnic and religious products and services.

TABLE 6: CHARACTERISTICS OF FEMALE-OWNED BUSINESSES

Female-owned business	Business	Ethnic/Religious services	Type of Services	Distance from home	Premises: rented or owned	Staff	Business age
Bushra	Islamic Accessories Shop	Religious	Retail	Local area	Rented	No	1.5 yrs
Qudsia	Home-based tailoring	Ethnic	Personal	Home-based	Owned	No	7 yrs
Zainab	Private Tutor- Quran	Religious	Education	Home-based	Owned	No	15 yrs
Mariam	Child-minding	No	Care	Local area	Rented	5	7 yrs
Rifat	Tailoring	Ethnic	Personal	Home-based	Owned	No	10 yrs
Zakia	Domestic cleaner & Babysitting	No	Domestic	Local area	N/A	No	6 yrs
Anita	Wholesale Supplier of Asian clothes & Shoes	Ethnic	Wholesale	Home-based	Owned	No	15 yrs
Anjuman	Islamic Private Tutor	Religious	Education	Home-based	Rented	No	6 yrs
Reema	Beauty Parlour	No	Personal	Home-based	Owned	No	7 yrs

Female-owned business	Business	Ethnic/Religious services	Type of Services	Distance from home	Premises: rented or owned	Staff	Business age
Sana	Catering Service	No	Food & catering	Far	Rented	2	6 yrs
Sultana	Hair Dressing	No	Personal	Far	Rented	1	3 yrs
Rani	Tailoring	Ethnic	Personal	Home-based	Owned	No	22 yrs
Nasreen	Women's Skill Development	No	Education	Far	Rented	3+ Volunteers	7 yrs
Marina	Online Asian Boutique	Ethnic	Retail	Home-based	Owned	No	2 yrs
Rahat	Tailoring	Ethnic	Personal	Home-based	Owned	No	5 yrs
Nosheen	Islamic Musician	Religious	Creative	Far	N/A	No	2 yrs
Huma	Child-minding	No	Care	Far	Owned	2	8 yrs
Hafza	Legal Services	No	Professional	Far	Owned by partner	4	2 yrs

The majority of female-owned businesses (i.e. 18) were micro-sized; however, six had employees between 1-5. All the women with employees provided skilled or semi-skilled professional services, which meant that such women were able to earn more than the women providing other services. Nine female-owned businesses were home-based, another three were located in close proximity to the women's residences and the remaining six businesses were located far from home. All women except Mariam providing professional services had their business establishments located far from home. Six business establishments were rented properties and 12 were owned by the women or their family members, except Hafza's; her business establishment was owned by her business partner. The ages of these businesses vary considerably, ranging from 1.5 years (the newest) to 22 years (the oldest). Further analysis reveals that 13 businesses were more than five years old. By taking into account length of operations, it can be argued that such businesses were self-sustaining and generating sufficient profits. However, the majority of women did not provide information regarding their business turnover or income.

On the other hand, the remaining 12 businesses were family enterprises (see Table 7). Out of all the family businesses, six were jointly owned by women and their family members (husbands, siblings or sons), and the remaining six were solely owned by the women's relatives. In such enterprises, women were playing an important role in running and managing the business. All family businesses were concentrated in the service sector. The sectoral analysis reveals that seven businesses were retail; two provided professional services and another two were linked with the education sector. The remaining one was a food and catering business. Four family businesses were religious and ethnic in nature. Two family businesses were home-based, seven were located close to home and the remaining three were located far from home. Six business establishments were rented properties and six were owned with family members. All family enterprises were micro-sized; however, six hired workers between 1-4. The age analysis reveals that family businesses in the sample were 1 to 25 (plus) years old. The majority of businesses (i.e. 10) were more than five years old and six were more than 10 years old. Nadia and Noor's businesses were intergenerational and had been started by their parents-in-law. One of the reasons for the viability and sustainability of such businesses was the crucial inputs (in some cases unpaid) of female family members.

TABLE 7: CHARACTERISTICS OF FAMILY BUSINESSES

Family Business	Type	Type of Service	Ethnic/ religious services	Distance from Home	Premises: Type	Ownership	Noof Staff	Business Age (yrs)
Nadia	Off License Grocer	Retail	No	Home-based	Owned	Husband	1	25+
Sakinah	Management Consultancy	Professional	No	Home-based	Owned	Joint with husband	1	6
Azra	Take Away	Food & Catering	No	Far	Rented	Husband	3	6
Sadia	Off License Grocer	Retail	No	Local Area	Rented	Joint with husband	No	25+
Fatima	Mobile Phones Shop	Technical retail	No	Far	Rented	Joint with sons	No	5
Noor	Asian Clothing shop	Retail	Ethnic	Local Area	Owned	Joint with sister	No	20
Nazia	Asian Clothing shop	Retail	Ethnic	Local Area	Owned	Joint with son	No	15
Ruksana	Corner Shop	Retail	No	Local Area	Owned	Husband	No	14
Nadira	Islamic Madrassa	Education	Religious	Local Area	Rented	Joint with son	4	12
Amna	Islamic Madrassa	Education	Religious	Local Area	Rented	Husband	2	8
Shabnam	Bargain Shop	Retail	No	Local Area	Rented	Son	No	1
Resham	Estate Agency	Professional	No	Far	Owned	Brother	4	3

The comparison of female-owned and family businesses shows that the former were more likely to be home-based. In terms of sectoral choice, it was found that these businesses were concentrated in personal services, the typical female business sectors have been termed as 'pink ghettoes' by Bruni *et al.* (2005) due to being semi/unskilled and low remunerated, whereas a majority of family enterprises operated in retail sector. Women's reasons for becoming involved in business and selecting a particular sector are examined in the next section.

7.4   Women's Progress into Small Business

This section examines women's reasons for entering into business, their sectoral and business choices, and ownership and control in businesses run by women. All these were found to be intrinsically linked. The women's journeys into small business were markedly diverse, reflecting the heterogeneity of the women in terms of their ability to exercise power and control within both business and family. This was found to be linked with the intersectional gender regimes of their families and communities, which influence their human capital acquisition, command and control of their labour and ability to access community resources; these also determined the ownership and control of their businesses. Women's businesses were embedded in multiple contexts, e.g. structural, material, cultural and household/family. Welter (2010) draws attention to context in making sense of individuals' entrepreneurial behaviour and practices, as this determines people's choices and economic behaviour. "Context simultaneously provides individuals with entrepreneurial opportunities and sets boundaries for their actions; in other words, individuals may experience it as asset and liability" (Welter, 2010:164-165). The intersectional gender regimes in this context are assumed to be shaping women's experience of small business. For example, ownership and control were found to be determined by gender power relations in the family. The next section will explore the theme of ownership and control.

7.4.1 **Ownership and Control in Businesses**

In order to reflect the diversity among the women in the sample, they were divided into two categories showing the ownership and control of their businesses: women as 'business leaders' and women as 'business labourers (See Table 8.)

The 'business leaders' category includes 12 women in the sample who were owners and co-owners of business and were actively involved in devising the business strategy. Such women had considerable power and control in business matters. Nine of the women in this category were migrant and the remaining three were British-born/raised. Two of the migrant women (Nadira and Fatima) were co-owners of the family business and the rest had independent businesses. On the other hand, all the British-born and raised women (Mariam, Bushra and Nosheen) in this category had independent businesses. Hafza (migrant woman; running a law firm in partnership) and Mariam (British-born; owner/manager of a childcare centre), both had utilised their education and professional experience in starting up businesses in their own field. With time, intelligent business strategy and hard work both women had successfully expanded their client base, and reported that their businesses were performing well. On the other hand, Nadira (Madrassa) and Fatima (Mobile Phones Shop) had established their businesses on their own and only later involved their sons in the ownership and management.

TABLE 8: CATEGORIES OF WOMEN ENTREPRENEURS IN THE SAMPLE

Women as Business Leaders		Women as Business Labourers	
British-Born	**Migrant**	**British-Born**	**Migrant**
Bushra, Mariam, Nosheen,	Fatima, Sultana, Huma, Hafza, Nadira, Anita, Reema, Sana, Nasreen,	Sakinah, Sadia, Resham	Nadia, Azra, Qudsia, Noor, Nazia, Zainab, Ruksana, Rifat, Zakia, Amna, Shabnam, Anjuman, Rani, Marina, Rahat

The 'business labourers' category comprises of 18 women. Of these, 15 were migrant and three were British-born (Resham, Sakinah and Sadia). Such women largely entered business for survival reasons; their businesses were micro with little or no chances of growth and were entirely dependent on impoverished co-ethnic clientele in ethnic enclaves. This category also represents women who were performing supportive roles in family firms. However, in some cases women described themselves as co-owners (e.g. Sakinah), although they had little or no power in business matters. This group includes home-based private tailors (e.g. Rifat, Qudsia, Rani and Rahat); home-based tutors teaching Quran (Zainab and Anjuman), domestic cleaner and a babysitter (Zakia) and women performing supportive roles within family firms (Sakinah, Sadia, Resham, Amna, Shabnam, Noor and Ruksana). The majority of 'business labourers' assumed a 'double burden' of work, however, their informal and unpaid work in business was unlikely to challenge gender ideologies (e.g. division of labour in the family). Rather their work was found to be reproducing gender inequality and patriarchy.

These categories to some degree resemble Dhaliwal's (1998; 2000) categorisation of South Asian women entrepreneurs as 'hidden' and 'independent' women, as discussed in Chapter 4. However, contrary to Dhaliwal's proposal, the categories used in this study are

not static. Rather, they are changeable and were found to be affected by women's acquisition of human capital, command and control of their labour, access to community resources and ability to exercise power and control in business and family matters. This enabled them to negotiate the socio-cultural and structural constraints they faced.

Of the family businesses, six were co-owned or co-managed by women and their husbands (see Table 7). Another 6 were jointly owned and managed by women and their family members, i.e. sister, brother or son. Of all the businesses that were jointly 'run' by women and their husbands, four were found to be 'solely owned' by husbands. The intersection of family and business in Pakistani communities highlights the role of women as workers, managers and co-owners of businesses with varying degree of power and control. A majority of women in the category of 'business labourers' were found to be associated with family businesses in which men were the owners and in charge of business matters. However, there were some exceptions to this rule. For example, Nadira (a business leader) founded the Islamic Madrassa and, later, her son joined her in her business. He then became the co-owner of the Madrassa. Nonetheless, Nadira still had considerable power in business matters- indeed she was the final authority.

Nadia (identified as a 'business labourer') was running an off-licence grocery shop with her husband; the excerpt below explains her involvement and position in the family business. At first, she only provided a helping hand in order to save a worker's wages and had little authority in business matters. Her role and position in the business corresponded to the 'hidden' women's profile in Dhaliwal's study (1998; 2000), which can be described as maximum responsibilities without authority. However, although she had no previous experience of managing a business, working in the family business had helped her to improve her business skills.

Nadia: *In the past, I helped my husband when he was managing the fresh meat section in my father-in-law's shop; I was just learning things while working for him, I was just an extra hand and was doing cleaning, etc. Now my husband and I are running this business – as you know husband and wife are like the two wheels of a bicycle and when running a family business you don't really care whether or not you get paid by your employer [laughter].*

After the demise of her father-in-law, who was the one who had established this business, her husband inherited the shop. During her father-in-law's life, Nadia worked as an informal worker and was involved in routine work, such as cleaning. She reported that during this time she observed how the business was being managed, and learnt to place orders and use cash machine, etc. Basu and Altinay (2003:17) found that wives displayed a higher propensity to work on an informal rather than formal basis at the time of start-up. Later, Nadia with her husband, made several changes in the shop and improved its performance. She reported that she had worked hard to make the shop successful. She reported that now "2-3 people can easily survive on this shop's income". She also spoke about the division of labour, ownership and delegation of responsibility in the business.

Nadia: *You can call me a manager – I mean when my husband is not around then I am the boss, but I am responsible for everything from ordering and buying stock, etc. If I don't do it then no one would, especially ever since I've learnt driving it has now become my responsibility to manage the stock. Now I do everything because I am the main driver as well – I got my driving licence three years ago. I look after everything at the shop and my husband is the owner – I do all the shopping, always looking for bargains and deals, as he is not good at it. I make all the decisions and he makes many mistakes, but he is still the boss for sure [laughter].*

Nadia indicated that although her husband was 'the boss' (referring here to power and ownership in the business), she was mainly responsible for managing the business and making decisions related to it, i.e. stock purchases, bargain hunting and placing orders, etc. She reported that she worked seven days a week. This shows that Nadia was putting more serious work into the shop than her husband, and this division of labour, or increased responsibility, had helped her to exercise more control over the business. It also helped her to become more independent and mobile because her increased work responsibilities meant that she had to learn driving. The level of control and freedom that Nadia was enjoying now would not have been possible if she had not assumed the majority of business responsibilities along with domestic work. Her husband was dependent on her labour in both the business and domestic realms, which had enabled her to negotiate her freedom, independence and take part in decision making. However, this also put her under the 'double burden' of looking after the business and domestic

responsibilities. Basu and Altinay (2003:17) indicate that a majority of wives assume the 'double burden'; however, they do not argue how this affects women's ability to exercise control and power in the business. I found that assuming the 'double burden', although put women under enormous pressure, it helped them to achieve independence, freedom and some power and control in business and personal matters. Nadia reported that she had achieved some control of the income generated from the business and was able to spend some of this on personal goods, such as clothes and shoes, without her husband's permission.

Sakinah jointly owned a management consultancy with her husband. In business documents, her formal position was defined as the director of the firm (although it is not clear why she was given this status, it can be argued that this was done in order to avoid tax). In reality, her work role was supportive in nature and she mainly managed files and accounts, although she co-owned the firm and received dividends. This shows that the position and work role documented formally may not reflect the actual position and work roles of women in Pakistani family firms.

Azra ran a takeaway with her husband; she reported that her work role was supportive in nature. In addition to managing business and undertaking domestic work, Azra reported that she was also working as a dinner-lady in a local school, giving her the 'triple burden' of domestic work, managing a business and part-time paid work in order to earn a livelihood for her family. The external employment of women was vital to the household, and so for the viability of the business as well.

The above analyses reflect the varying levels of ownership, control and work roles in family businesses. Some women had shares in the ownership of the business (Sadia and Sakinah), while others only worked as managers or workers (Azra and Nadia). However, ownership in the business does not mean that women had authority and control in business matters. For example, although Sakinah was a co-owner of the family business, she was only performing supportive tasks. Sakinah and Sadia were British-born, and Azra and Nadia were migrants who came to Britain after their marriage; this suggests that British-born status helped women to negotiate their position and share of the income in

the family firm. One of the reasons was that such women were fluent in English, which made them more visible and a useful resource.

It can be concluded that women's labour and inputs were crucial for the survival of family businesses. However, women's formal and informal work roles often overlapped, so it was difficult to determine their exact position in family enterprises. Not all the women were devoid of power and control, although in some cases a sense of male control prevailed even when women were doing much of the labouring, including running the businesses day-to-day. Some women were able to break through or positively negotiated this by taking up more responsibilities, particularly, in their husband's absence.

The nature of women's businesses in the sample and the extent to which they exercise power and control were found to be linked to their motivation for self-employment. The following section will examine why 'business leaders' and 'business labourers' enter into business and explore in what respects they differ from each other.

7.4.2   Motivation for Self-employment

As discussed in Chapter 4, women's entry into business can be explained in terms of various push and pull factors. The sample shows that more women i.e. 19 entered into business because of push factors than were motivated by pull factors (11). However, some women reported more than one reason for entering into business, and eight were motivated by both push and pull. It can be argued that push and pull factors can work in unison: while one factor pushes women, another factor can simultaneously pull them into business. The categorisation into push or pull misleadingly suggests mutual exclusiveness (see Table 9).

Table 9: Women Business Leaders' and Business Labourers' Reasons for

Entering into Business

	Push Factors	Pull Factors
Business leaders		
Bushra	Husband's lack of support	Professional experience & interest in Islam
Fatima	Financial difficulties	
Mariam	Financial difficulties/ lack of job opportunities	
Nadira		Interest in teaching and Islam
Anita	Boredom	
Reema		Education and Interest
Sana	Lone parent- after divorce financial hardships	
Nasreen		Wanted to work for the community
Sultana	Wanted to have my own business	I was an asylum seeker & had low income
Nosheen	Depression after second divorce	interest in music
Huma	Financial difficulties due to husband's death	Keen to have my own business
Hafza	After divorce faced financial difficulties	Professional lawyer/career pursuits
Business Labourers		
Nadia	Save wages	
Sakinah	Save wages	Educational & professional experience
Sadia	To help husband in business	
Azra	To help husband & save wages	
Qudsia	Financial difficulties	
Noor	Save wages	

	Push Factors	Pull Factors
Nazia	Financial difficulties/husband's lack of support	
Zainab	Financial difficulties after husband's death	
Ruksana	Save wages	
Rifat	Financial difficulties/ lack of work opportunities	
Zakia	Boredom	
Amna	To help husband	Interest in Islam
Shabnam	To help son & boredom	
Anjuman	Financial difficulties	
Resham	Had to make the ends meet	Aptitude
Rani	Boredom	
Marina	Depression	

Dhaliwal (1998:465) argues that many South Asian women do not choose to enter into self-employment; rather, the decision is imposed on them by their families. This was found to be true in the case of many of the 'business labourers' who were linked with the family business. As discussed in Chapter 4, Dhaliwal (ibid) noted that 'hidden' women were pushed into business for survival reasons and 'independent' women were mainly motivated by pull factors. Contrary to Dhaliwal's finding, this study found that not all 'business leaders' were motivated by pull factors, although the majority of women in the 'business labourers' category were pushed into business.

Nine women reported that financial hardship was the reason for their entry into business. The majority of women who were pushed into business had lower levels of educational attainment, reflecting that they might have faced labour market disadvantage in Britain as a result of their lack of marketable skills, poor English language skills and low levels of

general education. However, women with higher levels of education were also pushed into business. For example, Sana had a BA degree from Pakistan and vocational qualifications from Britain. She was pushed into business after her divorce. After assuming full custody of the children, she needed to be able to support them. Sana is included in the 'business leader' category because she was able to utilise her education/vocational qualification for the growth of her catering business.

Nasreen was also included in the 'business leaders' category. She had excellent English language skills and was able to gain further education after arriving in Britain, receiving a BA in Community Governance. After that, she started an organisation for the skill development of South Asian women in the local community. This shows that education affects women's motivation for self-employment, business growth and business type and sector choice (Carter and Shaw, 2006). Women with high levels of education and fluent in English (such as Bushra, Mariam, Sana, Nasreen, Hafza and Huma) were found to be more ambitious and had a propensity to utilise their education and professional experience for entrepreneurial ventures.

Research suggests that motivation for business is closely linked with the sectoral choice or business selection (Basu, 1998). I asked questions related to entry into certain types of business. It was found that reasons for selection of a particular business varied considerably. The 'business labourers', for example Sakinah and Nadia, who were both running the family business with their husbands, reported that they had taken part in this particular type of business because it was already established by their husbands and they later joined, although they had not taken part in its conception or start-up as such. However, Sakinah also indicated that her education (B-Pharmacy) and past business experience (running a pharmacy) were additional reasons for entering into this particular business, although the main reason was to save workers' wages. She indicated that, due to her education and professional experience, she intended to extend her role in the business once her children were grown up. However, for Nadia working in the family business was a 'dead end' with little chance of personal growth due to her poor English. It can be concluded that women with high levels of education and fluency in English were more likely to become a visible and useful resource in business. Such women were able to exert power in business matters; however, women with poor English were less likely to

extend their work roles in business and were more likely to keep on managing the business but with no power or control. Overall, mothering responsibilities were a major obstacle for women like Sakinah who, even with high levels of education and fluency in English, was performing a supportive role in business.

Fatima's case is unique because of her choice of business, i.e. a Mobile Phones shop, which is regarded unusual for women, as business related to technology, is usually considered more appropriate for males. Marlow and McAdam (2013) argue that female-owned firms are over-represented in lower-order services, which require limited degrees of human capital and formal qualifications as opposed to professional services. This also reflects the position of women in the labour market where they are overly concentrated in poorer quality, lower remunerated service sector work (Marlow and McAdam, 2010; 2013). Women entrepreneurs are heavily under-represented in the Science, Engineering and Technology (SET) sector, which is associated with high-risk ventures, but also offers greater potential for fast growth and high returns (Marlow and McAdam, 2010). Wynarczyk and Marlow (2010) argue that this is because women tend to possess lower levels of SET-related human capital; in addition, family and childcare responsibilities leave little room for women to develop such skills. Fatima's industry selection was meticulously strategised, as she wanted to prevent her three sons from wasting their time wandering around the streets but, instead, to utilise their time in constructive business-related activities. She achieved this by opening a Mobile Phone shop, as she assumed that such a business would interest her sons. She reported that now her sons were spending most of their spare time in the shop and this had contributed to the success of her business. This shows that women entrepreneurs' motivations for business and sectoral choices were gendered and embedded in the family context. Business ventures in this context were strategies of creating employment for male family members and/or drawing on their support and labour.

Zainab was a home-based tutor teaching Quran and Islamic studies to children in the local community; she reported that her interest in Islam combined with her educational and professional experience in teaching were the main reasons for her entry into this type of business. The cost of running such a business was found to be minimal, which was important in Zainab's case because she did not have much start-up capital. Basu (1998)

found that the entrepreneurial entry into certain types of business is determined by the start-up capital constraint. Her entry into this particular business was for herself and for her two sons' survival after her husband's death. Regularly working away from home was also not an option for her as she had to look after her young sons and was unable to draw on her family's support for childcare, as all her family lived in Pakistan. This shows that having young children affects women's work orientations (Hakim, 2006; Dale, 2008); given the sexual division of labour, motivations are likely to be gendered and determined by women's relation to their reproductive labour, particularly during periods in the household life course when demand is high (Jayawarna *et al.,* 2011). This was intensified by ethno-religious structures that affect the domestic division of labour, and in some cases, the large size of families (e.g. Sakinah, Nosheen, Rahat, Rani, Ruksana and Amna) increased the scale of the job. Zainab also reported that through teaching Quran and Islamic studies she was able to earn respect and a name among Pakistanis in the area. This indicates that 'female honour' in British Pakistani communities was mediated through positive assertion of religion in some women's enterprises. Honour and respect in the local community were found to be more important for Zainab than having a lucrative business, as it helped her to gain the community's approval for her work role as a Muslim entrepreneur or teacher.

From the above discussion, it can be concluded that women's decisions to become involved in business are shaped by intersectional gender regimes, which affect their acquisition of human capital, domestic division of labour, access to resources and ability to exercise power and control in the family and business. The majority of women were found to be constrained or enabled by these four aspects. Access to both material and non-material resources was found to be important in shaping women's motivation, sectoral choice and business location. Analysis shows that undercapitalisation and survival needs pushed many women to join small businesses. Lack of resources meant that women did not have enough capital investment and hence were inclined to use house/familial spaces for business activities, reducing the cost of running a business (Mason *et al*., 2008). In addition, the asymmetric domestic division of labour and presence of young children forced women to start business ventures from home in order to combine family with business. It was also found that 'business labourers' had little power or control

over joining the family business as the decision to utilise their labour in order to save
wages was made elsewhere in the family. Any entrepreneurial drive on the women's part
was irrelevant. On the other hand, 'business leaders' like Nasreen's increased human
capital enabled her to reduce the labour market disadvantage. She was pulled by the
desire to help women of her community; she had utilised her newly acquired skills and
experience of working in the family business for this purpose. Her progress from family
business to her own business can be described in terms of a shift from being a 'business
labourer' to 'business leader'. This shows that acquisition of human capital not only
affected motivation and sectoral choice, but also had positive effects on performance and
growth of female-owned businesses. Research suggests that a person's circumstances,
determining constraints or enablement, is in line with her position within the key social
structures (Archer, 2000; 2003) of class, ethnicity, gender, age and location (Bradley,
1996, cited in Jayawarna *et al.,* 2011: 37). Dhaliwal (1998; 2000) linked the entry of
'hidden' and 'independent' women with the class background of their husbands, as
discussed in Chapter 4. Analysis suggests that financial hardship due to the husband's
death, economic inactivity or divorce, aggravated because many migrant women's
families were based in Pakistan, pushed many of the sampled women into business. That
many were both enabled and compelled to start up a business when men were no longer
there shows that their entry into business was affected by gender power relations within
families. Women were more likely to command and control their labour, improve their
human capital, access resources and exercise power and control of the family and
business, in the absence of male members of the family, especially the husband. The fact
that four 'business leaders' were either widows or divorcees further confirms this.
However, absence of the spouse also created difficulties for such women.

The above analyses examine women's progress into small business, although it does not
explain women's experience within small enterprises. To understand women's behaviour
and practices in small business it is important to look at the multiple contexts in which
women shape their experiences. The next section will explore their experience in small
business.

7.5   Women's Experiences in Small Business

The previous section examines women's entry and reasons for start-up; this section will explore their experiences and work practices in small business. It will be argued that women's experience of small business is shaped by intersectional gender regimes of Pakistani families and communities which determine their levels of human capital, control and command of their labour, access to community resources and their ability to exercise control and power in family and business. 'Mixed embeddedness' is a key approach that will explain the women's experiences of small business. It is argued that the interplay of intersectional factors i.e. gender, ethnicity, religion and class, create both opportunities and constraints for women. In this context, in the sample women's experiences in small business can be understood in terms of their relation with their local community and families. Before focusing on the above-mentioned four themes, which shape women's experience of small business, the next section will discuss the entrepreneurial strategies of women in the sample.

As discussed in Chapter 4, ethnic entrepreneurs adopt various strategies in terms of their target market and the nature of their product and services. It was found that 14 women were trading in ethnic products and services. These included Islamic tuition centres, Islamic accessories shop, Asian/Pakistani clothing shops and ethnic tailoring services. Eighteen women reported that the majority of their clients had South Asian/Pakistani backgrounds. Twelve businesses in the sample had employees; the majority of workers were co-ethnics, i.e. mainly drawn from the extended family or through transnational links. The picture emerging from the sample shows that the majority of women were part of the ethnic enclave economy in which they were trading in ethnic and religious products and services to satisfy the demands of their own community. The majority of women's business activities were part of the informal economy and their business environments lacked professionalism. In the majority of cases, business transactions took place in cash, and women did not have credit machines. Opportunities for business expansion were severely constrained by competition for both markets and resources within the enclave economy. It was observed that these ethnic businesses were located in Pakistani residential clusters in different towns within Greater Manchester. However, ethnic

businesses can be concentrated in ethnic clusters or spatially dispersed in different areas (Basu and Werbner, 2009).

It was observed that location influenced the choices and the nature of businesses in the sample. In particular, residence in an ethnic cluster determines the ethnicity of the clients, the type of business and business growth and development. Furthermore, it was found that women often felt secure in operating businesses in the ethnic clusters in close proximity to their own residences. For example:

Bushra: We know the majority of people in the community and they know me and my family very well. You feel more secure in such an environment.

Sadia: It's a blessing, I can go home in the afternoon and do cooking etc. while he [the husband] takes over responsibility. Then I come back and he takes a break and goes home. It would have been too difficult to manage if the shop wasn't close to our home.

Shah argues that work in the ethnic enclave economy is viewed as creating alternative employment structures for women made redundant from manufacturing or those who perceive obstacles to working outside a 'safe' environment for language or cultural/religious reasons (Shah, 1975). In addition, it was relatively easy for women with responsibilities for looking after the family to switch over roles (family-business) and take breaks to perform domestic and caring work.

It was found that 13 women in the sample had female clients, in many cases of their own ethnic background (see Table 10.) Dealing exclusively with other women might have helped them to justify their decision to work outside the home in the eyes of families and local Pakistani communities.

TABLE 10: BACKGROUND OF CLIENTS

Clients' background	Women
Mixed (white and other backgrounds)	Nadia, Sakinah, Azra, Sadia, Fatima, Shabnam, Resham, Sana, Sultana, Hafza, Nosheen, Ruksana
Pakistani/ South Asian women	Noor, Nazia, Rani, Nasreen, Marina, Rahat, Reema, Rifat, Zakia, Qudsia, Bushra, Anjuman, Zainab
Local South Asian and Muslim Communities	Nadira, Amna, Huma, Mariam, Anita

This reflects that women were constantly negotiating with the restrictions imposed on them by cultural and Islamic traditions. It was also found that women were constructing working choices (businesses) around these traditions; in some cases, women were using aspects of their religious identities in order to form working choices around them. The ethnic and religious nature of businesses is one of the examples of such negotiations. For women, such businesses particularly facilitated Islamic adherence and reinforced ethno-religious identity, which was further exemplified in the way they dressed e.g. wearing *hejab.* It was found that running a business related to Islam not only removed barriers to women's mobility, but also helped in uplifting their status (*izzat*) in the local community. Religious and ethnic identities in this sense were recognised as important aspects of women's lives and in relation to enterprises became useful resources.

However, some women were found to be breaking out of the ethnic, spatial and sectoral boundaries and diversifying for their business growth and success. For example, Fatima (mobile phones shop, technical retail sector), Sultana (hairstylist, personal service), Sana (food and catering service) and Hafza (law firm, professional service) provided services to the mainstream population, which helped their businesses to grow. Nevertheless they stated that in the beginning they faced problems of lack of trust between Pakistanis and the mainstream white community. However, they gradually won the trust of white clients

with polite conduct and effective marketing strategies. They reported that they businesses were performing well, although they did not disclose any information regarding their income or business turnover, making it difficult to assess the actual performance of their businesses. However, the fact that they hired workers (Sana, Hafza, and Sultana) and were able to buy property/houses (Sana, Hafza and Fatima) indicates that such businesses were generating handsome profits.

As mentioned earlier, women's experiences of small business were affected by four factors. These were their levels of human capital, the sexual division of labour, access to community resources and ability to exercise power and control in family and business matters. The next sections examine these factors in detail.

7.5.1 Human Capital

As discussed in Chapter 6, education and fluency in English were identified as important forms of human capital, which affected women's lives and experience of small business. Accrual of human capital helped some women in business start-ups and decreased their labour market disadvantage. It was found that some women in the sample, after completing vocational courses, gained professional experience through paid employment, in order to develop knowledge of the field and develop their skills; they then used these in establishing businesses in the same sector. For example, Mariam and Huma, after completing training in child minding, worked as childminders in different childcare centres and then started up their own centres. Reema and Sultana, both trained beauticians, were running beauty salons. Sana's training in food hygiene and event management helped her in running a catering business. Nosheen was able to run an estate agency in past due to her training in business and project management. The sample shows that women's sectoral choice and business roles were linked with their levels of education and fluency in English. The majority of women who had high levels of education, professional experience and good/excellent English language skills were concentrated in the education, professional and care sectors. For example, Anjuman and Zainab were postgraduates, Hafza held an LLB, while Nasreen, Nadira, Amna and Sakinah were undergraduates (BAs), and Fatima and Huma had A-levels or equivalent qualifications. Only Mariam, in the care service, had a low level of education (i.e. she completed secondary school);

however, she gained vocational training in childminding and built up her experience through paid employment in order to start up her own business in the same field. Sana (BA) was running a catering business and Nosheen's (A-levels) business was related to creative services.

It was noted that education and fluency in English had a positive impact on the performance of women's businesses. Women like Fatima, Huma, Hafza, Sana, Nosheen, Nasreen and Mariam reported that their business returns were sufficient for their families' livelihood (although they did not answer the questions related to business turnover/income). It was found that women who were fluent in English were able to exercise power and control in the family business because they were regarded as a visible and useful resource for the enterprise. Such women were more likely to extend their roles in the family business or start up their own business in future, for example, Sakinah and Sadia. However, accrual of human capital in some cases was not positively linked with the performance of business. For example, Anjuman and Zainab were home-based Islamic tutors (education services); both were fluent in English and had high levels of education as postgraduates. However, the returns from their part-time home-based businesses were not sufficient for the survival of their families and they had to rely on government welfare support in order to make ends meet.

The sample shows that women who had low levels of education and poor English skills were concentrated in personal, domestic and retail service sectors in ethnic enclaves (e.g. Qudsia, Rahat, Nazia, Ruksana, Rani, Shabnam, Rifat, Zakia and Noor). Work into these sectors often requires only basic skills and a low level of education. The majority of these women were linked with family and home-based enterprises. In family enterprises, they were performing day-to-day business tasks without power or ownership in the business, and had little chance of personal growth or increase in power and authority in future.

It was found that women who were fluent in English and had high levels of formal or vocational qualifications were more likely to break out of ethnic, spatial and sectoral boundaries than were women with low levels of education and poor English language skills. For example, Hafza and Sana reported that their educational and professional background had helped them to develop their businesses in non-ethnic markets. The

accrual of human capital had a positive impact on women's businesses to break out and grow. Nosheen's high level of education had helped her to achieve her career aspiration of working for the skill development of South Asian women.

The above section highlights that women's experiences of small business were affected by their levels of human capital. Women who were better educated and fluent in English were more likely to start business in semi-skilled or highly skilled service sectors. Their businesses were more likely to break the spatial, ethnic and sectoral boundaries and perform better than those of women with low levels of education and poor English skills. Education and fluency in English were also positively linked with their ability to exercise power and control in the family business. The next section examines the effects of the division of labour on women's experiences of small business.

7.5.2 Women's Command and Control of their Labour

It was found that the sexual division of labour in the family and business had an impact on women's experiences of small business. This is evident from the fact that the majority of women in the sample were mainly responsible for domestic work and childcare. Some women assumed the 'triple burden' of looking after family, managing a business and supporting both the family and the business by taking on additional paid employment (e.g. Azra, Qudsia, Zakia, Rani Reema and Rifat). Although the sexual division of labour affected the majority of women in the sample, this was particularly conspicuous in home-based enterprises. All 11 home-based entrepreneurs in the sample were married and nine had children (Nadia and Anita did not). Home as a starting point makes business start-up easier, cheaper and greener, especially given the enormous advances in technology that gives access from home (Thompson, 2006). This observation was particularly valid in the cases of Marina, who was running an online Asian boutique, and Anita who was a wholesaler of Asian shawls and shoes (*Khussa*). Both were using computer-based technologies in order to buy and sell their products. Ekinsmyth (2011) argues that for

'mumpreneurs'[37], time-space geographies and digital technology are widening their markets and business practices, if not their physical space/place constraints. Marina and Anita were using their transnational links and networks in order to buy cheap products from India and Pakistan. These transnational entrepreneurs are able to import the products required from their country of origin and may consequently be able to circumvent many of the barriers caused by their lack of knowledge of the local British marketplace (Basu, 1998: 315). This strategy gives transnational entrepreneurs an edge over mainstream entrepreneurs and was a key resource mobilised by some of the women.

Green *et al.* (2000) argue that many self-employed workers who are setting up their businesses and do not have prior knowledge or experience of the business world are more likely to take their first step from the known and trusted environment of home. Marina reported that she started her business from home because she wanted to understand the world of business before establishing it on a full-scale. She expressed her desire to open an outlet in future, once her youngest child started school. In the meantime, she was saving money and looking for a location and workers. This shows that her decision to operate from home was gendered and affected by her caring role in the family. Philip Deloria (2009:545) argues that working from home carries a set of gendered meanings, as it evokes the old familiar distinction between the spheres of public male labour and private female domesticity. According to Bryant (2000) and Baines (2002), home-based self-employed women with childcare and family responsibilities often do not intend to leave the home. Such women, as Phizacklea and Wolkowitz (1995) argue, either want to make a little extra money, or have no alternative available due to the unaffordable cost of childcare. In the case of women of Pakistani origin, who were confined to homes by notions of *purdah* and certain cultural practices that describe women in terms of their relationship with the family and home, home-based business provided an opportunity to

---

[37]Ekinsmyth (2011: 104) defines mumpreneurs as a form of entrepreneurship driven largely by the desire to achieve 'work–life harmony' through an identity orientation that blurs the boundary between the roles of 'mother' and 'businesswoman'. Mumpreneurs view their business practices as a liberating and creative way of being both a 'good mother' and a successful (and even transformative) contributor to the 'productive' sphere.

be economically active. It also shows that women were inclined to construct their businesses around their gender roles. The unequal distribution of domestic work and childcare responsibilities in families together with restrictions on women's spatial mobility and freedom imposed by ideologies of *purdah* and *izzat* had constrained their business choices and practices.

Sakinah's family business was based at home. She reported that due to domestic and childcare responsibilities she sought to work around her family life (Ekinsmyth, 2013); Domestic and childcare responsibilities affect the place of women in the labour market, irrespective of their levels of education and professional experience. Women like Sakinah, who was a qualified pharmacist and had 10 years' experience of both paid and self-employment' had to take career breaks due to (unplanned) pregnancies and childbirth and later due to childcare responsibilities.

Sakinah: *After I had my third child, I had to take a career break again as paying for three children's childcare was something we couldn't afford – it was too much. Before that my husband and I were working for the same pharmacy; we worked in alternate shifts so we could look after kids, but then after the third child and also because my husband started his MBA it became impossible to continue.*

In Pakistani dual-earner households, men's professional lives and goals take precedence over women's career plans and choices. The entwinement of moral and traditional notions of good mothering with the idea of *intensive mothering* meant that women were considered naturally responsible for looking after children even if it requires women to leave their jobs (Hays, 1996). Women under moral and cultural pressures of living up to their expected gender roles are conditioned to take up full-time motherhood and wifehood (McAdam, 2013) without even questioning men about their contributions vis-à-vis domestic work and childcare.

Sakinah: *[Childbirth] nothing was planned – totally circumstantial, it was more like my husband's planning according to what he was doing, e.g. doing his MBA or working. I had my first daughter before I started my franchise and when I joined my husband's business, I already had another two children.*

Sakinah was able to re-enter the labour market only because she had assumed that work in her home-based business would allow her to work without neglecting her family and children. She reported that after a career break due to childbirth she faced difficulty in getting paid work, due to lagging behind in terms of up-to-date knowledge of the field and the job market. It was even more difficult as Sakinah, being a 'devoted mother', wanted a job that would allow her to work around her childcare responsibilities. In this context, her decision to become involved in the home-based family business can be seen as a way to avoid discrimination in the labour market and a strategy to combine work with family (Rouse and Kitching, 2006).

Sakinah: *At first, I joined to save wages [which we had to give to another person to do the job] and also because I had previous business and professional experience myself so I decided to join my husband's business. But, to be honest, it fitted my family and my lifestyle and that's what I desired before joining this business; otherwise it wouldn't have been possible.*

Sakinah's activities in a home-based business revolved around her caring roles, i.e. looking after children, husband and elderly mother. The division of labour in her family was far from being egalitarian despite the fact that both she and her husband worked from home. She was only able to perform her professional duties when her children were at school or asleep, while her husband was able to work without interruption or worrying about the domestic work or childcare responsibilities for which Sakinah was mainly responsible. As Mirchandani (2000) argued, although men's presence in the family sphere could facilitate a more egalitarian sharing of family work, it is clear that men's greater proximity to the home in itself does not automatically bring about such a change. The gendered nature of home-based work affects men and women differently because of the fact that women mainly undertake the responsibility of domestic and caring work in the family. Therefore, she argues that home-based work "poses little challenge to the gendered divisions of household labour. In some cases, in fact, women's greater proximity to the home may further entrench the assumed divisions of family work" (ibid: 178).

Sakinah: *Well, it's a combination of both work and domestic life; I've kids to look after, a business to run along with my husband and other commitments such as looking after my elderly mum.*

In a home-based business, the family and business spaces often overlap and the division between both spaces blurs, which may affect business success and outcomes (Ekinsmyth, 2011; 2012). Ekinsmyth (2013) suggests that the nexus of space, time and place work as both constraint and opportunity for women's businesses. Mirchandani (2000) argues that contrary to common perceptions, home-based workers often face work-life balance issues such as unhappy and neglected children, the loss of spatial order in the home, and a chaotic work environment which affect both the overall family life and the quality of work. However, Sakinah reported that she and her husband were able to maintain a physical division between their business and family spaces by having two separate sites (within the home) allocated for office work. The nature of their work demanded a place where they could concentrate without being carried away by their family's presence/intervention, and remain professional and punctual in meeting deadlines. Mirchandani argues that for a successful business it is important to maintain a reasonable physical separation between the business and family spaces (ibid). In some other cases (Nadia, Reema and Noor), physical separation between the business and family spaces was successfully maintained. In Noor's case, her Asian clothing shop was co-owned by her sister, who was married to her brother-in-law. Both sisters shared the house as well domestic work and childcare responsibilities. For Noor, this was facilitated by the fact that her shop and home were located in the same building. She was able to switch over family-business roles according to the demands of each. She was further helped by the fact that both sisters worked alternate shifts. However, in other cases (Anjuman, Zainab, Qudsia, Rahat, Rani and Marina), family and business spaces overlapped and business activities were carried out in the chaotic environment of home. Sometimes, it meant missing business deadlines or working late into the night when her husband and children were asleep.

The above analyses shows women's participation in small business, particularly those operated from home, was affected by the sexual division of labour in the family, which was intertwined with notions of intensive mothering and restrictions of *izzat* and *purdah*. Home-based business allowed some women to manage their work with their family and caring roles, although notions of *intensive mothering* and a disproportionate burden of domestic work created pressures on their business roles and spaces. Some women avoided such

pressures by maintaining a physical separation between the two spaces; however, for others the inability to separate business from family life brought conflict due to the spilling over of work into family space-time.

The next section looks into the impact of community resources on women's experience of small business. The analysis reveals how access to different support systems and networks create business opportunities for women.

7.6   Access to Community Resources

Research on the issue of support indicated that ethnic minorities are less likely to use formal support from agencies for their businesses. Instead, they tend to rely more on informal support systems, i.e. family and community (Marlow, 1992; Ram and Sparrow, 1993; Ram and Smallbone, 2001; Dhaliwal and Kangis, 2006). I also asked questions about whether or not women had received formal or informal support in such matters. Twenty-one women reported that they never used financial support from banks or lenders, and only woman reported that she had once applied for a bank loan. The bank had declined her application. Similar trends were found in other areas of need, such as in matters of childcare, technical and business support and language; the majority of women reported that they never sought formal help in these matters mainly because it was not required or they did not have information about support services.

The majority of women in the sample reported that they had received family and community help in different matters such as finance for start up, childcare, domestic work, etc. The family ties and local community were found to be key in shaping women's business through bonds of mutual trust, a shared belief system, culture, norms and traditions. This also re-embedded women into the structures of their community. Sixteen women reported that they had borrowed money from their family (husband, siblings, parents and in-laws) for start-up. Thirteen women stated that they had received business advice and technical support from their family members (mainly from husbands) and friends. Ten women reported that their family had helped them with childcare when they were working. Contrary to Dhaliwal and Kangis's (2006) findings that Asian women tend to have less personal savings, this study found that a majority of women (14) used their

personal savings raised through *kommitti* for their business start ups*.* Shabnam reported that she had sold her gold jewellery, which was given to her as dowry by her family, in order to invest in her son's bargain shop. This shows that women's personal resources were controlled by the family and if needed were deployed as capital investment. However, Shabnam was content with the fact that she could help her son. (*Kommitti* will be discussed below).

Welter (2010) argues that social networks are produced when social and spatial contexts intersect. The socio-spatial context includes the social boundaries of local neighbourhoods and communities that can be bounded by cognitive and culture-based rules and shared meanings. However, spatial proximity can also contribute to 'over-embeddedness', as discussed in Chapter 4. Women like Qudsia, Anjuman, Zainab, Bushra, Nazia, Rahat and Rifat were found to be over-embedded in their local community. For example, Bushra was running her business in a Pakistani neighbourhood (she was running an Islamic accessories shop besides organising group travel to holy cities in Saudi Arabia for pilgrimages). Religion in this context was an important resource, particularly for those women who constructed their businesses around their religious identities, such as Nadira, Bushra, Zainab, Amna, Nosheen and Anjuman. These women incorporated aspects of Islam such as wearing *hejab* and *jalbab* in order to gain the trust and approval of the local Muslim communities, which was important for the success of their businesses. Bushra reported that the relationship between herself and the local community was based on trust, respect and shared ethnic and religious ties. She grew up in one of the Pakistani neighbourhoods in Oldham and knew the majority of the local community, even sharing village-kin ties with some of them. Her network and clients were mainly based on females of a similar ethno-religious background. She stated that she never prohibited men from coming to her shop, but as they already knew that it was run by her they never visited it anyway. The notions of *purdah* in conservative Pakistani Muslim communities segregate men and women and restrict contact between them, as it is considered immoral for men and women to indulge in 'unnecessary' conversation with one another. Therefore, it is rather unusual for a married Muslim woman like Bushra to become part of a cross-gender network and meet or speak with men other than her own male relatives unless it is for a 'valid reason'. The literature on social networks reveals that

sex composition of the networks varies (Carter *et al.*, 2001) with women inclined to have 'homophilic networks'; i.e. they are more likely to network with persons of their own gender and ethnic background (Ruef *et al.*, 2003) and tend to use these networks for advice and emotional support (McAdam,2013). Shaw *et al*. (2001) indicates that men usually do not welcome women into their social networks. Shaw *et al*. have argued about the reasons for the 'homophilic nature' of women's networks: "many networks have traditionally been developed by men and there may also be an unwillingness to provide women with access to the same networks" (Shaw *et al*., 2001:13). However, women like Bushra and Qudsia preferred to have all-female networks, which allowed them not only to share business matters but also their personal problems. This was also because Bushra did not want her family, husband and community members to criticise her for meeting with unknown and unrelated men. This shows that moralities of gender and religion intertwine in the shaping of female networks.

Bushra:　　　　*Well the majority of them [female customers] are women I know— some of them are very good friends so they visit my shop everyday while on their way to school [to pick up and drop kids] etc., they sit for a while for chitchat, my shop has become a place for socialising. Some of them buy garments from me on a wholesale basis. Some of them sell clothes in the local market as well, so like me they are making a bit of profit.*

The above excerpt illustrates that women used business spaces for socialisation with women of the local community. Brief moments of contact occurring on a daily basis, as Bushra referred to, provide a chance to socialise with other women and exchange useful information about different issues concerning them besides their business. Women used such networks to exchange inside information about other members of the community, for example, 'who is doing what'. However, these networks were over-embedded socio-spatially. Bushra's business environment/space was a meeting place for the women of the local community. Forson (2013) argues that informal business environments undermine the professionalism and the profitability of women's businesses. However, it may create resources for women. Socialising with co-ethnic women offered Bushra an opportunity to advertise new goods and services, organise events in her shop (e.g. a Henna tattooing event on Eid night), which had boosted sales of her shop in the past. The informal nature

of her business space also provided opportunities for mutual community childcare. Bushra's children, particularly the younger ones, came over to the shop after school. Her sister, sister-in-law and some friends also left their children in her shop so that they could go to the local mosque with Bushra's children for Quran lessons. Bushra, her sister, sister-in-law and friends were taking it in turns to look after children (feeding them, picking them from school and dropping them off at the local mosque). The majority of these activities took place in her shop; this was facilitated by the fact that Bushra had a kitchen and a toilet at the rear of the shop.

Bushra: *One of my friends, who also has a similar business, she helped me a lot; she passed me on information about suppliers and manufacturers and gave me advice whenever I needed it. These premises belong to someone I already know. So, without my friends it [the business] wouldn't be possible. We've the same interests, you know; we organise Islamic gatherings and get together and it's mainly my responsibility to arrange everything and gather everyone.*

Women in the sample were found to be using 'friendship' or 'soft networks' to obtain crucial business information and advice; the same networks were also used for emotional support in times of need, e.g. to mediate and reconcile family conflict. One of the important bonding factors was their shared identity and belief in Islam, which helped them to socialise through the Islamic events of Eid, pilgrimage and Ramadan. The exchange of information about suppliers and manufacturers helped women to set up businesses and become part of an 'entrepreneurial chain' in an ethnic enclave economy. The networks were also a source of gaining useful information about transnational suppliers and manufacturers. Bushra reported that she had been able to identify suppliers and manufacturers in Saudi Arabia (for her Islamic clothing range and other products) during her visits on pilgrimage. Although, dependence on the local community had caused constraining and socio-spatial over-embeddedness, some women used the networks to mobilise resources for business advice, capital investment, childcare and emotional support.

It was found that *Kommittis* were an important source of raising money for 14 of the
women. The 'rotating [informal] credit association' commonly known as *Kommitti*[38] in
Pakistani communities, as noted by Werbner (1990), is based on large acquaintance and
family networks. Women like Bushra who belonged to a working-class family owned fewer
class resources and faced difficulties in raising capital investment. Bushra mobilised class
resources through these informal credit unions or *kommitti* to finance her business
venture. She reported that:

Bushra: *The kommitti was and still is the only lifeline; without it I wouldn't have been able to*
                   do anything in life. I invested about £18K, which I raised through kommitti.

With the passage of time, Bushra developed relationships of trust with members of the
local community and was able to become a convenor of the *kommitti*. Her religious
outlook, socialising and networking helped her to gain the respect and trust of community
members. At the beginning, the *kommitti* group mainly comprised her family members and
friends, but as time went on, as more people in the community started knowing her
through her business and socialising in religious events, even her customers and
acquaintances began to take part in her *kommitti* group.

---

[38]*Kommitti* tie up family earnings, which might otherwise be spent on consumer items and produce; in effect, they are credit-
free loans (Werbner, 1990:70). *Kommitti* operate on a weekly basis [or at times on a monthly basis] and have a convenor
who collects equal amounts of instalments of money from participants and is responsible for drawing out the names of
participants in the lucky dip every month. Every member of the *kommitti* deposits a 'certain required amount' of money with
the convenor, who writes down every individual entry of the amount deposited and if needed the amount outstanding. Every
month the convenor arranges the lucky draw; in close-knit groups, s/he also has the power to draw the name of a particular
participant in the early lots, who gets a sum of money from the fund the participants have deposited over a given span of
time. For example, a *kommitti* over 12 months at £100 a month [usually paid in 4 weekly instalments of £25 each] will payoff
a lump sum of £1200 or three equal payments of £400. *Kommitti* usually last up to 12 months, or can be of 6 months,
depending upon the agreement between participants and the convenor. Although the *kommitti* is an interest-free option of
saving money for people with low earning capacity, it is not risk free. There is risk of the convenor running away with the
participants' savings, or of participants refusing to pay the remaining instalments after receiving the lump sum. The law in
Britain does not provide support to people who happen to lose their money in this way, because of the informal nature of the
kommitti.

The above discussion shows that the women relied on family and community support for their financial needs, childcare responsibilities, technical support and business advice. These findings are contrary to other research findings, according to which Asian women face cultural and family barriers and do not enjoy easy access to family or community finance and support in the same way as do men (Dhaliwal and Kangis, 2006:98). It was found that women in the sample were playing an important role in organising *kommitti* and were able to mobilise their family and community resources to fulfil their business needs and aspirations. The support of 'homophilic' networks helped women like Bushra with childcare, business advice and raising capital. However, such businesses were dependent on fewer class resources of disadvantaged and quantitatively small co-ethnic customers, which hampered business growth and women's ability to grow out and succeed.

The next section will analyse how women's ability to exercise power and control in family and business matters is affected by intersectional gender regimes.

7.7   Power and Control

Women's ability to exercise power and control was affected by gender, ethnicity, religion and class structures. Carter and Shaw (2006) argue that women in self-employment do not constitute a homogenous group and that their experience of gender-related constraints varies markedly. Gender and racial inequalities appear to work in unison in defining ethnic women's position in both family and work. Davidson (1997) found that ethnic women live in a bi-cultural world and face even greater role-conflict, particularly that they experienced the double disadvantage of racism and sexism. For South Asian women, family is found to be an arena of exploitation, where women experience subordination (Phizacklea, 1990; Ram, 1994; Brah, 1996). The men of the family often control women's labour, choices and freedom. Roomi's (2011) analysis of women entrepreneurs in Pakistan reveals that this subordination stems from the specific patriarchal forces of *izzat* and *purdah*, which influence Pakistani women's business outcomes through the restrictions imposed on their spatial mobility and separation from the public sphere. Rana *et al.* (1998) found that although South Asian women benefited from the extended family networks, such networks also resulted in a higher level of stress amongst these women. The prevailing culture has had a negative effect on women who

have decided to work, as they feel pressurised by the family or made to feel guilty by family members who believe that they are putting work before their domestic and family duties. The burden of the extended family may often add to the long working hours these women put into their work; maintaining family and *biradari* ties involves spending a great deal of time at weekends socialising and preparing food for guests, thus ultimately leaving these women with little time to perform other domestic responsibilities or business activities (Rana *et al*., 1998; Dawe and Fielden, 2005).

Women's ability to exercise power and control in business was affected by their position in the family and community. To see how it affected them I asked questions about the difficulties they faced in their business as a result of their 'gender' and 'ethnicity', and the answers varied considerably. For example, Nadia reported that 'fear of her husband' and sexist attitudes of Pakistani men were the main problems she faced in her business. She reported her husband's strict attitude towards her, imposing restrictions on her mobility and freedom. Nadia's case refers to the violent and aggressive behaviour of some husbands in Pakistani families in order to exercise their control over women and their labour, so much so, that she was afraid of telling her husband about the harassment she had experienced from other Pakistani men in the shop. She stated that if she had told her husband about this he would have blamed her for the harassment she faced and this might have led to further restrictions on her mobility. In such situations, the only option for women was to suffer in silence, as community and family did not appear to be supportive; rather, they accused women of being involved in mischievous behaviour in the first place, which may have led to such sexist incidents.

Gender hierarchies and male domination are more conspicuous in business sectors, which are traditionally regarded as suitable for men. Women are often systematically excluded from such sectors. Fatima, who was running a mobile phone shop, which was considered a predominantly male line of work, reportedly faced gender discrimination at a structural level from suppliers and technical partners. She also indicated that due to sex segregation, women were confined to certain professions and business types which were regarded as female-dominated and less lucrative. In such business sectors, the sexist and non-welcoming attitudes of men towards fellow 'businesswomen' hampered the women's

potential to diversify and break out in male-dominated sectors. Hafza also reported that people's negative assumptions and constant comparisons of women's businesses with those owned by men created extra pressure on women entrepreneurs to prove themselves. According to stereotypical views, women were not seen as dedicated or serious entrepreneurs, which may put some ambitious and career-oriented women like Hafza under enormous pressure to prove themselves. Women felt powerless over the prevailing gender stereotyping and sexism they faced in male-dominated business sectors. However, they stated that they were determined to prove themselves capable and to be as resourceful as men were.

Women such as Qudsia and Anjuman reported that working with co-ethnics entailed having less control over payments. For example, Qudsia (a home-based tailor) reported that working with co-ethnics hampered her business viability, as personal relations with women customers from similar background entailed loss of income. Women clients of Pakistani background tended to bargain a lot and Qudsia in courtesy found it difficult to say no to their requests and demands for paying less or later. Women like Qudsia's chances to break out of ethnic, sectoral and spatial boundaries were minimal, due to her poor English and low level of education. In addition, the gender relations in Pakistani families and communities forced women to keep working for co-ethnic women, as it did not challenge the ideologies of *purdah* and *izzat*, although it caused women loss of income, which made such businesses less lucrative as compared to other markets.

Noor, Zakia and Huma stated that family and husbands' support was crucial for women's economic activity, and if it was not available to them, their life could become 'hell'. In some cases, family and husband imposed restrictions on women's mobility and choices and if women refused to comply it might lead to break up of the marriage (e.g. in Hafza's and Sana's cases). Migrant women particularly during the initial few years were found to be completely dependent upon husbands and in-laws. In cases where women were allowed to work, the husband and in-laws controlled their earnings. For example, Nadira, Azra and Rifat all reported that their mothers-in-law used to keep their earnings at first. However, they reported that the birth of children and moving out of the in-laws' home had lessened the control of in-laws in their lives. Huma also reported that the husband's and also the mother-in-law's lack of support made many women's life very difficult. Lack of support

from family played a major role in women's subordination, informal work roles and their under-performance in the economic realm (Phizacklea, 1990; Ram, 1994; Rana *et al.,* 1998; Dawe and Fielden, 2005; Roomi, 2011). The mothers-in-law, as discussed in Chapter 6, is in charge of domestic matters and often controls her daughters-in-laws' life in Pakistani families (Anwar, 1979; Khan, 1999). It is difficult for daughters-in-law to make decisions related to domestic matters in the presence of their mothers-in-law. At times, the mother-in-law even controls the daughter-in-law's labour and mobility. For example, Marina reported that her mother-in-law opposed her decision to start up the business and even tried to convince her husband to oppose Marina's decision. Her mother-in-law viewed her business/work as contrary to the ideals of a 'good woman' (who must be a full-time wife and mother, as she was herself). Marina was only able to start up when her mother-in-law left for Pakistan.

From the above analysis, it can be deduced that most women's ability to exercise power and control were affected by intersectional gender regimes. The gender hierarchies and patriarchal ideologies in the male-dominated sectors undervalued women entrepreneurs' capabilities and work in such sectors. Some women faced sexism in Pakistani/South Asian communities; however, they often suffered in silence in order to keep on working because if they told their husband or family members, then further restrictions would be imposed on their mobility and freedom. Family support was considered crucial for women's business roles and its absence meant that some women in the sample would continue to occupy subordinate positions in the family and business. Gender power relations in the family had affected women's exercise of power and control in the business. It was found that the husband and the mother-in-law in some cases controlled women's labour, earnings and decisions to become involved in business.

7.8   Conclusion

This chapter has examined women's progress into and experiences of small business. The sample shows that their experience in small business was diverse. The categorisation of women into 'business labourers' and 'business leaders' on the basis of ownership and control in business reflect the diversity among the women in the sample. The control and power in business were found to be linked with gendered power relations in the family,

which often defined women's work roles and a position inferior to men, particularly in family enterprises. Intersectional factors, such as gender, ethnicity and social class, were found to be important in determining women's entry into business. Financial hardship was found to be the most common reason for women's entry into self-employment. It mainly affected single mothers or women whose husbands were economically inactive; such women were pushed into business in order to secure their children's livelihood. It was found that the majority of 'business labourers' became involved in the family business in order to save workers' wages. Some women in the 'business leaders' category was also pushed into business. However, such women by mobilising community resources, improving their human capital and devising an effective business strategy (i.e. break out), managed to achieve considerable success. Women's progress from 'business labourers' to 'business leaders' reflects the power of their agency in overcoming cultural, social and structural constraints. Analysis reveals that women's businesses were embedded in multiple contexts; in particular, the family and the local community were found to be significant in shaping women's experiences in small business. These contexts were found to be creating both opportunities and constraints for women in business. Many women constructed their business around their local communities and religious beliefs; such businesses in many instances were part of the ethnic enclave economy. The sample shows that women were actively involved in mobilising community resources and support, which helped them to overcome the barriers that they faced. However, the local community also acted as a constraint; for example, some women in the sample reported that sexism and harassment in ethnic enclaves was a major constraint. The gendered division of labour in families in the sample influenced women's experience in different business environments; this was particularly important in home-based businesses. Women's participation in home-based business was found to be reinforcing the traditional gendered division of labour, although it provided an opportunity to combine work with family responsibilities.

Based on these finding, the chapter concludes that women's entry and experience in small business was an outcome of intersectional gender regimes of Pakistani families and communities. These regimes shaped women's experience by determining their accrual of human capital, command and control of their labour, access to community resources and

their ability to exercise control and power in business and family matters. The intersectional gender regime in some ways enabled women by creating opportunities for business; however, it also acted as a constraint. However, further examination is needed to understand the effects of these gender regimes in changing or reproducing gender inequality and women's subordination. Chapter 8 will explore how women's participation in small business is changing gender relations within Pakistani families and communities.

CHAPTER 8

RESEARCH FINDINGS:

CHANGING GENDER RELATIONS

8.1.   Introduction

The aim of this chapter is to examine whether participation by women of Pakistani origin in small business is changing gender relations in their families and communities. These changes are linked with women's empowerment, which include their ability to control their labour in both family and business, increase their human capital, gain community resources, and exercise control and power. In this context, the chapter intends to explore how women's agency/actions are changing the prevailing patriarchal relations and social structures that subsume women and their labour as inferior to men. This will be done by examining how women are negotiating, adapting and resisting these structures. Women's experiences of small business, as discussed in Chapter 7, are shaped by intersectional gender regimes of Pakistani families, communities and the wider British society, which may enable them to change gender relations or result in reproducing gender inequality.

8.2.   Objectives

The main objective of this chapter is to examine whether women's participation in small business is changing the gender relations in Pakistani families and communities in the sample. In addition, the chapter explores how women's agency or actions help them to negotiate, adapt and resist the structures and relations of oppression.

Changes in gender relations were found to be linked with women's accrual of human capital, control and command of their labour, access to community resources and ability to control and wield power within their families and communities. The ideas of control and power in this context relate to being empowered. By building on the concepts of empowerment and agency introduced in Chapter 2, the chapter will examine how women's participation in small business helped them to break out of local gender regimes. It may involve negotiating, adapting and resisting the gender inequality and patriarchy in their families and communities.

8.3.   **The Matrix of Empowerment and Change in Gender Relations**

As indicated in Chapter 7, the women in the sample were diverse in terms of their motivation for business, resources, constraints, socioeconomic background, religious affinities, migration status, educational attainment, and familial arrangements. They were also found to be diverse in their experiences and gains in empowerment through acquisition of community resources, human capital, control and command of their labour and ability to exercise power and control in business and the family. Some women have gained a high degree of empowerment and changed the gender relations in families and communities by positively exerting their agency. However, others' participation in small business had reproduced gender inequality and patriarchy. Table 11 depicts women's gains in empowerment and changes in gender relations. To encapsulate the diversity of their experience, they were divided in four categories:

(1) Full change/empowerment,

(2) Moderate level of change/empowerment,

(3) No change/status quo maintained, and

(4) Negative change/lessened power.

TABLE 11: THE MATRIX OF EMPOWERMENT AND CHANGE IN GENDER RELATIONS

Degree of Change & Empowerment	Human capital (Education, vocational qualification, English language skills)	Resources (Material i.e. property and non-material i.e. networks)	Control of labour (Division of labour in the family and business, ownership & position in business)	Power and control (Agency: Decision making, ability to make choices in the family & Business, male control decreased)
Full change/ empowerment	Gained high levels of education & Excellent English- utilised education/skills for business growth and break out	Gains in both material and non-material resources	Equal division of labour in business (husband/family equally responsible) owners or co-owner with major role in the family business	Participation in decision-making in business and family matters
	Nasreen, Hafza	Hafza, Sana, Anita Fatima, Nadira, Bushra, Nazia, Qudsia, Mariam, Nasreen	Nasreen, Mariam, Nadira, Sultana, Hafza, Nazia, Sana	Nasreen, Nadira, Nazia, Hafza, Huma, Anita, Sana, Mariam, Sultana, Fatima, Nosheen, Zainab, Bushra
Moderate degree of change/ empowerment	Already better educated/ Gained vocational training & good English-deployed new skills for setting up businesses	Some monetary gains, some networking	Pressures of (notions of) intensive & traditional mothering. Some help from husband & family, but women mainly responsible for reproductive work, in business co-owners, but supportive role	To some degree in less important business & family matters, moderate level of male control
	Sana, Mariam, Reema, Nosheen, Nadira, Qudsia, Fatima, Sultana, Resham, Amna, Anita, Huma,	Marina, Sultana, Nosheen, Reema, Noor, Amna, Sadia	Amna, Ruksana, Sakinah, Sadia, Fatima, Noor, Reema, Qudsia, Bushra, Huma, Nosheen, Anita	Qudsia, Reema, Noor, Amna, Sadia, Marina, Rifat, Sakinah

Degree of Change & Empowerment	Human capital (Education, vocational qualification, English language skills)	Resources (Material i.e. property and non-material i.e. networks)	Control of labour (Division of labour in the family and business, ownership & position in business)	Power and control (Agency: Decision making, ability to make choices in the family & Business, male control decreased)
	Sakinah			
No change/ status quo maintained	Already had some education & skills/ good or average English- able to deploy some existing human capital in small enterprise	No gains (survival or only immediate needs were met)	Double burden & no help from husband/family, in business more responsibility & less control & power	Little or some decision making in day to day family matters- increased levels of male control
	Sadia, Bushra, Zakia, Marina, Rani	Resham, Zakia, Rifat, Rahat, Rani, Ruksana	Zainab, Anjuman, Rifat, Shabnam, Marina, Resham, Rani, Zakia,	Rani, Resham, Shabnam,
Negative change/ lessened power	Low levels of education/poor English or heightened barriers to using skills/education caused by small business	Loss of income/resources	Triple/quadruple burden, in business responsibility without power & control	Unable to make decisions and choices- controlled by men
	Zainab, Azra, Nadia, Anjuman, Rifat, Rahat, Ruksana, Shabnam, Nazia, Noor	Shabnam	Nadia, Azra, Rahat	Azra, Nadia, Zakia, Rahat, Ruksana, Anjuman

The category of full change and empowerment includes women who were either business-owners or co-owners and exercised considerable power and control in business and family matters. With their significant business roles, they had managed to overcome structural, cultural and social barriers by developing successful businesses. These women were breaking out of the boundaries of socio-cultural norms, which consider women as inferior. In some cases, the change occurred in the absence of male influence (i.e. only after the husband's demise, divorce or separation). Some women had independent and successful businesses and their participation in business had helped them to assert their position in their families and communities. Women who had increased their human capital and utilised their skills and professional experience in setting up successful businesses were included in this category. Some of the women were also able to break out of ethnic, sectoral and spatial boundaries, which helped their businesses to grow and expand. In some cases, women took up the role of the main breadwinner, resulting in positive changes in the sexual division of labour in the family with family members increasingly taking part in domestic work. Women like Hafza, Sana, Nasreen, Huma, Mariam and Fatima were included in this category.

The second category shows a moderate degree of change in gender relations and empowerment. It includes women who were already better educated and fluent in English, and who further developed skills through vocational training, which they deployed in setting up businesses. Participation in small business had helped them to gain some material (business returns) and non-material resources (network/confidence, etc.); however, this had not significantly changed gender relations in their family and communities. This group also includes women who were co-owners of the business, although they had little control and power in business matters. Although women received help from husbands and family in domestic and caring work, it mainly remained women's responsibility. Notions of intensive and traditional mothering, particularly among better educated and middle-class women, further constrained the use of their labour in business. This category includes women such as Sakinah, Reema, Noor, Amna, Sadia, Marina, Resham and Qudsia.

The third category depicts no change in gender relations and empowerment as a result of women's participation in small business. In such cases, the status quo remained intact and

women's involvement in business was regarded as a dead end with little opportunity for personal growth and breaking out of ethnic, gender, spatial and sectoral boundaries. This group includes women whose participation in small business had resulted in little gain in resources, which meant that these women were only able to generate income for survival of the family. Such women were largely responsible for the reproductive work. Their businesses were part of the informal ethnic economy where business activities were more likely to be part-time and home-based due to resource constraints, ideologies of *izzat* and *purdah* and division of labour in the family. Such business environments lacked professionalism and were severely constrained by over-dependence on small and impoverished local ethnic communities. This group includes women like Ruksana, Resham, Rani and Rifat.

The last category showed negative change which resulted in lessening of power and control in both family and business. In such cases, participation in small business had reproduced gender inequality and patriarchy. Women were pushed into business due to lack of alternatives or to save a worker's wages. Some women were assuming the 'triple' or 'quadruple' burden and their participation in business (along with domestic division of labour and paid work) meant that they had little time or resources to deploy in acquisition of human capital. This group also includes women who were unable to utilise their education, skills and fluency in English to set up better performing businesses, such as, Anjuman and Zainab. Women's ability to negotiate and challenge the gender power relations was further weakened by their low levels of education and lack of skills (including English). They were unable to make choices and participate in decision making regarding either their own lives or family and business matters due to male influence and control. Their labour both in the family and business was controlled by their husbands. In some cases, women also experienced loss of resources and income. The group includes women such as Azra, Zakia, Nadia and Rahat.

The matrix does not position women simplistically in a typology, but considers them across a range of dimensions and components. This is because in some cases, changes in women's level of empowerment is not straightforward due to gains in some dimensions/components and losses in others. The matrix only shows an overall trend in terms of change in gender relations and empowerment.

Based on the above categorisation, the chapter will examine the change and degree of empowerment attained in each individual aspect, i.e. accrual of human capital and resources, command and control of labour, and ability to wield power and control. The focus is to examine how women were breaking out of local gender regimes by employing their agency. It also involves looking at how women were negotiating, adapting to and resisting the patriarchal ideologies and structure by participating in small business.

8.3.1. **Human Capital**

The first important feature of change in gender relations and levels of empowerment is women's ability to increase their human capital. It is linked to women's ability to overcome barriers in the development and growth of their businesses. Some of the women's conscious efforts to improve education, build professional experience and acquire new skills show their journey from disempowerment to gaining some elements of control and power.

Education in terms of enabling empowerment is associated with women's practical needs. However, Sara Longwe (1998) argues that every practical development intervention affects power relations and so has an impact on strategic needs. Fiona Leach (2003) suggests that the distinction between practical and strategic needs in the real world may not be clear-cut. For example, education addresses practical needs but it should also address strategic needs by providing women with greater life choices in terms of careers, marriage and informed decision-making. Research shows that human capital in the form of education and professional experience plays a role in shaping women's progress into entrepreneurship (Welter *et al.,* 2007:223). However, in Pakistani families, the female-ascribed roles embedded in the notions of *izzat* and *purdah* may affect women's educational and career aspirations through early marriage and by imposing restrictions on their mobility and independence. The local gender regimes of some working class Pakistani communities, particularly from rural areas in Pakistan, restrict women's educational and career growth and development. Instead, women's maternal and marital roles are emphasised and considered ideal. The parents of Mariam and Nosheen, both of whom are included in the category of full empowerment, were from rural areas in Pakistan (Mariam's parents were from rural Mirpur and Nosheen's parents

from Gujjar Khan). Both wanted to receive further education, but their families did not allow this and instead pushed them into early marriage to relatives in Pakistan, without their consent. Both were unhappy about the fact that they were forced into marriage. In Nosheen's case, this was the main reason for her first divorce.

Mariam: *My mom passed away when I was about 3 years old and my sister was just a baby. My father then got married again and I was given to Social Services... I was brought up in children's homes; in Cheshire and the other was in Oldham. When I turned 18, I was brought back home by my elder brother and his wife. I wanted to go to college and university, but I was told off by my sister-in-law who then gave me the responsibility to look after their children. Soon after that my sister-in-law arranged my marriage with her brother in Pakistan I was only 18. My husband used to be a tailor in a small village in Mirpur and we both had no compatibility with each other, but as I had no say and I was all alone the only option I had to zip my mouth and do whatever they told me to do. I couldn't even do my GCSEs as the environment at the children's home was not very supportive.*

Nosheen: *I had a very difficult childhood, as I was under strict supervision of my mother. I wasn't a good student and on top of that my mother too didn't want me to study any further. Despite the fact, I resisted a lot that I wanted to re-sit my GCSEs, my mother never allowed. I wanted to be a fashion designer, but my mother didn't allow me to choose this profession. Instead, I was pushed to work in a factory and forcibly married at the age of 18. I was taken to Pakistan and there without my consent, I was made to marry with my cousin. I couldn't say no, as I was too young to understand the situation and was under enormous pressure.*

The first excerpt illustrates how Mariam's stepbrother and sister-in-law only brought her back so that she could provide free childcare support for their children. It can also be argued that they used her as a means to strengthen transnational kin ties with their extended family in Pakistan by arranging marriage between Mariam and her sister-in-law's brother. In this way, Mariam's sister-in-law could bring her brother to Britain. Transnational endogamous marriages are very popular among Pakistani Mirpuris in Britain, who use them to maintain kinship ties and bring family members to Britain. None of this can be done without women

playing an important role in arranging such marriages. In Mariam's case, her sister-in-law arranged her marriage and in Nosheen's case, her mother did so.

In some traditional Pakistani families who also have working class and rural backgrounds, as discussed in Chapter 6, less emphasis is placed on daughters' education and developing their skills. Instead, daughters are seen as a risk to the family's *izzat* in a Western society and there is a tendency for parents to arrange early marriage of daughters to save them from 'corrupting' Western influences. Women with low levels of education and skills combined with early marriage and motherhood find it difficult to get a job in a 'racialised' labour market. In Mariam's case, the problem was compounded as her husband also faced the labour market disadvantage. He belonged to a working class rural family and only had basic schooling in Pakistan; he was not proficient in English and did not have the required skills to get a job in Britain. Due to multiple deficiencies and the racialised nature of the job market in Britain, where Muslims face an 'extra penalty', as discussed in Chapters 2 and 3, her husband remained unable to get a job. This led him to work as a private tailor (before arriving in Britain he had worked as a tailor in Pakistan). However, his income from a private tailoring service was not sufficient to support a family of five. In this situation, staying at home and assuming the conventional female role of full-time mother or housewife was not an option; there were fewer options left for Mariam, that is, either to stay on government welfare support or to start a business. She reported that she faced difficulties in finding a job in Oldham due to lack of opportunities, which had pushed her into business.

Mariam: *There were no job opportunities in Oldham and that was the biggest reason I decided to go for my own business instead of paid work.*

Even after an early marriage and motherhood, Mariam did not give up; rather, she improved her education by gaining a vocational qualification in childminding to improve her chances of getting a job. She also worked in children's nurseries to gain professional experience. She deployed her newly acquired skills later in setting up a childcare centre in Oldham.

Mariam had faced labour market disadvantage, but due to proficiency in English and experience of the British labour market, she had a better chance of having a successful

business than did her migrant husband who was not proficient in English and had few or no marketable skills.

Mariam: It was very difficult at the start, you have to have a very good reputation, trust and feedback in order to increase clientele – in Asian community, it's more about word of mouth therefore in the beginning it was quite difficult for me. Now, I have more than 30 kids and 5 workers. We are the only childminders in Gladwick area and our services are second to none.

However, in Anjuman and Zainab's cases (both were included in the category of negative change/lessened power), they remained unable to deploy existing human capital in setting up better performing businesses. Both women were home-based tutors teaching Quran/Islamic studies and Urdu to children. In Muslim communities, it is considered essential for children to be able to read Quran and understand Islamic principles showing the adherence of Muslims to their faith. This adherence has created a need for such businesses in Britain. Moreover, it was observed that British Pakistani parents were enthusiastic for their children to learn the language of their country of origin, so that their children could develop familiarity with and pride in the culture of their country. This has created a need for Urdu teachers in Pakistani communities in Britain, where schools usually do not offer Urdu language courses. However, such businesses were only generating nominal income for women, which was not enough to support the family.

Anjuman had a postgraduate degree in nursing from Pakistan; she was working in a hospital as a nurse superintendent before arriving in Britain. She reported that the reason for starting a home-based business was due to her inability to find work in Britain, reflecting that even high levels of education, work experience in Pakistan and fluency in English (but with a 'Pakistani accent') had little value in Britain. As Dale *et al.* (2002a: 16) indicated, "qualifications achieved overseas have little if any value for Pakistani and Bangladeshi women". She applied for various jobs (including nursing), unsuccessfully. She reported that employers never provided her with the reason for refusing her application for the job. She was pushed into home-based business due to the labour market disadvantage and lack of alternatives because of her migrant status, ethnicity and gender.

Anjuman: *After coming here I applied everywhere – you name it, every surgery, every hospital in Greater Manchester and even in Merseyside, but I wasn't even shortlisted. Even though I'm well-qualified and had professional experience. I carried on looking for a job for 8-10 months, but no one even gave me the opportunity to appear in the interview. I was so disappointed!*

I cannot say for sure that I was being racially discriminated against, but not getting any paid job means that there is definitely something there, which is not supporting you. Probably the way I dress! I think in that situation, your only lifeline is to work for yourself.

Despite her high level of education and fluency in English, she remained unable to fulfil her practical and strategic needs. This hampered her chances to develop skills which could lead to changes in the prevailing gender relations in her family. Migration to Britain was disadvantageous for Anjuman, having increased her responsibilities and decreased her chances of earning an income. This had resulted in conflict between Anjuman and her husband and they separated a year ago. Anjuman reported that this had exacerbated her problems because her husband stopped supporting her financially and moved to Belgium. Her income was not sufficient to support her and her dependent son's education. She stated that she did not know what to do in these circumstances except to be reconciled with her husband.

The pre and post-migration circumstances of the migrant women were a significant part of their development and can be described in terms of 'from being disempowered to becoming empowered'. The majority of the women migrated to Britain after marrying British-born or settled husbands; some of them were very young (teenagers) at the time of migration, as discussed in Chapter 6. Some of them had to leave their education as a result of marriage and subsequent migration, which hampered their acquisition of human capital. Parents in Pakistan considered marriage with a British-born partner would not only be beneficial for their daughters, but also for their sons, as it would pave the way for the sons to later migrate to Britain with the help of their sisters. In addition, marriage with a British-born person helped to raise the status of the family among relatives, friends and community members in Pakistan.

Transnational marriages, in some cases, were full of false hopes, and many British Pakistani parents lied in order to arrange their sons' marriage with Pakistani girls.

The process of migration to Britain entailed that the migrant women would have to remain entirely dependent on their British spouses and in-laws at least during the first few years, as they had no knowledge of life in Britain. In addition, they could not draw on their own family's support in times of need, as the majority of them were in Pakistan. Most of the women, after arriving in Britain, lived with their in-laws in the joint family houses in ethnic clusters with little opportunity of mixing with mainstream British society. The housing conditions were poor and overcrowded; in some cases, 8-10 family members were sharing a two-bedroom council house and were living off government welfare support during the period of job losses in the 1970s and 1980s. Lack of knowledge of English further excluded these migrant women from mainstream society, particularly those with a rural background and low levels of education, who experienced extreme isolation, labour market disadvantage and over-dependence on husbands and in-laws during the first few years of migration. Many were not in a position to bargain with their in-laws and husbands for their independence, freedom and choices, as they had limited personal class resources, low levels of education, poor English skills, lack of family support in Britain and their dependent visa status. The women in the sample who questioned or resisted the unfair treatment of in-laws and husband had to face the consequences in the form of divorce. Four women's marriages ended in divorce, which put them in the position of head of the family and potential breadwinner for their children, sometimes inadequately equipped for this role. They were left with fewer options, one of which was to start up a business. However, this was not an easy option, as lack of experience and knowledge of operating a business, limited personal class resources and social capital (e.g. no access to social networks and lack of family support) made it difficult for them to start up a business venture. It meant that they had to fight on multiple fronts: to improve their education and English; to raise money for capital investment; and to look after children and undertake routine domestic work as a single parent. Hafza's parents arranged her marriage with her British-born spouse; at the time, she was studying and wanted to become a lawyer. Her parents-in-law promised that she could continue her education in Britain. However, when she came to Britain she was told to take up domestic responsibilities,

which also included looking after the in-laws in addition to her husband. Hafza resisted and challenged her in-laws and husband for treating her unfairly and breaking the promise, which led to her divorce.

Hafza: *My husband divorced me (verbally first); I was 23 at that time. My parents-in-law very cruelly kicked me and my son (then a year old) out of their house literally barefooted. I had no money and no place to go to. One of my aunties (not related) who was living in Manchester, she gave me shelter very kindly.*
After divorce, I wanted to go back to Pakistan, as I hated every moment I spent here, but my auntie said life will be difficult for you there as a divorcee. On her advice, I changed my mind and decided to get back to my studies. I found a part-time job in a supermarket, as I had to look after my son. I had no support or maintenance payments from my ex-husband. My only lifeline was the government's help and my auntie's support. She was looking after my son in my absence.

After the divorce, Hafza completed A-levels besides working part-time in the supermarket. During this time, she arranged her sister's marriage with someone she knew; after her sister's arrival in Britain Hafza felt strong and supported, as her sister looked after her son in her absence and was also a source of constant emotional support. Soon after Hafza joined a LLB course and completed her degree while working part-time in a law firm in a paralegal capacity. After completing her degree, she joined another law firm as a trainee solicitor and after a couple of years of experience, she moved to another job as a legal advisor in a magistrates court. She also became a qualified magistrate. Paid work in the field of law helped her in building professional experience, which she later utilised when she started her own law firm. She reported that as she used to work extra hours during this time, her sister's support in looking after her son was also crucial for her to achieve her career goals. Hafza's story illustrates negotiations and agency of migrant women in resisting their own patriarchal culture and the gendered and racialised structures of mainstream British society through accruing human capital and mobilising support of their family and community. Both resources were deployed later in breaking out and achieving success in business. It also reflects that when systems of oppression, such as gender, ethnicity and class, intersect the effects are not

always disadvantageous. Examples like Hafza draw our attention to the heterogeneity of women's responses and their agency in this study. Subsequently, some women achieved considerable empowerment, but only after breaking up with their husbands.

Nadira was a co-owner of the family business (a Madrassa). After she arrived in Britain, she had to live with her in-laws in the family home. She had to share a two-bedroom council house with 10 members of the family. To start, she worked from home as a tailor for a textile factory alongside her mother-in-law, who was in charge of negotiating her work and wages because as a newcomer to Britain she had little confidence in doing it by herself. Her husband used to work in a textile factory in Oldham, but after losing his job in the 1980s, never rejoined the labour market. Nadira had to live on government support for the first few years (due to childbirth and care issues), which was the only income her household received, apart from her nominal income from homeworking for the textile factory. Her English was poor and she had few or no marketable skills. She undertook many vocational and ESOL training courses in order to lower the labour market disadvantage, but despite this, she remained unable to get a job. Later, she took GCSE Urdu, which helped her in getting a teaching job in the local community centre.

Not all the women in the sample were able to increase their human capital; the low levels of education and poor English skills of some of the migrant women inhibited (or 'their potential') them from resisting men's control and power. Some of these women were part of the family business where they were pushed to do unpaid labour; for example, Ruksana, Shabnam and Noor. Migrant women like Nazia, Rifat and Rahat also had low levels of education. These women had rural and working class backgrounds and had early marriages. Nazia came to Britain at the age of 16 after her marriage. Her husband had lost his job in the 1980s and never returned to work; Nazia and her four children faced destitution and the only means of survival was government welfare support. This created a rift between Nazia and her husband, who refused to work; instead he was spending most of his time in Pakistan ignoring his family responsibilities. Nazia was neither better educated nor had she any skills, due to her early marriage. However, she stated that, "I had to do something for my children". She asked a lady in the neighbourhood to teach her to stitch and sew *shalwar kameez*. She worked unpaid

as an internee for few months while learning the skill. She then started working as a private tailor and invested some of her income in the local *kommitti*. She later used her *kommitti* savings to rent a business site with the help of one of her contacts in the local community. The same person helped her to identify wholesalers and suppliers of loose Asian cloth in Britain. She bought some stock and established an Asian clothing shop in the local area besides providing the sewing service. She reported that her shop, although providing her with a basic income, did not perform well, as she had expected. Nazia identified two reasons for this: (a) fierce competition in the local area between similar kinds of business; and (b) her lack of education (i.e. only up to primary level) and poor English meant that she remained unable to identify and negotiate with suppliers and wholesalers. Periodically, she had to travel to London to buy stock, and on every occasion, she had to request a trusted person in the community to accompany her to act as interpreter between herself and the supplier who could not speak Punjabi. She reported that as a result, she remained unable to understand business tactics and strategies of cost minimisation and profit maximisation. She did not get a chance to improve her education or English due to the burdens of productive and reproductive work.

Nazia: *Language was a huge problem, particularly when I had to deal with the wholesalers. I still regret that I couldn't learn the language due to all these pressures.*

Nazia's situation improved as her sons grew up and began to share the burden of the productive work (business), while their wives took on the responsibility of reproductive work.

The analyses show that acquisition of human capital enabled some women in setting up businesses, which could perform better due to their ability to make use of their skills and education. This helped them in gaining empowerment, breaking out of the gender norms of their families and communities and lowering the labour market disadvantage. Women who had low levels of education and poor English skills remained unable to become a useful and visible resource in business. Some women had high levels of education and fluency in English, and met some practical need, such as basic income on which to survive, through home-based businesses; however, their skills did not help them to realise their strategic needs due to the labour market disadvantage. Such women remained unable to deploy

existing human capital in setting up better performing businesses or breaking out of the ethnic, gender and spatial boundaries due to lack of other resources.

8.3.2. **Women's Command and Control of their Labour**

The second important aspect of intersectional gender regimes is women's command and control of their labour, which affected their business experience and shaped gender relations in their families and business. This section will examine whether the sexual division of labour has changed with women's participation in small business. The matrix of change shows that change in the division of labour has occurred in those cases where women proved to be a useful resource in business and utilised their skills and education to establish better performing businesses, such as Nasreen, Mariam and Nadira. On the other hand, women who were performing supportive roles in family businesses remained unable to change the division of labour and assumed burdens of both productive and reproductive work, such as Azra, Nadia, Ruksana, Sakinah and Noor. This shows that ability to control and exercise power in business was linked with the division of labour in the family. Although some women did receive some help from husbands and the family in reproductive work, it remained largely their responsibility.

Earlier in the chapter, Mariam's case was discussed in terms of how her gains in human capital helped her in setting up a childcare centre. Her childcare centre was located in a Pakistani ethnic cluster (Gladwick). At the start she faced problems, but her business gradually took off and is currently very popular among the local Pakistani community. This success in business resulted in her taking on the role of the main breadwinner of the family; although her husband still worked as a private tailor from home, his income was considered supplementary. Mariam's business success and working hours, i.e. starting from morning until evening, and her husband's home-based work had implications for the domestic division of labour. She reported that her husband was supportive and took responsibility for domestic work and children when she was at work.

Mariam: *My husband is very supportive; he cooks, cleans and does everything. When I'm at work or go for training, etc. he looks after the kids and household, mainly because he works from home.*

This implies that in some cases participation in small business had positive effects on the gender division of labour at home. It was found in the sample that as the family or husband's dependence on women's income grows, the division of labour in the family becomes more egalitarian. In addition, businesses were more likely to grow when men 'failed' as breadwinners and women had more class resources. A similar change was observed in Nadria's case, which will be discussed later.

Azra was running a takeaway with her husband. She did not have a share in the ownership of the business and was performing unpaid labour. She was also responsible for looking after her four children and husband. In addition, she was also supporting her family and business through external employment as a dinner lady in a local school. Azra was undertaking the 'quadruple burden' on her shoulders. As argued by Basu and Altinay, "while researchers have alluded to the 'dual burden' of responsibility borne by women in family businesses, the presence of the 'triple and 'quadruple' burden has yet to be widely acknowledged in the literature". The 'quadruple' burden according to Basu and Altinay (2003:17) is "being responsible for managing the home, children, helping in the business, and undertaking paid employment external to the family business". Azra's ability to change the prevailing gender relations was further inhibited by these burdens, as she was unable to increase her human capital and resources due to time constraints. Her involvement in the family business had resulted in creating extra pressures on her personal and family time-space. She did not have alternatives as her choices and decisions were being controlled by her husband. In Azra's case, participation in business resulted in negative change and lessening of her power and control. In fact, it reproduced patriarchy and gender inequality in both the family and business.

Qudsia was a home-based private tailor who also assumed the 'quadruple' burden. Beside her sewing work, she was responsible for the domestic work, looking after husband and daughter and helping the family through her paid work as a cleaner at a local school.

Participation in business had put her under the enormous burden of fulfilling the demands of family-business roles. It was difficult for her to prioritise in this situation particularly during busy business periods, such as Eid or weddings. However, she made adaptations and employed strategies of relying on easy-cook and takeaway food in order to save time for her sewing work.

In Bushra's case, although she remained unable to change her husband's attitude towards it, she encouraged her sons to perform domestic work. This reflects a change of attitude in second generation Pakistani women who believed that the prevailing division of labour in families is unfair and unequal and needs modification. Older women in the sample (e.g. Sadia) were not in favour of men performing domestic work, as they believed that it was women's work.

Sakinah's case was discussed in Chapter 7 in detail in terms of her work practices and the division of labour in the home-based family business. Efforts to combine business and family put her under the 'triple burden' of assuming caring and domestic work with her business responsibilities, and in her case it was the latter that mostly suffered. As McAdam (2013: 43-44) argued, female entrepreneurs often experience a sense of guilt and conflict when trying to reconcile their family and work commitments. 'Mumpreneurs' experience greater demands on their time and energy, which may detract them from their work. Sakinah as a devoted mother of four was involved in intensive mothering, which coincided with the notions of traditional mothering in Pakistani families; in particular, middle-class and more educated mothers were motivated by an ideology that holds the individual mother primarily responsible for child rearing and dictates that the process is to be child-centred, expert-guided, emotionally absorbing, labour-intensive, and financially expensive (Hays, 1996). This was further exacerbated in some Pakistani mothers' cases (e.g. Sakinah, Bushra, Marina), who were putting effort, time and resources into equipping their children with knowledge of their religion and the language of their country of origin. This was not found in the case of working class and less educated mothers such as Qudsia, whose daily mothering responsibility was mainly confined to feeding her daughter. On the other hand, Sakinah's mothering activities involved picking up and dropping off children at schools, looking after their schoolwork, taking them to

Quran and Urdu language classes, cooking for them and taking care of their shopping and recreational needs. She was pushing her limits to be a 'good mother' and this led her to take up a supportive role in the family business. Mirchandani (2000:178) argues that the word 'balance' used to refer to the relationship between 'work' and 'family' reinforces this division between the two realms, rather than a recognition of the 'work' involved in maintaining a family and the 'family' activities which support an individual's ability to work.

Their gender roles and the division of labour in the family affected the performance of women's businesses in the sample. It was found that ideals and practices of motherhood have implications for women's business success. Forson (2013: 3) argues that a large part of the business activities of women is conditioned by the imperative of maintaining a dual presence at home and at work. Domestic responsibilities have been found to encumber women in ways that limit the scope of their businesses and the intensity of work effort in them. However, women's priority to construct their business around their family lives (Aldrich and Cliff, 2003; Ekinsmyth, 2011; 2012; 2013), means that it will be erroneous to analyse their performance and success from the male entrepreneurs' perspective or standard. For example, Nosheen, Sakinah and Bushra sought for flexibility in order to incorporate their businesses with caring and motherhood responsibilities. In these cases, marriage and motherhood led to multiple interruptions from work and business, which in consequence hampered their business success, but provided the women with a chance to fulfil their ideals of motherhood. However, it affected the way people viewed them and their work as less serious or hobby entrepreneurs.

Nosheen: *I wanted to work around my kids and my motherhood responsibilities. You know mothers either can raise kids or have career and there is always one of two, which will suffer. I always believed that you do whatever you want to but your children should not suffer because of your work; they're your primary responsibility as a mother.*

Even in the case of highly ambitious and entrepreneurial women like Nosheen, her failed marriages and multiple motherhood experiences (six children from two marriages, which both ended in divorce) inhibited her business aspirations. Being a devoted mother, she assumed custody of all her children, which conflicted with her career ambitions and increased the

demands on her family and caring roles. It was found that the notions of cultural and intensive mothering had constrained the use of women's labour in business. This conflict had resulted in Nosheen's discontinuing and interrupting multiple projects and business ventures in the past, in attempts to save her shaky marital relationships and look after children in the absence of male support. In the context of fewer class resources, she had to rely on family support (her mother) for childcare, which was available to many British-born women. However, as her elder daughters grew up, they were to look after their younger siblings when Nosheen was not available due to her work commitments. Nosheen had been involved in three or four business ventures in the past in which she achieved considerable success; however, her troubled family life and motherhood responsibilities led her to leave them. Her professional life mirrored the instability that she had faced in her personal life.

Nosheen   *After my marriage, I stayed at home to raise children. During this time, I re-sat and completed my GCSEs. I then did A-levels. After that, I did a professional diploma in IT and started working as an IT tutor. The reason I left the job was I couldn't work for others because of my business and entrepreneurial aptitude. So, I started my first business of import/export of clothing, but after my first divorce (as I was quite upset) I left it and set up a social enterprise to bring community cohesion through music and art. In 2003, I set up another project, which was a women's choir group. In 2007, I got involved with my father and brother's property development business. I worked as a consultant. During this time, I secured major contracts from big property developers in Dubai. I went to Dubai on several occasions to meet partners and oversee the development sites. It was a massive achievement, but I wanted to give more time to my kids as my work started hijacking my family life. In the end, I decided to disconnect myself with the company and only agree to seasonal work. Actually, during this time, I remarried and had another two children, I was preparing to move with my second husband, but then it too didn't work out!*

The above analyses show that some women were able to change the sexual division of labour in their families through their major business roles. It happened in those cases where men failed to fulfil their traditional roles as the breadwinners of the family, forcing women to take up this role. The family and husband's increased dependence on women's income

resulted in a more egalitarian division of labour in the family. Women who assumed the 'triple' or 'quadruple' burdens were less likely to break out of the male control, as these burdens were in fact an outcome of patriarchal gender relations and gender inequality. Such burdens were exacerbated due to notions of intensive and traditional mothering, which in some cases coincided subsequently, creating pressures and demands on the use of women's labour in business. This affected the performance of businesses.

8.3.3. Access to Resources

The third important feature that helped women in changing gender relations in their families and communities was the access to resources, both material and non-material. Moser (1993) argues that empowerment is linked with women's control of resources. Women's ability to gain control over material and non-material resources increases their self-reliance and internal strength, which subsequently enable them to make choices and influence the direction of change. The matrix of empowerment shows that some women, through achieving considerable success in business, were able to maximise their material and non-material resources, which led to gains in power and control in their families and communities. These resources were also important in the success of their businesses. For example, Hafza, Sana, Nazia, Qudsia, Fatima and Nadira were able to buy property and houses (material resources) with their business returns. Some women reported that their family and community networks (non-material resources) were also important in business start-up and also in its success, for example Bushra, Hafza, Mariam, Nazia, Nadira and Marina. On the other hand, some women's participation in small business only generated a survival income, which in some cases was not even sufficient to run a household. In such cases, the women remained dependent on government welfare support. In other cases, participation in small business had resulted in loss of income and resources, for example in Qudsia, Anjuman and Shabnam's cases. This reinforced gender inequality and women's subordination, as with fewer resources women were less likely to make independent choices and wield power within families.

Hafza was able to increase her personal class resources (acquisition of assets and shares) through business. She reported that she had always been an ambitious person with an

entrepreneurial aptitude, and when she found herself stuck in a '9 to 5' routine she wanted to be her own boss. She and one of her old colleagues invested on an equal partnership basis and established a law firm. She used all her personal savings, which she had been able to accumulate by putting money in different *kommittis* over the years. She reported that in the beginning, she lacked confidence in setting up a business and investing a significant amount for the purpose, as she was worried that if her business was not a success she would end up losing all her savings. However, her business partner, who was an experienced entrepreneur, boosted her morale and motivated her to take the risk. As her business grew, Hafza was able to buy two properties (houses) one of which she rented out. She also had shares in a relative's business (a restaurant) and became a successful entrepreneur in her own right.

Anjuman chose a home-based business because of its low start-up cost, as she did not have the resources to be more ambitious. She reported that all she needed was a room in her house allocated for the purpose, and the ability to distribute flyers in the local community for advertisement. Moreover, she stated that she had a few female friends in the local community who helped her make contacts with mothers in the local area. Her business returns were small and she had to rely on government support in order to run her household. Her working hours were few because children could only attend an hour a day (maximum one and a half), three or four times a week, and only after school hours. Anjuman was providing tuition to an average of three groups of children a day, spending one or one and a half hours with each group. She charged £5 an hour from each student, meaning that she was earning too little due to the reduced working hours and impoverished condition of the local Pakistani community. She also reported that she had faced problems in getting payment from some Pakistani parents. She expressed her frustration that they never paid on time and in order to get money she had to ask many times.

Anjuman *I have so much difficulty in getting fees from my pupil's parents. Sometimes they owe me 3 weeks' worth of fee. I have to send them reminders. I cannot afford to take any action, as they would simply stop sending their children to my tuition centre, which at the end of the day would affect me badly. Some kids need a lot of attention and the money I get is just not enough.*

Other women in the sample also reported that this was a major problem in working with 'your own community'. Many women out of courtesy did not ask for money, which led to either overdue payments or loss of income. Such businesses were part of the informal economy where business activities and environments lacked professionalism, which affected the performance of women's businesses (Forson, 2013). The majority of transactions took place in cash, and although this might have advantages in terms of avoiding tax, proving eligibility for welfare benefits and reducing overall business costs, it resulted in lack of control and loss of income.

Shabnam used to work as a private tailor; she gave up her work in order to work (unpaid) for her son in his bargain store. In return, Shabnam and her husband were living with their son who was the main breadwinner of the family. Shabnam reported that she had to sell her gold jewellery in order to invest in her son's business. Leaving her sewing work and selling the gold jewellery meant that her participation in her son's business had resulted in her losing personal resources. It also shows that in some cases, women did not have control of their resources; however, this can be interpreted in terms of the cooperative and collective nature of Pakistani families (Ballard, 1987; 1994) where resources, income and decisions about expenditures are made by the family (Anwar, 1979; Din, 2006). Given the fact that males are largely in charge of the family, women usually comply with such decisions.

Networking is considered an important resource, which helped some women in raising capital investment and overcoming the barriers to business start-up. In Nadira's case, work in the local community centre as a teacher of Urdu had provided her with the opportunity to make useful contacts. Her networking skills and religious outlook helped her in becoming an active member of the Muslim/Pakistani community in Oldham. One of her colleagues who used to run a Madrassa had offered her a job teaching local Muslim girls Quran and Islamic studies. Nadira belonged to a *sayyid* family (people who 'claim' to be descendents of Prophet Mohammed; knowledge of Quran and Hadith is emphasised in such families) and had good knowledge of Quran, Hadith (traditions of Prophet Mohammed) and Islamic studies. She took up the teaching role. She worked in the Madrassa for several years, developed rapport, trust and contacts in the local Muslim community and took the initiative to start her own Madrassa.

In order to finance her venture, she used her personal savings, which she was able to raise by taking part in local *kommittis.* Her Madrassa work also influenced the way she dressed. She started wearing *hejab* and *abaya* in order to represent herself as a religious person. This also reflects her embeddedness in the ethno-religious community through and around which she constructed her business.

Bushra's case was discussed in Chapter 7 in relation to the operations of *kommitti* in Pakistani communities. She stated that *kommitti* was her lifeline and she invested in *kommittis* to set up her business. Sometimes *kommitti* operations can become problematic and risky particularly for the convenor. For example, Bushra reported loss of money due to her father, who took part in her *kommitti* and after having his name drawn in early lots refused to pay the remaining instalments. Bushra had to deposit her father's instalments herself in order to pay off other members' savings and to secure her personal, business and family's reputation. She remained unable to recover the money from her father. Werbner (1990:71) argues, "operation of *kommittis* rests on relations of trust and traceability. Relations between *kommitti* members are essentially contractual, as the ability to replace defaulters with others indicates." Relations between Pakistanis are underpinned by a set of shared cultural premises. "The boundaries of trust are verbalised in terms of, first, personal knowledge, then knowledge of individuals, knowledge of families, knowledge of ethnic group, and knowledge of the persons of the community, in order of increasing uncertainty. Beyond the community, dealings are more constrained by a formal system of sanctions" (Strickon, 1979:187, cited in Werbner, 1990:71). However, in terms of gender dynamics in the operations of *kommitti*, Bushra stated that she felt more secure in dealing with women. She reported that males generally delayed their payment and sometimes even withdrew in between. Therefore, she had decided not to involve men in her *kommittis* in future due to lack of trust. This also shows that women found it hard to exercise their control even in cases where they were in a position of authority, such as Bushra as a *kommitti* convenor; the gender power structure of her family and community inhibited her to influence the men of her family and the community to return the money.

Religion was found to be an important aspect of the identity of women of Pakistani origin and a useful resource in their businesses. Religious beliefs were incorporated into family and business lives simultaneously, as a strategy and a means to achieve ends. For example, Bushra (Islamic Accessories Shop) and Nosheen (a Nasheed Artist/Musician) both traded in Islamic products and services. The majority of their clients were Muslims. Both started wearing Islamic dress (later in their lives) in order to gain the approval and trust of their Muslim customers and local community, which was important for their business success and viability. In both cases religion as a structure was activated for competitive gain. It helped them to gain access to community resources and exercise power and control in their families and communities. Women achieved acceptance and respect by mediating positively their Islamic and gender identity through their Islamic-business roles. Consequently, restrictions imposed on women through ideologies of *purdah* and *izzat* were lessened. Bushra reported that one of the reasons for starting up an Islamic business (besides economic reasons) was to give thanks to Allah who she believed helped her in saving her shaky marriage.

Bushra: *My husband used to drink and go after other women and whenever I tried to stop him, he battered me very badly. At one point in time, I had given up hope and thought of leaving him...and then out of nowhere some friends who were planning to go to Mecca for pilgrimage asked me to come along, I somehow convinced my husband. There I made him swear in front of Allah's house that he would not drink and go after other women. (Thanks to Allah) he has changed for better since then. And you know what now he prays regularly. So, I made a promise with Allah that I would do this (to please Him). Thanks to Him, I have been to Mecca many times afterwards, actually as part of my business, I organise trips to Mecca...what's better than this! Allah rewards you when you do good things.*

Bushra stated in her interview that she had never worn *hejab* (headscarf) and *jalbab* or *abaya* in her life, (rather she reported that she used to be very fashionable and upbeat), but after the trip to Mecca, she started observing this dress code. If she had not observed the rules of Islam herself, it would not have been possible to expect the same from her husband. Moreover, this was a very significant symbolic act, as through this new aspect of her identity, which was previously repressed, she conveyed the message to her husband that she had

changed and become more religious. This also meant laying out new rules for the family around Islamic religious beliefs, which prohibits adultery and alcohol consumption. Bushra's religious beliefs had helped her to draw 'moral boundaries' for her husband, binding him to remain faithful to her and not to drink. Luckily, it worked in her favour and her husband's changed attitude further strengthened her faith in her religion. Bushra first incorporated religion in her family life as a strategy to safeguard her marriage, and later she incorporated it in her business, as a way to remain economically active that family members and community would not question her for working outside home. According to Bushra it was not merely a business, rather she was adhering to her religion through her business role. Islamic businesses helped women to negotiate and resist the restrictions imposed on their spatial mobility, choices and freedom. They also helped women to exercise control and power in their family by drawing on from ethos of their religion, which was closer to the ideas of gender equality and women's rights. In such cases, it brought positive changes in gender relations and women gained empowerment.

Some migrant women in the sample had working class and rural backgrounds. Despite low levels of education, they were equipped with 'womanly skills' and crafts, such as sewing, knitting and embroidery, e.g. Rahat, Rifat, Rani and Qudsia. Obtaining these skills was emphasised in such families instead of gaining qualifications, which would have no practical use in their life after marriage. These skills are considered traits of a good housewife and mother, who is able to stitch, repair or alter family's clothes if needed, and moreover save her husband's money. Women's sewing work often generates a supplementary income in working class families, and in some families where the husband is economically inactive or deceased this is the only source of income. Qudsia was a local tailor; she reported that she had been working as a tailor for 15 years. At the start, she worked from home for a textile factory. After perfecting the skill, she started up her own business. In the past, Qudsia had been the owner of an Asian clothing and sewing shop in the local area. However, she closed down the shop, as the stress and cost of running it was too high. Her home-based business gave her more freedom and space to work without restricting herself to her previous schedule of 10 am to 7 pm. In addition, she could watch over her daughter (7 years old) while working from home and could feed her without having to rush back to the shop. She reported that she

had to spend most of her time in sewing clothes, i.e. from morning until evening. During busy seasons, such as on Eid or weddings, she had to extend her working hours until late at night in order to finish the work on time. She did not provide information about her income or business returns, although she reported that she was able to buy property in Pakistan from her sewing work. She was only able to do that because she had been participating in Bushra's *kommittis* for some years and was able to invest some money in the property. She reported that it was only possible because both she and her husband were working. However, it is not clear who owned and controlled these assets: Qudsia, her husband, or both of them. Owing property in their country of origin raises the status of women among members of the family and community (biradari), which was important for women like Qudsia who was associated with a profession that is regarded as menial and working class. People in the community often refer to and identify women who are linked with sewing as '*darzan'* (tailor), showing the hierarchical and gendered nature of certain professions. Such womanly professions are usually less remunerated and unvalued, and association with them reduces women's status in the *biradari.* In this context, property ownership is considered a strategy for raising status, as in Qudsia's case. On the other hand, women's association with more lucrative and professional businesses (e.g. Hafza in legal services) was appreciated and raised their status within their communities. Such businesses were also more likely to grow outside of the spatial, gender and ethnic boundaries and perform better. Association with such business sectors not only increased women's assets but also their status and self-reliance. This led to positive changes in gender relations and women's empowerment. On the other hand, women like Qudsia, through their home-based sewing work, were able to gain some resources although this had no impact on gender relations in their family or community. Participation in home-based business had not enabled her to influence the decision making in the family or mediate positively her position in the community through her business role. Other women in home-based businesses had raised their basic income and fulfilled some practical needs, although in the majority cases working from home did not reduce their dependence on government support; nor did it challenge the patriarchal ideologies, which consider home as the appropriate place for women. Because many home-based business activities had been performed in a less formal and professional environment, this had affected the performance and legitimacy of such businesses (Mirchandani, 2000). Such women

remained unable to change their class position and gender relations in their families and communities. Moreover, it did not result in them gaining full empowerment, although in some cases moderate changes were observed.

8.3.4. **Power and Control**

The fourth and last important feature of change in gender relations and empowerment was related to women's ability to control and exercise power within their families and business. This was intrinsically linked with women's accrual of human capital, access to resources and their ability to command and control their labour. Positive changes in these aspects resulted in women gaining power and control in business and the family. Women who had positively changed gender relations and gained full empowerment were able to make decision and choices in business and family matters, such as Hafza, Nasreen, Sana, Nosheen, Nadira and Fatima. In some cases, it was only possible in men's absence or women breaking out of male control after the divorce. Some women successfully employed religion as a strategy and resource in setting up a business and asserting power and control in the family, such as Bushra. It enabled access to community resources and raised women's status within their families and communities. In such cases, a moderate degree of change was observed; however, it did not translate into positive changes in the division of labour. On the other hand, many women remained unable to take part in decision making in the family and business. The decision and choices related to their labour, family and business matters were largely made by men (mainly husbands). In the category of no change and negative change in gender relations and empowerment, women remained unable to capitalise their education and skills (due to multiple disadvantages, e.g. ethno-religious) and their overall position and the division of labour in the family, e.g. Sakinah, Anjuman, Zainab and Marina. Some had low levels of education and poor English; this led them to take up supportive roles in the family business or hampered the performance of their business, e.g. Nadia, Nazia, Azra, Rahat, Ruksana and Noor. Such women were assuming a 'triple' or 'quadruple' burden, which created pressures on their time-space geographies and further constrained their ability to control their labour. Lack of resources meant that women remained 'incapacitated', lacking the capability to exert power and control in their families and communities.

In Nosheen's case, as discussed above, despite all the upheavals of sole parenting and failed marriages, she found a way that not only helped her regain emotional control, but also satisfied her entrepreneurial ambitions. After her second divorce, she launched herself as a freelance Nasheed musician (loosely speaking, Nasheed is a form of music based on poetry from Islamic texts and certain instruments not prohibited in Islam). Her interest in music and the performing arts combined with her entrepreneurial ambitions, past business experience and 'a broken heart' (due to failed marriages she found emotional and creative satisfaction in music) motivated her to choose this particular business. She had performed as both a solo artist and part of a choir. She reported that she was managing her bookings and arranging times with partners from various organisations, mainly Muslim charities, to perform in their events. She had also organised Islamic and interfaith events in the past, in which she had also performed. She mainly performed for children and women in schools, faith and interfaith events, charity events and concerts. On a performance day, she had to travel to various parts of Britain. She reflected on her life and business success:

> Nosheen: *I have proved people wrong that merely a failed married life doesn't always mean that you're ruined for the rest of your life. I have carried on and they have witnessed me emerging again from the lowest ebb of my life. One of my brothers doesn't like me playing music, he once told me that he doesn't like my music and instruments and he isn't proud of what I do – you can't imagine how gutted I felt after that, but hey such is life, you got to move on without thinking what people got to say.*

This excerpt shows that despite her business success she struggled to gain the respect and approval of her family for her music-related work, despite the fact that her music was Islamic in nature. It also depicts Nosheen's agency and ability to separate herself from the local culture, make her choices and stand by them. This extended to her rejecting male control (husbands and brothers) and patriarchal ideologies. That she made a conscious decision to carry on with her music career irrespective of her family's disapproval reflects her resistance to patriarchal ideologies embedded in cultural practices (*izzat*), which restricts women's entry into professions considered inappropriate for them, as it brings 'shame' and dishonour on the family. Nosheen did not provide information about her business returns; however, she reported that she was satisfied with what she was earning. For her it was more important to

find emotional and creative satisfaction through her work than achieving significant monetary gain.

Nosheen: *It's not that I'm earning a lot of money, but it's okay for me and my children, what is more important is that you feel happy about what you do in life and I love my music!*

Carter and Shaw (2006) and Bruni *et al*. (2005) argue that it is misleading to use male entrepreneurship as a benchmark to assess the size, success and growth of women's businesses, as women are different in terms of their motivations and the individual, relational and structural barriers they face, which impinge on their economic activities. In Nosheen's case, it was more important for her to find satisfaction and happiness in her work than to achieve astounding business returns. This cannot be linked with her inability as an 'entrepreneur' because in the past she was associated with business ventures that were successful in terms of monetary gains.

Nosheen reported that through her 'Islamic music' she gained identity, respect and a name in Muslim communities. She also reported that although she normally wore Western clothes, whenever she performed her music, particularly in front of Muslims, she wore *hejab* (headscarf) and *abaya* (Arab dress, full-length gown covering whole body). This can be understood in terms of her ability to adopt an intelligent business strategy in order to gain the community's and business partners' approval and respect for her business role. The Muslim organisations, charities and partners who hired her services wanted her to represent herself as a Muslim role model for children and women; as Butler (1990; 1993) argues, the meaning of gender is constructed through repetitive performance of gender or a 'performative doing of gender' in the way people talk or dress, and in a specific socio-cultural context. However, Nosheen expressed her confusion between her personal choice (Western clothes) and the business demand (Islamic clothes). She found herself at the intersection of two distinct cultures.

Nosheen: *I mostly wear Western clothes, but when I am performing at Islamic events then I wear Islamic clothes such as abaya and headscarf, etc. This makes me very annoyed and*

> *confused sometimes as I struggle to understand which one is my personality and identity.*

The above excerpt shows that women identify themselves with aspects of both Islamic/Pakistani and British culture. On the one hand, being part of a different sub-culture created business opportunities for women in the sample, as the person who exploits such opportunities has specific cultural resources, which members of mainstream culture lack. On the other hand, it created hybrid identity among women who also identified with notions of Western femininity. It can be deduced that when cultural ideals interact with economic aspiration of individuals, it creates niche markets but also gender and ethno-religious hybrid identities. It can be argued that such women are transformative social agents who constitute and are constituted by the cultural fabric of their social worlds (Brah, 1994). As Brah (1996:123) argues, identities are marked by the multiplicity of subject positions that constitute the subject. Hence identity is neither fixed nor singular; rather it is a constantly changing relational multiplicity. Werbner (1990; 2004:897), in her study on Pakistanis' cultural practices (i.e. gift-giving) in Manchester, argues that Pakistani women's adherence to cultural practices is an outcome of gender power relations in the family, as discussed in Chapter 3. She further stresses that transnational communities are hybrid in nature, in the sense that the forms of cultural and social hybridity they evolve are the product of historical negotiations, the constant juggling of moral commitments and aesthetic images from here and there, now and then (Werbner, 2004:897). Individuals constantly negotiate and move between different aspects of their fluid identities; one aspect of identity takes over the rest at any given point in time and space as a result of multiplicity of subject positions. It was found that some women in the sample were exploiting their religious identities for business development and gaining control of their family lives. In this context, religious identity was found to be an important part of some women's agency, which helped them to negotiate and resist. However, for women adopting a Western identity (Western notions of femininity), particularly among their own ethnic community was problematic; such notions of femininity were strongly resisted by males through imposing restrictions on women's choices and freedom. Women who resisted male control and crossed boundaries faced disapproval and loss of status within their families and communities. On the other hand, it was found that women who were closer to the Islamic or

Pakistani ideals of femininity were appreciated by their family and community, but faced difficulty in finding work in Britain (e.g. in Anjuman's case).

Women like Nasreen, Fatima and Hafza adapted a negotiated feminine identity (fusion of both Western Islamic/Pakistani) by wearing long skirts and tops at times with trousers and a loose headscarf. This helped them to break out of the spatial and ethnic boundaries (in Fatima and Hafza's case) and portray a more liberal image of themselves in the wider societal context. Their own community also approved their efforts of incorporating 'aspects' of their cultural identity in their outlook while working with white people. Such women were in a better position to take advantage of white and Pakistani communities in terms of access to resources (both material and non-material), which was important for the performance of their businesses.

One of the strategies employed by women was to draw on male support and labour in their business. Creating employment opportunities for male members of the family helped women in exercising control and power in both family and business. Nadira involved her son in her business, and he became the co-owner of the Madrassa. She also drew on his support and labour because she wanted to have someone who she could trust regarding the finances and overall management of the Madrassa. In addition, she wanted her son to carry it on when she retired. Nadira's husband was economically inactive for years; however, she praised him for his support and help in facilitating her by literally becoming 'her chauffeur' and looking after domestic responsibilities when she was out at work. Nadira reported that her husband and daughter-in-law were mainly responsible for the domestic work and she only took part in domestic work when she was free or at home. This indicated a change in the division of labour in families where women were the main breadwinners and husbands were economically inactive. Nadira's business was the main source of the family's income and being the breadwinner of the family she was in charge of managing the family's finances. Through her work, she was able to support her children's education, finance their marriages and buy a house. Her role as the breadwinner of the family had implications for decision making in the household and business. Nadira was found to be mainly responsible for making decisions related to the family and business; however, she indicated that the decisions were

always made after consultation with all family members, albeit, only after her agreement and approval, indicating that she was the final authority in the family. Kabeer (1999) argues that women's ability to make decisions is an important part of their agency, whereas their inability to make decisions is a manifestation of gender inequality within their community. It means that women's role as the breadwinner of the family helped them to take part in decision making and exert power in their families. This subsequently lessened the gender inequality and positively changed gender relations in their families and communities. Nadira was enabled (or pushed) to raise her skills and extend her networks for business start-up and growth, due to her husband's economic inactivity. He accepted (instead of resisting) Nadira's major role in decision making due to his failure and inability to become the provider for the family. Nadira, with her business success, took up the role of breadwinner, which further strengthened her ability to exercise control and power in the family.

Ability to make choices and decisions is an important feature of women's agency, which helps them to determine the direction of change and to challenge the status quo (Kabeer, 1999). Some women in the sample had made conscious choices of breaking out of ethnic, sectoral and spatial boundaries. This resulted in their business growth and success, which subsequently enabled them to raise resources, become self-reliant and exercise power and control in their families and communities. For example, Fatima reported that when she started her business she did not want to deal with women of her own background, as she wanted to learn new business and social skills by dealing with white clients and supplier/manufacturers. She stated that business with co-ethnics and trading in ethnic products and services would not have enhanced her experience in Britain. Fatima's example shows that she was aware of the fact that for business success she had to venture into mainstream British markets instead of restricting herself to an ethnic enclave where profit margins were often very small because of fierce competition and the socio-spatial disadvantage (Basu, 2010). Fatima employed a conscious strategy in using business to develop the resources needed to get into or ahead of her competitors.

Fatima: *I hate the idea of being on the dole and that was the biggest reason to start a business. I wanted my children to live a good life – I know you can also do it by doing*

> *paid work, but business is business and you can control things around you to suit your requirements – you set your own targets and can have more income (unlike paid job where you are stuck in a dead end). To be honest, I think if I had started some other business then I wouldn't have the support of my sons.*

Her business strategy and behaviour were embedded in the idea of gaining control and power by increasing resources. She was also able to do this by drawing on her sons' support and labour, particularly in the absence of her husband, who was living in Pakistan. It is not clear whether she was separated from her husband, as she did not provide further details of her relationship with her husband. However, it was observed in some cases that women were only able to increase their resources through business when men were not there. The absence of men enabled women to exercise power and control in the family and make independent choices.

Some feminist scholars argue that the heterosexual relationship between men and women remains a major reason for gender inequality and women's subordination (Hartmann, 1979; 1981). This was particularly found to be true in the cases of Azra, Nadia and Rahat, who remained unable to challenge male control and power in their families and business. Nadia and Azra were both part of the family business. Literature on family firms indicates that the husband tends to be the primary business decision maker (Lucaccini and Muscat, 2001; McAdam, 2013). Nadia and Azra's ancillary roles in family firms were an outcome of the male control. Both women were under the enormous burden of managing business and family responsibilities, which inhibited them from increasing their human capital and resources. The migrant women in family businesses had less bargaining and negotiating power than British-born women due to the circumstances which led to their migration and consequently shaped their migrant and subordinate status and position in their families and in the society. Both women's working hours were long, without ownership in the family business. Their labour, both productive and reproductive, was controlled by their husbands, which meant that their participation in the family business had reproduced gender inequalities and patriarchy instead of improving their chance to challenge their subordinate position. In some cases, the male

power in these women's lives was exercised through aggressive means in order to control their labour, choices and freedom.

Azra: *Sometimes my husband gets too impulsive and aggressive I then try not to oppose his decisions.*

Nadia: *I had this fear that if I make a mistake my husband would shout at me, which he often does, I mean even a tiny mistake would make him quite furious and I am usually at the receiving end. If he does something wrong then it doesn't bother him but he would never spare my mistake.*

In such cases, participation in business contributed to negative change and lessening of the women's power and control.

8.4.   **Conclusion**

This chapter examines the change in gender relations and degree of empowerment in Pakistani families and communities due to women's participation in small business. The findings reflect heterogeneity of Pakistani origin women in terms of their levels of empowerment. The changes in gender relations and empowerment were found to be linked with women's accrual of human capital, command and control of their labour, access to resources and their ability to exercise control and power in their families and business. These changes are depicted in the matrix of empowerment. The matrix does not position women simplistically in a typology, but considers them across a range of dimensions and components. Women were divided into four categories in terms of changes in gender relations and levels of empowerment. It was found that the women differed in terms of how they negotiated, adapted and resisted the intersectional gender regimes of their families and communities by employing their agency. In the category of full change, women resisted the gender ideologies of their families and communities through breaking out of male control, increasing human capital and accessing resources in setting up their business. Some women in this category had assumed the roles of breadwinner via small business, which changed positively the division of labour in their family with men taking more responsibility for domestic

work and childcare. However, in some cases challenging the status quo meant that they had to pay the price in the form of broken relationships. In this category, women's participation in small business had helped them to increase their resources, which resulted in shifting family power relations in their favour. Women increasingly took part in decision making related to family and business matters. Religion was also found to be part of women's strategy and agency to exert power and control in the family and gain the respect and approval of the community for their business. Women in the category of moderate change were able to gain some resources through their participation in small business; however, this did not help them to realise their strategic needs as notions of intensive and traditional mothering created pressures and demands on women's time-space geographies. Their work had moderate impact on gender relations in their families and communities.

In the category of negative change and lessening of power, heterosexual marriage was found to be a major source of women's subordination in which rules of relationship defined women and their work roles as inferior to their husbands. In such cases, men controlled women's reproductive and productive labour and women assumed the 'triple' or 'quadruple' burden. These burdens inhibited women from increasing their human capital and resources. Some women in the categories of no change/status quo maintained and negative change/lessening of power, faced multiple disadvantages due to their ethno-religious background, low levels of education and poor English. A few women remained unable to deploy existing human capital via small business. Such women could not deploy their education and skills to fulfil their practical and strategic needs through small business. These women's participation in home-based and family business had reinforced and reproduced patriarchy and inequality. Poor business returns had increased their dependence on government and husbands' support and decreased their chances of gaining empowerment.

It can be concluded that some women by employing their agency were able to accrue human capital, increase resources, both material and non-material, gain command and control of their labour (with division of labour more equitable in the family) and exert control and power in their families and business. They achieved empowerment in their families and communities by participating in small business. However, for many others participation in small business

had reinforced gender inequality and patriarchy. This also meant that asymmetric gender relations in their families will continue to hamper their ability to access or develop resources, accrue human capital, gain command and control of their labour and exercise power and control in their families and business.

CHAPTER 9

CONCLUSION AND REFLECTIONS

9.1   Introduction

The thesis contributes to the growing body of literature on the entrepreneurship in Britain of South Asian women in general and on women of Pakistani origin in North West England in particular. The literature on the latter is comparatively scarce, and research on South Asian women's entrepreneurship tends to overlook their heterogeneity. This study emphasises heterogeneity among women of Pakistani origin and their experience of small business as an outcome of their diverse geographical, cultural and religious backgrounds. An important contribution of this study is to develop new knowledge of Pakistani women's diverse business roles and strategies in various business environments, such as, home-based, family and independent enterprises and illustrate how these are influenced by enmeshing cultural and structural factors, such as class, ethno-religious and gender relations. The mixed embeddedness and family embeddedness perspective helped unravel societal, social, cultural, familial and material structures that shaped Pakistani-origin women's experiences of small business. The study also demonstrated an impact on the overall gender relations particularly in terms of empowerment due to women's business roles. The analyses suggested that women's entry into and experiences of small business were affected by the gender regimes of Pakistani families, communities and the wider British society. It was pertinent to this research to find ways in which structures of ethnicity, gender, religion and class located and determined women's position in the labour market and resulted in their involvement in small business. Some of the issues of intersecting identities and social relations that were explored in this context are: how adherence to Islam influenced women's business experience, and how notions of femininity in Pakistani Muslim communities shaped their journeys into and experience of business in Britain. A few women broke out of the ethnic, spatial and sectoral boundaries, however, less interaction with the mainstream white community, poor networking with other businesswomen and men and mixed notion of empowerment due to deep rooted patriarchal norms to which women themselves conform hampered chances of many others to break out. In all, four features were identified as significantly affecting and shaping women's experiences: a) their acquisition of human capital; b) their command and control of their labour; c) access to resources, both material and non-material; and d) their ability to exert power and control in the family and business. The study also helped to understand women's agency in terms of their negotiations, adaptations and resistance to

structures and relations of inequality and oppression. This process was facilitated by feminist insights in conceptualising control and power at different levels, i.e. relational and structural, as they impinge on women's choices, freedom and their progress toward empowerment.

The thesis drew on multidisciplinary literature to contextualise historical and contemporary debates. Chapter 2 examined the concepts of sex and gender as social constructs in understanding the processes that creates gender differences and inequality. The analysis suggested that gender inequality is socially constructed through gender practices and performativity, which explains women's subordination in public and private spheres. Patriarchy and gender performativity were key ideas that were taken forward in order to understand gender relations in Pakistani families and communities in Britain. It was emphasised that the sexual division of labour determines women's socioeconomic position in the family and at work, and was found to be important in explaining the women's experience in business. However, gender relations cannot be understood in isolation from ethno-religious and class relations as these relations are socially constructed and embodied through culture and structure. Brah's (1994) multi-level framework proposes that Muslim/Pakistani women's participation in the labour market is an outcome of enmeshing cultural, structural and agentic processes. Empowerment was also discussed in relation to women's agency and ability to determine the direction of change through acquisition of resources and different forms of capital.

Chapter 3 provided a brief account of the migration of Pakistanis to Britain, with a specific reference to ethnic clustering, vital in understanding the settlement patterns and experiences of Pakistanis especially in the North of Britain in the context of racial discrimination and disadvantage. The historical context was important in locating women and understanding their experiences after migration. The focus was to examine gender relations in British Pakistani communities. It was suggested that the patriarchal ideologies and practices of *izzat* and *purdah* shape the experiences and lives of many women of Pakistani origin in Britain, particularly in their *biradaris* and communities within ethnic clusters. It was acknowledged that such cultural practices may not always be oppressive and involuntary, and therefore should be understood in terms of diverse meanings and practices in shaping the experiences of women in families and at work. By and large, women's ability to accrue human capital or to become economically active and be

independent agents was in effect hampered by gender based power relations and the sexual division of labour in the women's families. However, it was also acknowledged that, contrary to stereotypical notions surrounding the agency of women of Pakistani origin, they are not passive or devoid of any power. It was demonstrated that they wield some power and authority in household matters; however, there is a gap in knowledge about such women's responses and their negotiation with external and internal, androcentric and ethnocentric, structures and pressures, which this study has attempted.

The literature reviewed in Chapter 4 provided conceptual underpinnings for the study and was mainly drawn from research on women and in ethnic entrepreneurship. The review of the literature on South Asian and Muslim women entrepreneurs helped in explaining business experiences of women of Pakistani origin in this study. The EEE (Ethnic Enclave Economy) hypothesis is particularly helpful in understanding women's use of co-ethnic and transnational networks for business development. Women tend to offer ethnic and religious products and services to co-ethnic clientele or employ a break-out strategy for the growth of their business. It was demonstrated that the mixed embeddedness and family embeddedness approaches are key in locating women's business behaviour in structural, social, material, cultural, institutional and familial contexts. The family/household embeddedness proposes that women construct their business around their family and its time-space geographies. Women's gender roles and the sexual division of labour in the family influence their business behaviour and experience. The literature on South Asian women in the family business helped in understanding power dynamics in family firms in this study. It was highlighted that the research on South Asian women's entrepreneurship usually ignores diversity among these women and does not take into account differences in culture and religious beliefs among South Asians.

Chapter 5 explained the research design and the theoretical underpinnings of the study, which is qualitative and draws insights from the interpretive tradition. The study demonstrated that the subjective consciousness of both the researcher and the participants, as celebrated in an interpretive and feminist inquiry, enriches the research process by allowing the comprehension and interpretation of mental content and the social actors' understandings of a social situation. Feminist insights facilitated in conceptualising gender as a key social category and system of relations, which affect women's position in the context of patriarchal cultures and structures. However, it was

suggested that the experiences of women of Pakistani origin in Britain are not only shaped by gender, but also by their class and ethno-religious backgrounds. It was demonstrated that grounded theory provides a useful understanding of the relationship between theory and the research process in qualitative research. It was highlighted that the element of reflexivity is particularly important in enabling the researcher to reflect upon actions and values during the research, when producing data and writing accounts. This helped in reflecting upon the limitations and strengths of the research process particularly during fieldwork. The technique of semi-structured interviews was found useful as it allows flexibility through unstructured, open-ended interviews with the directionality and the agenda of the survey instrument to produce focused and rich qualitative data that helps in exploring subjective meanings.

Chapters 6, 7 and 8 presented the empirical findings and analyses. Chapter 6 analysed gender relations in Pakistani families in the sample to show how such power structures affected and shaped women's ability to access and accrue key resources such as human capital, social relations and other skills for improving their overall socio-economic status. For some women family support was enabling; for others it worked as a constraint. The chapter concluded that the intersectional gender regimes of Pakistani families for many women affected their accrual of human capital, access to resources, command and control of their labour and their ability to exercise power and control in the family. Some women with low levels of education, poor English, a disproportionate burden of domestic work and childcare responsibility and lack of familial support in Britain (in migrant women's case), had little or no work choices in ethnic enclaves. However others, particularly those who came from urban backgrounds in Pakistan, were able to improve their education and level of English and acquire new skills. This helped them to overcome the labour market disadvantage they faced in Britain. It was found that not all women in the sample were devoid of power and agency; however, younger women, particularly, during their initial few years in Britain, were found to be at the behest of their husband and in-laws. However, after childbirth and living for a longer time in Britain, a number of wives were able to gain some power in the family. However, the analysis also showed that gendered ideologies of *purdah* and *izzat* were sometimes used to control women and their labour in the family. Women in the sample were expected to comply with the rules of *izzat* and *purdah* set by the local Pakistani communities, although observance of *hejab/purdah* was not always

forced. It was concluded that gender relations are not static; rather, women were found to be constantly renegotiating, re-setting and resisting the patriarchal rules and gendered ideologies through improving their education, acquiring skills and starting up businesses.

Chapter 7 examined women's journeys into and experiences of small business in the sample, which were found to be diverse. This diversity was depicted through the categorisation of women into 'business labourers' and 'business leaders' on the basis of ownership and control in business. Women's ability to exercise power and control in business was found to be linked with gendered power relations in the family, which often defined women's work roles and a position inferior to men, particularly in family enterprises. Some women's progress from 'business labourers' to 'business leaders' reflects their agency in overcoming cultural, social and structural constraints. The analyses revealed that women's businesses were embedded in multiple contexts; in particular, the family and the local ethno-religious community were found to be significant in shaping women's business roles and practices. Many women were constructing businesses around their culture and Islamic beliefs. Such businesses in many instances were part of the ethnic enclave economy. The structural, cultural and material contexts were found to be creating both opportunities and constraints for women in business. The intersectional gender regimes shaped women's experience by determining their accrual of human capital, command and control of their labour, access to community resources and their ability to exercise control and power in business and family matters. The analysis in Chapter 7 is considered an important contribution to the literature on Pakistani women's small business experience in terms of the influence, both enabling and constraining, of gender, religion, ethnicity and class on women's entrepreneurial behaviour and practices. It was demonstrated that this leads to differing outcomes in terms of sectoral and business choice, control and access to resources, entrepreneurial strategies (ethnic and Islamic businesses and 'break-out'), the performance and success of business and the division of labour in the family and business. All women were concentrated in the service sector in which the majority were offering services such as, retail, personal, care and education. In family and home-based businesses, the majority of women were remained unable to control their labour or to play a signification role in business due to asymmetric division of labour and gendered power relations in the family. Some women in such settings remained unable to access and deploy resources and education/skills to increase their

incomes. Women who broke out of the male control, effectively deployed (material and non-material) resources and increased their human capital were managed to 'break out' of the ethnic, spatial and sectoral boundaries. Such business strategies increased their incomes and resources and enabled them to exert power and control in the family through their significant business roles. Many others were strongly embedded in the existing ethnic and Islamic social structures, which created business opportunities for them, but also resulted in socio-spatial over-embeddedness.

Chapter 8 examined the change in gender relations and degree of empowerment in Pakistani families and communities due to women's participation in small business. The findings reflected heterogeneity of the Pakistani women in terms of their levels of empowerment and change in gender relation through engaging in small business. This diversity was reflected in four levels of change in gender relations and empowerment: positive change/full empowerment; moderate change/empowerment; no change/status quo maintained; and negative change/lessening of power. The changes in gender relations and empowerment were found to be linked with women's accrual of human capital, command and control of their labour, access to resources and their ability to exercise control and power in their families and business. In the category of positive change/full empowerment, some women resisted the gender ideologies of their families and communities through breaking out of male control, increasing human capital and accessing resources through their business. In some cases, a change occurred when women assumed the role of breadwinner, which changed positively the division of labour in their family, with men and other family members taking on more responsibility for domestic work and childcare. However, in some cases challenging the status quo meant that they had to pay the price in the form of broken marriages.

In the category of moderate change, notions of intensive and traditional mothering created pressures and demands on women's time-space geographies. Women gained some resources and increased human capital, but their work had moderate or little impact on gender relations in their families and communities. For women in categories of no change/status quo maintained and negative change/lessening of power, heterosexual marriage was found to be a major source of women's subordination. In such cases, men controlled women's reproductive and productive labour and women assumed the 'triple' or 'quadruple' burden. These burdens inhibited women from increasing their human capital

and resources. Some women faced multiple disadvantages due to their ethno-religious background, low levels of education and poor English. However, the division of labour and their subordinate position in their families, and their lack of power and agency meant that they remained unable to improve their English and education. Some women with high levels of education remained unable to translate their education and skills to fulfil their practical and strategic needs. Women's participation in home-based and family business had reinforced and reproduced patriarchy and inequality in some cases. Poor business returns had increased their dependence on government and husbands' support and decreased their chances of gaining empowerment. The analysis in Chapter 8 contributed to the literature that establishes a link between small business and women's empowerment. The findings were mixed in terms of women's ability to transform gender relations and gain empowerment by generating and deploying resources, increasing human capital, controlling their labour and exerting power in the family through engaging in small business.

9.2   Reflections on Methodology

One of the ways of being 'reflexive' is to understand the limitations of the research process and the researcher, and explore ways in which future research on the subject can be facilitated in filling those gaps. I believe that research into this area could be further developed on both substantive and methodological levels. The following issues have been highlighted in this context:

First, as discussed in Chapter 5, the respondents in the sample were mainly drawn by employing a snowball sampling strategy and using personal contacts and networks. This was found particularly useful in getting access to the relatively small population of women of Pakistani origin in small business, especially in the absence of any small business datasets holding information on the basis of ethnicity and gender. The sample gathered was based on women operating in different business environments, i.e. home-based businesses, family enterprises and female-owned independent businesses. This yielded insights into the breadth of women's experiences in different business environments, but it also undermined the focus and ability of this research to analyse these environments in depth.

Second, for reasons outlined in the literature review and methodology, I found that the focus on exploring women's experience was crucial and central to this inquiry. The research set out to examine the experiences of Pakistani-origin women in small business. Some respondents in the sample were involved in family firms; such enterprises in many instances were mutually owned and managed by both men and women who were often related. It is recognised that an understanding of family firms cannot ignore the accounts and voices of the males who were playing an important role in these enterprises. Gender is highlighted as an important social category and aspect of an individual's experience of business (Bruni *et al*., 2005), and is as relevant to men as it is to women. Exploring gender relations in a given environment (business) would then mean documenting voices of both males and females. For example, to understand how power and control is being distributed and shared between men and women in enterprises through different business practices, it is important to include male interpretations and mental content about their and women's roles. I particularly see that a follow-up study based on the accounts of both men and women of Pakistani origin would further broaden our knowledge of gender relations in such family firms.

Third, as outlined in Chapter 5, the study was concerned with documenting detailed accounts of women's experiences of small business. This was sought through semi-structured interviews with 30 women. Although the sample size was small, it did provide in-depth information into the women's lives and business experiences. However, the sample is not representative of the whole population of women of Pakistani origin in small business and the information obtained cannot be generalised. For example, all the women in the sample were operating in the service sector and their experiences may not necessarily be applicable to women operating in a different industry, as sectoral dynamics and institutional impact influence the experiences of entrepreneurs in that sector.

Fourth, data gathered through the snowballing sampling technique was naturally skewed towards migrant women, i.e. 24 out of 30 had been born in Pakistan. Therefore, the findings that drew intergenerational differences and comparisons between migrant and British-born or -raised women remained inconclusive, due to the small proportion of the latter in the sample.

9.3 The Issues of Conceptualising and Measuring Empowerment

One of the issues encountered in Chapter 8 was in what ways the concept of empowerment could be applied and measured in the context of this study. Empowerment is a widely used concept, particularly in the field of women and development, yet it is understood and measured differently by various scholars and practitioners in different contexts (Moser, 1993; Kabeer, 1999; Narayan, 2002, 2005; Alsop and Heinsohn, 2005; Arun *et al*., 2013). For some feminists, the value of the concept lies precisely in its fuzziness (Kabeer, 1999). It was particularly difficult to conceptualise, as individual study participants might have perceived and experienced it differently from each other. If we understand empowerment in terms of a person's agency or ability to make effective choices in order to influence the direction of change (Kabeer, 1999; Alsop and Heinsohn, 2005), then it requires certain capacities and capabilities in order to achieve desired actions and outcomes (Sen, 1999). Resources (material and non-material), capital (social, human, financial, physical and cultural) or asset endowments are widely used as indicators of agency and empowerment in different contexts (Moser, 1993; Kabeer, 1999; Alsop and Heinsohn, 2005; Arun *et al*., 2006). These assets may be psychological, informational, organisational, material, social, financial or human (Alsop and Heinsohn, 2005). However, some choices are more significant than others in terms of enabling and empowering women to cause change (Molyneux, 1985; Moser, 1993; Kabeer, 1999). Assets and resources that facilitate a particular desired outcome or change become more important in a given environment or time; as Kabeer (1999) argues, not all choices or needs are equally relevant to the definition of power, therefore, the concern was to draw attention to inequalities in women's capacity to make choices rather than the differences in the choices women make. Gender inequality takes different forms in different societies and cultures due to the varying nature of cultural, social, economic and political demands and opportunity structures (Alsop and Heinsohn, 2005). More specifically, as women do not form a homogenous group, their experiences of inequality, their interests and needs are different from each other. In the context of this study, gender inequalities intersected with other systems of oppression, including class, ethnicity, religion and class, exacerbating the injustices associated with them (Kabeer, 2012). Different frameworks and models of empowerment are widely used in the context of developing countries where poverty and economic vulnerability remain the focus of debates on the empowerment of

women. It was particularly a challenge to draw insights and operationlise these frameworks in the case of women of Pakistani origin in Britain, where improved living standards and access to social services and welfare have played a role in reducing poverty levels and vulnerabilities. Razavi (1992 cited in Kabeer, 1999) argues that prosperity within a society may help to reduce gender inequalities in basic well-being, but intensify other social restrictions on women's ability to make choices. The widely used distinction between women's practical and strategic gender interests or needs partly helped to capture some of the differences and commonalities between women in this study (Moser, 1993; Kabeer, 2012). Other frameworks use different approaches in measuring and conceptualising women's empowerment. For example, Arun *et al*. (2006) applied a multidimensional conceptual model based on sustainable livelihoods (SL) framework in measuring empowerment among women operating within the IT sector in Kerala, India. They used a five-asset approach of human, natural, social, physical and financial capital to measure development and empowerment. In terms of how much the endowments of these capitals were linked with women's experience of empowerment, they argued that the issue sits somewhat awkwardly in the five-asset approach to livelihood mainly because empowerment transcends or overarches the asset framework; it was not clear whether access to an asset or a component determined how far women were able to make use of their assets. They concluded that empowerment therefore merits separate treatment for conceptual and practical reasons (Arun *et al.*, 2006: 153-154).

This study used four components: human capital, resources, women's command and control of their labour, and power and control in family and business, as indicators of women's empowerment and change in gender relations at the four different levels based on women's experience of empowerment in this study. However, the relationship between these components and empowerment was not straightforward and required various negotiations and adaptations. The insights drawn from the literature on empowerment suggest that these four aspects loosely fit into models of empowerment at each component level. In addition, the relationship among the four aspects was somewhat unclear in terms of enabling women to achieve desired outcomes or to use each component, as indicated by Arun *et al*. (2006), "whether women feel able or are able to make use of their assets" was unclear. Kabeer (1999: 443) argues that there is a

tendency in empowerment literature to use the women's 'access to resources' in a generic way, as if indicating some relationship between women and resources automatically specifies the choices and the change it makes possible. In reality, resources are a measure of 'potential' rather than 'actualised' choice and change. Arun *et al*. (2013) suggest that asset based approaches are more useful for social change, as they treat assets not just as resources but also as an 'agency' to transform such resources and help in causing change. A follow-up study based on a comprehensive understanding of empowerment at conceptual and methodological levels will illuminate our understanding of relations between women of Pakistani origin and their use of different assets and resources in small business.

9.4   **Policy Recommendations**

This study intended from the outset to suggest ways in which future policy on ethnic women's entrepreneurship could facilitate both research on the subject and the Pakistani women themselves especially in small business.

First, throughout the thesis, it was highlighted that 'ethnic minority/South Asian women are not a homogeneous group. Recognition of inter-group and intra-group diversity among these women is pertinent for a result-oriented intervention seeking to minimise gender and ethnic inequality in business ownership. From a policy perspective, this diversity should also be understood in terms of women's varying practical and strategic needs or interest within these groups. It is important to consider that the fulfilment of these needs could increase women's participation in business and decrease gender inequality within ethnic communities. In each ethno-religious community, women experience different sets of constraints and enablements. For example, in terms of access to business support, some women of Pakistani origin may not be able to access financial support due to the restrictions of *purdah*, religious preference for interest-free loans, and a lack of understanding of English. Further the insular nature of such small businesses not allow for opportunities of networking to such women entrepreneurs in the wider community. Policies taking account of such issues may create enabling environments by reducing institutional and cultural barriers, which could facilitate women's access to services and subsequently help in promoting ethnic and gender equality and women's empowerment. This research identified many women who were trading in ethnic and Islamic products and

services may find such policies beneficial. In addition, a majority of these women were pushed into such businesses due to lack of opportunities, resources and support required to develop better performing businesses in the mainstream markets.

Previous studies on ethnic women's entrepreneurship have pointed to the unavailability of datasets that aggregate information about business ownership on the basis of ethnicity and gender (Dawe and Fielden, 2005; Jones *et al*., 2010), an important issue faced by the present study. Given this, it was difficult to understand the extent and nature of ethnic minority and Pakistani women's entrepreneurial activities, and I had to rely on alternative sampling techniques. In order to promote both qualitative and quantitative research on ethnic women's business participation and experiences, diverse business data that includes both ethnicity and gender should be collected at an official level.

In this study, some women were found to be contributing to community development through their business roles and others were motivated to break out of the ethnic, gender and sectoral boundaries. However, such contributions of ethnic minority women are often under-represented and neglected, not only in research but also in policy initiatives and practices (Jones *et al*., 2010). Aiding and promoting such women may help in creating business role models for women in ethnic communities. The current coalition government has proposed: mentoring schemes for women who want to start a business and better childcare provisions for 'mumpreneurs' in order to reduce the entrepreneurial gender gap (Conservative Equality Manifesto, 2010: 5-6). The measures proposed by the current government are indeed welcome; nevertheless, such initiatives need to be incorporated at the local level for the benefit of all businesswomen, including ethnic women entrepreneurs.

APPENDIX A: MAP OF GREATER MANCHESTER

APPENDIX B: DISTRIBUTION OF PAKISTANI POPULATION IN DIFFERENT AREAS OF GREATER MANCHESTER

Towns	Pakistani Population
Bolton	12,026
Bury	9,002
Manchester	42,904
Oldham	22,686
Rochdale	22,265
Salford	1,843
Stockport	6,673
Tameside	4,910
Trafford	7,027
Wigan	676
Total in Greater Manchester	**130,012**

Source: ONS (2011) Ethnic group, local authorities in the United Kingdom

APPENDIX C: INTERVIEW SCHEDULE

I am a PhD candidate at Manchester Metropolitan University (MMU) in the Department of Sociology. For the proposed research, my supervisors are Dr Shoba Arun (Dept. of Sociology), Dr Susie Jacobs (Dept. of Sociology), and Dr Julia Rouse (Business School), all distinguished academics at MMU.

The focus of this research is Women of Pakistani origin in Small Enterprises in the North West of England. The aim of the research is, first, to understand how Pakistani women are constructing their work choices as entrepreneurs. Secondly, what difficulties do they face in business due to their ethnic origin and gender and what strategies have they adopted to overcome them? The third aim is to understand how women's work choices are affecting their traditional family roles and position as mothers, wives and daughters within British Pakistani communities in the North West.

The research intends to provide useful insights into British Pakistani women's lived experiences in small businesses. This will not only increase our knowledge of ethnic minority women's faculties, struggles, and their family and business lives, but I hope will also assist future scholarly work and policy initiatives to increase racial and gender equality. Your participation is crucial for this study and will help me understand better, what challenges you face at home and in the workplace, when you make business your work choice.

The interview deals in the main with topics such as your background, family life and experiences in your business. You are free to refuse to answer any question that you do not wish to respond to or feel uncomfortable with. The interview may last up to 90 minutes. It will be tape recorded only if you permit me to do so.

All information obtained will remain confidential. The individual identities will not be used in any reports or publications resulting from this study. No personal information, such as business or home address/contact details will be required from you.

Please confirm that you have read and understand the information provided above and that you understand that your participation is voluntary and you are free to withdraw at any time, without giving reasons; also, that I may contact you again, if any further information is required for this research.

I .... have carefully read the information provided above and agree to take part in this research.

Thank you,

Asma Mirza

PhD Candidate

Department of Sociology
Manchester Metropolitan University
Geoffrey Manton Building
Rosamond Street West
Manchester. M15 6LL

Interview No: ....

Date: ....

Email:a.mirza@mmu.ac.uk

INTERVIEW

A. BACKGROUND

1. Before we start talking about your business I would like to know about your background and local connections in Pakistan: which area of Pakistan you and your parents come from?

   - Family migration history
   - Parents/ancestors' life and work experiences in Pakistan
   - Visit to Pakistan
   - Comparison between life in the UK and Pakistan
   - Compare status of women in Pakistan and the UK

2. Would you tell me about your educational background?

   - Where did you undertake education?
   - Highest level of qualification
   - Training and vocational courses (e.g. business or management courses)
   - Languages you speak
   - Knowledge of English
   - Language you speak at home
   - Language you use most frequently while at work

3. Would you please share with me your work history so far?

   - Is this your first business venture?
   - Any experience of paid work in past - tell me about it please.
   - Previous business venture, if any, tell me about it.

B. BUSINESS EXPERIENCE AND WORK PATTERN

4. Now, I would like to discuss with you your life before you started this business.

   - Daily life activities and engagements
   - Reasons or motivations

- ▪   Experience of launching/starting this business
- ▪   Reasons for selecting this type of business (beauty, clothing, etc.)

5. Now, I would like to talk about your business. Tell me briefly about it.
- ▪ Business start-up date.

- ▪ Is this a family business?
- ▪ Who else works with you (husband, parents or siblings)?
- ▪ Paid workers (male/female and full-time/part-time)
- ▪ Family workers (male/female and full-time/part-time)
- ▪ In what capacity do you work here, e.g. manager, family worker, owner, co-owner, etc?
- ▪ Business type (beauty, law, clothing, etc.)
- ▪ Type of business activity or sector (service, retail, supplier, etc.)
- ▪ Tell me about your customers (e.g. male and female, ethnic background, etc.)
- ▪ Distance from home
- ▪ If far from home, how do you commute?
- ▪ Reasons for this particular location
- ▪ Hours per week you give to your business (e.g. 20 or 40 hours, etc.)
- ▪ Describe the overall state of your business (e.g. in loss or successful or average)
- ▪ Who is mainly responsible for making decisions at work/business?
  - o   You or your husband or parents or any other?
  - o   Who is responsible for making financial decisions?

- ▪ Tell me about the daily tasks that you perform at your work/business?

C. FAMILY INFORMATION AND PRACTICES

6. Now that we have talked about your business, tell me about your family please.

- ▪ Married, single or divorced, etc.
- ▪ Children and their ages?
- ▪ Who do you live with: with husband and children, your parents or in-laws?
- ▪ When did you have children: before, between or after you started this business?
  - o   Was having children planned or not?

- o Tell me about your overall experience of child birth and care
- o Any problems you faced (financial or emotional or related to childcare)
- Where do your family and in-laws live (near or far)?
- Who else in your family is in business apart from you?
  - o How many men and women?
- Husband's occupation/job/business.
- Does your husband work full-time or part-time (hours/week)?
- Husband's highest level of qualification
- Your parents' qualification and work life
  - o Father and Mother

D. FAMILY LIFE, HOUSEHOLD AND WORK

7. Please tell me a bit more about your relationship with your family and your household responsibilities.

- First tell me about your activities in a typical week? Tell me about last week
- Total time spent at home, i.e. hours/day when you are not working
  - o Time you spend with your husband and children
  - o With other family members and friends
  - o In household chores
- How much time does your husband spend at home with the family (hours/week)?
  - o With you and children
  - o With other family members and friends
  - o In household chores
- Who is mainly responsible for household chores, such as cooking, cleaning, washing, etc?
  - o Do your husband or family members help you with household chores?
  - o Does your family (parents, siblings, in-laws, etc.) help you with household chores?
  - o Do you get any other help, such as paid
- Who is mainly responsible for making decisions at home?

        ○ Who makes financial decisions in the family?

        ○ Who makes decisions related to household and children?

- How do you spend your weekend?
- What does your husband do over the weekend?

E. CHILDCARE

8. Now I would like to ask you a few questions related to children and childcare.

- Childcare: who is mainly responsible, you or your husband or both?
  - If children are at school, who picks them up and drops them off at school?
- Help with childcare within family (in-laws, your parents or other family members)?
- Paid childcare/child minder, etc?
- Who looks after children when you are working?
- Do you bring your children with you to work?
  - Time you spend looking after your children while you are working (hours/day)
  - Affects it has on your business (e.g. response of customers when they see your children)
  - What arrangement you make when your child is unwell
- Does your husband take the children to his workplace?
- How does your work in business affect your relationship with your husband and children?
- Do your children help you with household chores? Both girls and boys?
- How do you manage your business with family?
  - With the help of parents or in-laws (e.g. financial, emotional, with childcare, etc.?
  - Any other help?

F. FORMAL AND INFORMAL SUPPORT

9. Now, tell me bit more about the problems you have faced in establishing and running this business and the type of support that is available to you.

- Problems you faced in setting up this business.
    - Financial
    - Family problems
    - Lack of business/management knowledge
    - Lack of confidence
    - Language problems
    - Community acceptability
    - Discrimination

        (Look for critical incidents such as racism or family resistance, etc.)

- Tell me, how did you finance your business at the start?
    - Borrowed from family, friends or other relatives
    - Bank loan
    - Government or charity grant
    - Informal credit sources, e.g. ROSCA, *kommitti'* or any other savings club
- Problems faced in borrowing money from any of these sources?
    - Access issues
    - High interest rate
    - Difficult procedure
    - Language problems or any other?

- Tell me about any help you received from the local council or other government agencies or charities or private business consultancies. If so, what kind of support?
    - Technical support
    - Knowledge support
    - Management/business support
    - How to manage finances
    - Regarding renting premises, etc.
- If not, why have you never tried to seek help?
- What kind of help do you require or think will improve the state your business?
    - Training
    - Financial

- o Childcare support

- Tell me about other sources of your household income, other than this business?
    - o Husband's job/business
    - o Income or property
    - o Family/parent
    - o Government support
- How much does your business contribute towards the total household income?
    - o Towards bills or rent
    - o Food or groceries
    - o Children or their care
    - o Savings or repaying loans, etc.
    - o Your personal costs (clothing, etc.)
    - o Any other?
- Would it be difficult for you/your family to manage if you did not work?
- What were the annual sales of your business in the last financial year 2010-2011?
    - o Is it better than the year before?
    - o If not, what would you do and how would you manage?

G. WOMEN AND WORK: EXPERIENCE AND POSITION

10. Now I would like to know about your views on how working for your own business affects you as a woman.

- Tell me about your experience in business as a woman (e.g. advantages and disadvantages)
- How did your family react to it (starting your own business)?
- How, if at all, has being a woman in business affected your overall position?
    - o In the eyes of your relatives and friends: how and why?
    - o In the eyes of neighbours and community: how and why?

- Do you think women face more difficulties than men in setting up and running a business?

    - o Give me an example. (Critical incident: sexism, harassment or any other)

- Tell me what you have gained/achieved as a woman while working for yourself
- Your opinion on overall the environment for women-owned/run businesses
- What would you suggest to other Pakistani women who want to start a business?

H.   BUSINESS, ETHNICITY AND RELIGION

11. Now I would like you to talk about your views and experiences as a Pakistani woman.

- Tell me about the locality where you live and work.

- Do you only sell (or deal) in ethnic products?
    - Why is that? Advantages and disadvantages
- Have you ever thought about exploring mainstream markets?
    - What difficulties do you think you would encounter if you do so?

- Tell me about what you usually wear (*shalwar kameez*, trousers and tops)

- What do you wear when you are at work?
- Reasons for wearing (*shalwar kameez* or Western dress)
    - Comfort
    - Culturally appropriate
    - Pressure from husband, family, neighbours, community, etc.

- Tell me about other people's perception about your dressing
- Any effects it has on your business
- Any problems you faced due to your Pakistani origin (e.g. discrimination, etc.) Give me an example. (Critical incident)

- Your opinion on the overall environment for Asian/Pakistani businesses.
- If not good why do you think so?
- Your suggestions to improve conditions for Asian or Pakistani businesses

12. Now I would like to discuss your religious beliefs and experiences in business due to your Muslim identity.

- First tell me, are you a religious person (e.g. offer prayers or fast, etc.)

- What does your religious belief mean to you?

- Tell me about your experiences with people as a Muslim woman
- According to common perception, Muslim women are not allowed to work outside the home. What is your take on this perception?

- Do you wear *hejab*, i.e. cover your head or face with a scarf?
   - Does this affect you or your business?
- Tell me about people's perceptions and reactions to your wearing *hejab*
   - Your own community
   - White people and black people
   - Have you faced discrimination due to wearing *hejab*

      (Look for critical incident)

- How, if at all, has being a Muslim woman affected your life in any way?

   - Affect your private life
   - Affect your business

- Do you think post 9/11 and 7/7 spread of Islam phobia has affected you or your business?

I.   WORK CHOICE AND PREFERENCE

13. Please tell me a bit more about your preference or choice of work and your work plan in future? What do you want to do?
- Tell me first why have you preferred a self-employed business over paid work/job?
- Do you think there are enough work opportunities available for women like you? If not, why is that?
- If given the choice what would you prefer paid work or your own business? And why?
- So why are you not doing paid work? Any particular reasons?

- Tell me about your business and other career plans
  - Want to do a paid job?
  - Leave this and start another business?
  - Expand this business?

- So what are you doing to achieve these targets?

BACKGROUND INFORMATION:

Thank you very much for your time. I appreciate the thoughts and experiences you have shared with me during this interview. Please provide the information asked below. This information will certainly help me understand lived experiences of British Pakistani women in business.

Age: ....

Ward/Town you live in: ....

Ward/Town you work in: ....

Do you live in a rented or self-owned property: ....

Are your businesses premises rented or owned: ....

Your earnings from your business in the last year: ....

Major costs of your business in the last year: ....

If you have any further comments regarding the interview process, or if you want to share any other information with me that you think I should know, you are most welcome to do so.

Thank you,

Asma Mirza

APPENDIX D: Ethics Checklist

Ethics Checklist (Please tick the appropriate box)	Yes	No	N/A
Will the study involve recruitment of patients or staff through the NHS, or involve NHS resources? If yes, you may need full ethical approval from the NHS.		x	
Does the study involve participants who are particularly vulnerable or unable to give informed consent (e.g. children, people with learning disabilities, your own students)?		x	
Will the study require the co-operation of a gatekeeper for initial access to the groups or individuals to be recruited (e.g. students at school, members of self-help group, nursing home residents)?	x		
Will the study involve the use of participants' images or sensitive data (e.g. participants personal details stored electronically, image capture techniques)?		x	
Will the study involve discussion of sensitive topics (e.g. sexual activity, drug use)?		x	
Could the study induce psychological stress or anxiety or cause harm or negative consequences beyond the risks encountered in normal life?		x	
Will blood or tissue samples be obtained from participants?		x	
Are drugs, placebos or other substances (e.g. food substances, vitamins) to be administered to the study participants or will the study involve invasive, intrusive or potentially harmful procedures of any kind?		x	
Is pain or more than mild discomfort likely to result from the study?		x	
Will the study involve prolonged or repetitive testing?		x	

Will it be necessary for participants to take part in the study without their knowledge and informed consent at the time (e.g. covert observation of people in non-public places)?		x	
Will financial inducements (other than reasonable expenses and compensation for time) be offered to participants?		x	
Is there any possible risk to the researcher (e.g. working alone with participants, interviewing in secluded or dangerous)? Place		x	
Has appropriate assessment of risk been undertaken in relation to this project?	x		
Does any relationship exist between the researcher(s) and the participant(s), other than that required by the activities associated with the project (e.g., fellow students, staff, etc)?		x	
Faculty specific question, e.g., will the study sample group exceed the minimum effective size?		x	

APPENDIX E: Family Composition

Cases	Living with	Type of Family	In-laws Live	Your own Family
Nadia	With husband	Nucleus	Live nearby	In Pakistan
Sakinah	With husband and kids	Joint	Live nearby	My mother lives with me
Azra	With husband and kids	Nucleus	Live nearby	In Pakistan
Sadia	With husband	Nucleus	Live nearby	Other parts of UK
Bushra	With husband and kids	Nucleus	Live nearby and some in Pakistan	Nearby and other parts of UK
Fatima	With 2 sons	Single/Lone parent	In Pakistan	In Pakistan
Qudsia	With husband and youngest daughter	Nucleus	Live nearby	In Pakistan
Noor	With husband, kids and in-laws (mother, sister and brother-in-law and his wife who is also my sister)	Joint	Same place as mine	In Pakistan (I share residence with my sister who is also my sister-in-law)
Nazia	With husband, 2 grownup sons, daughter-in-law and grandchildren	Joint	Live nearby	In Pakistan
Zainab	With 2 sons	Single/Lone parent	Live nearby	In Pakistan

Cases	Living with	Type of Family	In-laws Live	Your own Family
Ruksana	With husband and kids	Nucleus	Live nearby	In Pakistan
Mariam	With husband and grownup children	Nucleus	In Pakistan (but my husband's sister who is also my brother's wife lives nearby)	Live nearby
Rifat	With son	Single/Lone parent	N/A (divorced)	Live nearby and some are in Pakistan
Nadira	With husband, daughter, 2 sons, daughter-in-law and grandchildren	Joint	Live nearby and other parts of UK	In Pakistan and other parts of UK
Zakia	With husband	Nucleus	Live nearby and other parts of UK	Most of them live in others parts of UK, some live in Pakistan and USA
Amna	With husband and kids	Nucleus	In Pakistan	In Pakistan
Anita	With husband and stepson	Nucleus	Live nearby and other parts of UK	In Pakistan
Shabnam	With husband, son, daughter-in-law and grandchildren	Joint	In Pakistan	In Pakistan
Resham	On my own	Single	N/A (not married)	Nearby and in outskirts of Manchester
Anjuman	With son	Single/Lone parent	In Pakistan	In Pakistan, my grown-up children live in other parts of UK
Reema	With husband and kids	Nucleus	Live nearby	Live nearby
Sana	With grownup son	Single/Lone parent	N/A (divorced)	In Pakistan
Sultana	With husband and kids	Nucleus	In Pakistan	In Pakistan
Rani	With husband, grownup sons, daughter-in-law, grandchild and mother-	Joint	Live nearby	In Pakistan

Cases	Living with	Type of Family	In-laws Live	Your own Family
	in-law			
Nasreen	husband, grownup son and daughter and daughter-in-law	Joint	Live nearby	In Pakistan
Marina	With husband and kids	Nucleus	Live nearby and some in Pakistan	In Pakistan
Rahat	With husband and kids	Nucleus	Live nearby	In Pakistan
Nosheen	With kids	Single/Lone parent	N/A (divorced)	Live in Manchester
Huma	With son and mother-in-law	Joint	Same place as mine and some live in Scotland	Some live nearby and some in Pakistan
Hafza	On my own	Lone parent	N/A (divorced)	In Pakistan

APPENDIX F: Formal and Informal Support in Childcare

Cases	Who is mainly responsible?		Family Support e.g. in-laws etc.	Formal Support
	You	**Husband**		
Nadia	N/A (no kids)	N/A	No- my family is in Pakistan	N/A
Sakinah	Yes	No	No	Yes (babysitter)
Azra	Yes	No, very rare	No	No
Sadia	Yes	No	Yes in past	No
Bushra	Yes	No	Yes in past	No
Fatima	Yes	No	Yes in past in Pakistan	No
Qudsia	Yes	No, very rare	No	No
Noor	Yes	Yes	Yes (mainly my sister who is also my sister-in-law as she doesn't have kids)	No
Nazia	Yes	No	Yes (a friend in past)	No
Zainab	Yes	N/A (widow)	No	No
Ruksana	Yes	Yes sometimes	No (though we first lived together but they were not supportive)	No
Mariam	Yes	Yes	No	No
Rifat	Yes	No (divorced)	No	No

Cases	Who is mainly responsible?		Family Support e.g. in-laws etc.	Formal Support
	You	**Husband**		
Nadira	Yes	Yes	No	No
Zakia	Yes	No	No	No
Amna	Yes	Yes (when he is free)	No	No
Anita	N/A (when I got married I had 5 grownup stepchildren)	N/A	N/A	N/A
Shabnam	Yes	No	Yes (as I was in a joint family in Pakistan)	No
Resham	N/A (no kids)	N/A (single)	N/A	N/A
Anjuman	Yes	No	No	No
Reema	Yes	No, rarely	No	No
Sana	Yes	No (divorced)	No	Yes (elderly neighbour)
Sultana	Yes	Yes	Yes (when in Pakistan)	No
Rani	Yes	Sometimes	No	No
Nasreen	Yes	Yes	Yes (mother-in-law)	No
Marina	Yes	No	No	No
Rahat	Yes	No	No	No
Nosheen	Yes	No Divorced	Yes (my mother)	Yes (child minder)
Huma	Yes	N/A (widowed)	Yes (my mother-in-law)	No

Cases	Who is mainly responsible?		Family Support e.g. in-laws etc.	Formal Support
	You	**Husband**		
Hafza	Yes	No (Divorced)	Yes (my sister)	No

APPENDIX G: Dress and Observance of Hejab/Purdah

Cases	Religious	Prayers, Fasting, read Quran etc.	Dressing at Home	Dress At work	Wear Hejab (headscarf and Abaya)
Nadia	Moderate	Yes	Shalwar Kameez	Shalwar Kameez	Cover head (with dupatta)
Sakinah	Yes	Yes	Both Asian & Western	Long tops & trousers	Yes
Azra	Yes	Yes	Shalwar Kameez	ShalwarKameez	Yes
Sadia	No	No	Shalwar Kameez	Both Asian & Western	No
Bushra	Yes	Yes	Abaya, sometimes Shalwar Kameez	Abaya/headscarf	Yes
Fatima	No	Yes	Both Asian & Western	Shirt & Trousers	No
Qudsia	No	Sometimes	Shalwar Kameez	Shalwar Kameez	No
Noor	Moderate	Sometimes	Shalwar Kameez	Shalwar Kameez	No
Nazia	No	Sometimes	Shalwar Kameez	Shalwar Kameez	Cover head (with dupatta)
Zainab	Yes	Yes	Shalwar Kameez	Shalwar Kameez& Abaya	Yes
Ruksana	Moderate	Sometimes	Shalwar Kameez	ShalwarKameez	No
Mariam	Yes	Yes	Shalwar Kameez	ShalwarKameez	No
Rifat	Yes	Yes	Shalwar Kameez	abaya& Shalwar Kameez	Yes
Nadira	Yes	Yes	Shalwar Kameez	Abaya & headscarf	Yes
Zakia	Yes	Yes	Shalwar Kameez	Both Asian & Western	yes
Amna	Yes	Yes	Shalwar Kameez	Abaya &Shalwar Kameez	Yes

Cases	Religious	Prayers, Fasting, read Quran etc.	Dressing at Home	Dress At work	Wear Hejab (headscarf and Abaya)
Anita	Yes	Yes	Shalwar Kameez	Western clothes	Yes
Shabnam	Moderate	Yes	Shalwar Kameez	Shalwar Kameez but sometimes with Abaya	No
Resham	No	No	Western clothes	Western clothes	No
Anjuman	Yes	Yes	Shalwar Kameez	ShalwarKameez	Cover head (with dupatta)
Reema	No	No	ShalwarKameez	ShalwarKameez	Sometimes headscarf
Sana	No	No	Shalwar Kameez	Mix of Asian & Western	No
Sultana	No	No	Both Asian & Western	Western Clothes only	No
Rani	Yes	Yes	Shalwar Kameez	Shalwar Kameez	Cover head (with dupatta)
Nasreen	Moderate	Sometimes	Both Asian & Western	Mix of Asian & Western	Sometimes
Marina	No	Sometimes	Shalwar Kameez	Shalwar Kameez	No
Rahat	Yes	Yes	Shalwar Kameez	Shalwar Kameez	Cover head (with dupatta)
Nosheen	Yes	Sometimes	Western clothes	Abaya & headscarf	sometimes
Huma	Moderate	No	Shalwar Kameez	Shalwar Kameez	Headscarf
Hafza	Moderate	No	Both Asian & Western	Mix of Western and Asian	sometimes

REFERENCES

Abercrombie, N. and Warde. A. (eds.) (2000) *The Contemporary British Society Reader.* Cambridge: Polity.

Afshar, H. (2002) `Women in Islam: The western experience', *Middle East Journal,* Vol.56, no. 4: 738-739.

Afshar, H. (2003) 'Women and sexuality in Muslim societies'. *Feminism and Psychology*, Vol. 13, no. 3: 395-397.

Afshar, H., Aitken, R. and Myfanwy, F. (2005) 'Feminisms, Islamophobia and Identities.' *Political Studies,* Vol. 53: 262-283.

Ahl, H. (2002) 'The Construction of the Female Entrepreneur as the Other', in B. Czarniawska and H. Höpfl (eds.) *Casting the Other: The Production and Maintenance of Inequalities in Work and Organizations.* London: Routledge.

Ahmed, A. S. (1976) *Millennium and Charisma among Pathans: A Critical Essay in Social Anthropology.* London: Routledge and Kegan Paul.

Ahmed, F. (2006) The Scandal of 'Arranged Marriages' and the Pathologisation of BrAsian Families', in V. Kalra, N. Ali and S. Sayyid (eds.) A Postcolonial People: South Asians in Britain. London: Hurst.

Ahmed, F., Riaz, S., Barata P. and Stewart D. E. (2005). 'Patriarchal beliefs and perceptions of abuse among south-asian immigrant women'. *Violence Against Women*, Vol. 10, no. 3: 262-282.

Ahmed, M. and Naseem, F. (2011) 'Social system influences Political System A comparative study of sub-continent'. *Berkeley Journal of Social Sciences,* Vol. 1, no. 1.

Ahmed, S. and Dale, A. (2008) Pakistani and Bangladeshi women's labour market participation, mimeo, CCSR, University of Manchester

Alam, M. Y. and Husband, C. (2006) *British-Pakistani men from Bradford: Linking narratives to policy*. York: Joseph Rowntree Foundation.

Alavi, H. (1976) 'The rural elite and agricultural development in Pakistan'. *Pakistan Economic and Social Review,* Vol. 14, issue 1/4: 173-210.

Al-Dajani, H. and Marlow, S. (2010) 'Impact of women's home-based enterprise on family dynamics: Evidence from Jordan'. *International Small Business Journal,* Vol. 28, no. 5: 470-486.

Aldrich, H. and Cliff, J. (2003) 'The Pervasive Effects of Family on Entrepreneurship: Toward a Family Embeddedness Approach', *Business Venturing*, Vol. 18, no. 1: 573-596.

Aldrich, H., Cater, J., Jones, T. and McEvoy, D. (1981) 'Business development and self-segregation: Asian enterprise in three British cities', in C. Peach, V. Robinson and S. Smith (eds.) *Ethnic Segregation in Cities*. London: Croom Helm.

Aldrich, H., Ward, R. and Waldinger, R. (1985) 'Minority Business Development in Industrial Society.' European Studies Newsletter, Vol. 14, no. 4 March: 4-8.

Alsop, R. and Heinsohn, N. (2005) 'Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators.' *World Bank Policy Research Working Paper 3510*. [Online] [Accessed on 13 Jan 2012] http://elibrary.worldbank.org/doi/pdf/10.1596/1813-9450-3510

Anker, R. (1998) *Gender and Jobs, Sex Segregation of Occupations in World*. Geneva: ILO.

Ansari, H. (2004) *The Infidel Within: Muslims in Britain since 1800*. London: Hurst.

Anthias, F (1983) 'Sexual Divisions and Ethnic Adaptation: Greek Cypriot women in Britain', in A. Phizacklea (ed.) *One Way Ticket*. London: Routledge.

Anthias, F. (2006) 'Belongings in a globalising and unequal world: rethinking translocations', in N. Yuval-Davis, K. Kannabiran and U. M. Vieten (eds.) *Situating Contemporary Politics of Belonging.* London: Sage.

Anthias, F. (2012) 'Intersectional What? Social Divisions, Intersectionality and Levels of Analysis.' *Ethnicities,* Vol. 13, no. 1: 3-19

Anthias, F. and Mehta, N. (2008) 'Gender, the family and self-employment: Is the family a resource for migrant women entrepreneurs?', in U. Apitzsch and M. Kontos (eds.) *Self-*

REFERENCES

Employment Activities of Women and Minorities: Their Success or Failure in relation to Social Citizenship Policies. Wiesbaden: VS Verlag.

Anthias, F. and Yuval-Davis, N. (1992) *Radicalised Bounderies: Race, Nation, Gender, Colour, Class and the Anti-Racist Struggle.* London: Routledge.

Anwar, M. (1979) *The Myth of Return: Pakistanis in Britain.* London: Heinemann Educational.

Anwar, M. (1998) *Between Cultures: Continuity and Change in the Lives of Young Asians.* London: Routledge.

Archer, M. (2000) *Being Human.* Cambridge: Cambridge University Press.

Archer, M. (2003) *Structure, Agency and the Internal Conversation.* Cambridge: Cambridge University Press.

Arun, S., Annim, S. and Arun, T. (2013) 'Overcoming Household Shocks: Do Asset-Accumulation Strategies Matter'. *Review of Social Economy*, Vol. 71, no. 3: 281-305.

Arun, S., Heeks, R. and Morgan, S. (2006) 'Improved Livelihoods and Empowerment for Poor Women through IT sector Intervention', in N. Hafkin and S. Huyer (eds.) *Cinderella or Cyberella: Empowering women in the knowledge society*. Boulder, CO: Kumarian Press.

Babbie, E. R. (2009). *The Basics of Social Research (5th Edition).* Wadsworth: Cengage Learning.

Baines, S., Wheelock, J. and Gelder, U. (2003) *Riding the Rollercoaster: Family Life and Self-employment*. Cambridge: Policy Press.

Baker, T., Aldrich, H. E. and Liou, N. (1997) 'Invisible Entrepreneurs: The Neglect of Women Business Owners by Mass Media and Scholarly Journals in the United States'. *Entrepreneurship and Regional Development*, Vol. 9, no. 3: 221-238.

Ballard, R. (1987) 'The Political Economy of Migration: Pakistan, Britain and the Middle East', in J. Eades (ed.) *Migrants, Workers, and the Social Order*. London: Tavistock.

Ballard, R. (1982) 'South Asian Families: Structure and Process', in R. Rapaport, M. Fogarty and R. Rapaport (eds.) *Families in Britain. London*: Routledge.

Ballard, R. (1990) 'Migration and Kinship: the differential effect of marriage rules on the process of Punjabi migration to Britain', in C. Clarke, C. Peach and S. Vertovek (eds.) *South Asians Overseas: Contexts and Communities*. Cambridge: Cambridge University Press.

Ballard, R. (1994) 'Introduction', in R. Ballard (ed.) *DeshParadesh: The South Indian Presence in Britain*. London: Hurst and Co.

Ballard, R. and Kalra, V. S. (1994) *The Ethnic Dimensions of the 1991 Census: A Preliminary Report.* Manchester: Manchester Census Group.

Barclays Bank (2005), *Black & Minority Ethnic Business Owners: A Market Research Perspective*. London: Barclays SME Research Team.

Barlas, A. (2002) *Believing Womens in Islam: Unreading Patriarchal Interpretations of the Qur'an.* Texas: University of Texas Press.

Barrett, G., Jones, T. and McEvoy, D. (1996) 'Ethnic minority business: theoretical discourse in Britain and North America'. *Urban Studies,* Vol. 33, no. 4/5: 783-809.

Barth, F. (1960) *Process and Form in Social Life*. London: Routledge Kegan & Paul.

Barth, F. (1969) *Ethnic Groups and Boundaries: The Social Organization of Culture Difference*. Lang Grove: Waveland Press.

Basu, A. (1998) 'An exploration of entrepreneurial activity among Asian small businesses in Britain', *Small Business Economics*, Vol. 10, no. 4: 313-26.

Basu, A. (2010) 'From 'Break Out' to 'Breakthrough': Successful Market Strategies of Immigrant Entrepreneurs in the UK'. *International Journal of Entrepreneurship,* Vol. 14: 59-81.

Basu, A. and Altinay, E. (2003) `Family and work in minority ethnic businesses'. *University of Reading Published for the Joseph Rowntree Foundation* by The Policy Press. [Online] [Accessed on 27 May 2011] http://www.jrf.org.uk/sites/files/jrf/jr154-family-ethnic-work.pdf

Basu, A. and Goswami, A. (1999) 'Determinants of South AsianEntrepreneurial Growth in Britain: A Multivariate Analysis'. *Small Business Economics,* Vol.13: 57-70.

Basu, D. and Werbner, P. (2009) 'Who Wants to be a Millionaire? Gendered Entrepreneurship and British South Asian Women in the Culture Industries'. *Revue Européenne des Migrations Internationales*, Vol. 25, no. 3: 53-77.

Baycan-Levent, T. and Nijkamp, D. (2006) 'Migrant Female Entrepreneurship: Driving Forces, Motivation and Performance'. [Online] [Accessed on 9 July 2011] http://www.imis.uni-osnabrueck.de/pdffiles/IMISCOE%20Maastricht%20Levent.pdf

BaycanLevent, T., Masurel, E. and Nijkamp, P. (2003) 'Diversity in entrepreneurship: ethnic and female roles in urban economic life'. *International Journal of Social Economics,* Vol. 30, no. 11: 1131-1161.

Becker, Gary S. (1991) *A Treatise on the Family*. Harvard: First Harvard University Press.

Bennett, T. (2006) 'Culture and Differences: The Challenges of Multiculturalism', in S. Boda and M. R. Cifarelli, (eds.) *When Culture Makes the Difference: Heritage, Arts and Media in Multicultural Society*. Rome: Meltemi Editore.

Berg, N. (2007) 'Gender, place and entrepreneurship'. *Entrepreneurship and Regional Development*, Vol. 9, no. 3: 259-268.

Berger, P. L. and Luckmann, T. (1967) *The Social Construction of Reality*. Garden City: Doubleday.

Bernard, H. (2011) *Research Methods in Anthropology.* U.S: Alta Mira Press.

Bernstein, R. J. (1976) *The Restructuring of Social and Political Theory.* Philadelphia: University of Pennsylvania press.

Berthoud, R. (2000) 'Ethnic Employment Penalties in Britain'. J*ournal of Ethnic and Migration Studies,* Vol. 26, no. 3: 389-416.

Berthoud, R. (2005) 'Family formulation in multicultural Britain: diversity and change', in G. Loury, T. Modood and S. Teles (eds.) *Ethnicity, Social Mobility and Public Policy: Comparing the USA and UK*. Cambridge: Cambridge University Press.

REFERENCES

Bhopal, K. (1999) 'South Asian Women and Arranged Marriages in East London', in R. Barot, H. Bradley and S. Fenton (eds.) *Ethnicity, Gender and Social Change*. Basingstoke: Macmillan and St. Martin's Press.

Bilge, S. (2010) 'Beyond Subordination vs. Resistance: An Intersectional Approach to the Agency of Veiled Muslim Women'. *Journal of Intercultural Studies*, Vol. 31, no. 1: 9-28.

Bird, B. and Brush, C. (2002) 'A Gendered Perspective in Organisational Creation'. *Entrepreneurship, Theory and Practice,* Vol. 26, no. 3: 41-65.

BIS (2013) 'Small Business Survey 2012: Estimates for Women led, Minority Ethnic Group (MEG) led and Social Enterprises in the UK'. Department of Business, Innovation and Skills. [Online] [Accessed on 15 March 2013] https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/204184/bis-13-886-small-business-survey-2012-businesses-led-by-women-and-ethnic-minorities.pdf

Blackburn, R. and Rutherford, R. (1999**)** *Enterprise for Culturally Diverse Communities: a Survey of Ethnic Minority Business in the AZTEC Area*. London: Kingston University.

Blumer, H. (1969) *Symbolic Interactionism: Perspective and method*. Englewood Cliffs, NJ: Prentice Hall.

Blunt, E. A. H. (1969) 'Caste System of Northern India'. Delhi: S. Chand and Company.

Bolognani, M. (2007) 'Islam, Ethnography and Politics: Methodological Issues in Researching amongst West Yorkshire Pakistanis in 2005'. *International Journal of Social Research Methodology,* Vol. 10, no. 4: 279-293.

Bolognani, M. (2009) *Crime and Muslim Britain: Culture and the Politics of Criminology among British Pakistanis*. London: I.B. Tauris.

Bonifacio, G. and Angeles, V. (2010) *Gender, Religion and Migration: Pathways of Integration.* Plymouth: Lexington Books.

Bourdieu, P. (1977) *Outline of a Theory of Practice*. Cambridge: University of Cambridge Press.

REFERENCES

Bradby, H. (1999) 'Negotiating marriage: young Punjabi women's assessment of their individual and family interests', in R. Barot, H. Bradley and S. Fenton (ed.) *Ethnicity, Gender and Social Change*, London: Macmillan Press.

Bradley, H. (1989) *Men's Work, Women's Work*. Cambridge: Polity Press.

Bradley, H. (2007) *Gender.* Cambridge: Polity Press.

Brah, A. (1994) 'Race and Culture in the Gendering of Labour Markets: South Asian Young Muslim Women and the Labour Market', in H. Afshar and M Maynard (eds.) *The Dynamics of 'Race' and Gender: Some Feminist Interventions*, London: Taylor & Francis Ltd.

Brah, A. (1996) *Cartographies of Diaspora: Contesting Identities*. Oxon: Routledge.

Brah, A. (2008) 'Commentary – Dissolving diasporic identities?' *Journal of Community & Applied Social Psychology*, Vol. 18: 387-389.

Brah, A. and S. Shaw (1992) '*Working Choices: South Asian Women and the Labour Market.'* Department of Employment Research Paper (91) London: HMSO.

Browne, J. (2006) 'Gender Inequality'; 'Segregation'; 'Corporate Ethics', in M. Bevir (ed.) *Sage Encyclopaedia of Governance*. London: Sage.

Browne, I. and Misra, J. (2003) 'The Intersection of Gender and Race in the Labor Market'. *Annual Review of Sociology,* Vol. 29: 487-513.

Bruni, A., Gherardi, S. and Poggio, B. (2005) *Gender and Entrepreneurship: An Ethnographical Approach*. Oxon: Rroutledge.

Bruni, A., Gherardi, S. and Poggio, B. (2004) 'Entrepreneur-mentality, gender and the study of women entrepreneurs'. *Organizational Change Management,* Vol. 17, no. 3: 256-268.

Brush, C. (1992) 'Research on women business owners: past trends, a new perspective and future directions'. *Entrepreneurship Theory and Practice*, Vol. 16, no. 4: 5-30.

REFERENCES

Brush, C. (2006) 'Women entrepreneurs: a research overview', in M. Casson, B. Yeung, A. Basu and N. Wadeson (eds.) *The Oxford Handbook of Entrepreneurship.* Oxford: Oxford University Press.

Brush, C., Carter, N. M., Greene, P. G., Hart, M. and Gatewood, E. (2002) 'The role of social capital and gender in linking financial suppliers and entrepreneurial firms: a framework for future research'. *Venture Capital*, Vol. 4, no. 4: 305-323.

Brush, C., Carter, N., Gatewood, E. J., Greene, P., and Hart, M. (2006) *Women and Entrepreneurship: Contemporary Classics* (International Library of Entrepreneurship). Cheltenham: Edward Elgar.

Brush, C., de Bruin, A. and Welter, F. (2009) 'A gender-aware framework of women's entrepreneurship'. *International Journal of Gender and Entrepreneurship,* Vol. 1, no. 1, 8-24.

Brush, C., de Bruin, A., Welter, F and Allen, E. (2010) 'Gender Embeddedness of Women Entrepreneurs: An Empirical Test of the 5M Framework'. *Frontiers of Entrepreneurship Research,* Vol. 30, no. 8: Article 2. [Online] [Accessed on 2 Nov 2011] http://digitalknowledge.babson.edu/fer/vol30/iss8/2

Bryant, S. (2000) 'At Home on the Electronic Frontier: Work, Gender and the Information Highway'. *New Technology, Work and Employment,* vol. 15, no. 1: 19-33.

Bunglawala, Z. (2008) *Valuing Family, Valuing Work: British Muslim Women.* London: The Young Foundation.

Butler, J. (1990) *Gender Trouble*: *Feminism and the Subversion of Identity.* New York: Routledge.

Butler, J. (1993) *Bodies that Matter: On the Discursive Limits of Sex.* London: Routledge.

Butler, J. (1995) 'For a Careful Reading', in S. Benhabib, J. Butler, D. Cornell and N. Fraser. *Feminist Contentions: A Philosophical Exchange.* London: Routledge.

Butler, J. (1999) *Gender Trouble: Feminism and the Subversion of Identity.* New York: Routledge.

Butler, J. S., and Greene, P. G. (1997) 'Ethnic Entrepreneurship: The Continuous Rebirth of American Enterprise', in D.L. Sexton and R.W. Smilor (eds.) *Entrepreneurship 2000.* Chicago: Upstart Publishing Co.

Cargan, L. (2007) *Doing Social Research.* Plymouth: Rowman and Littlefield Publishers

Carroll, G. (1998) *Environmental Stress and African Americans: The other side of Moon*. Westport: Praeger Publishers,

Carter, N. and Allen, K. (1997) 'Size-determinants of women-owned businesses: choices or barriers to resources'. *Entrepreneurship and Regional Development*, Vol. 9, no. 3: 211-20.

Carter, S. (1993) 'Female business ownership: Current research and possibilities for the future', in S. Allen and C. Truman (eds.) *Women in Business: perspectives on women entrepreneurs*. London: Routledge.

Carter, S. and Marlow, S. (2003) 'Professionalism as a challenge to gender disadvantage in entrepreneurship', in J. Butler (ed.) *New Perspectives on Women Entrepreneurs*. Greenwich: Information Age Publishing.

Carter, S. and Shaw, E. (2006) *Women's Business Ownership: Recent Research and Policy Developments*. Sheffield: Small Business Service.

Carter, S., Anderson, S. and Shaw, S. (2001) *Women Business Ownership: A Review of the Academic Popular and Internet Literature.* London: Small Business Service Research Report RR002/01.

Chaganti, R. and Greene, P. G. (2002) 'Who Are Ethnic Entrepreneurs? A Study of Entrepreneurs' Ethnic Involvement and Business Characteristics'. *Journal of Small Business Management,* Vol. 40, no. 2: 126-143.

Charmaz, K. (2006) *Constructing Grounded Theory: A Practical Guide Through Qualitative Analysis*. London: Sage.

Charsley, K. (2003) 'Zarurat Rishta: Making and maintaining connections in transnational Pakistani marriages'. Paper presented at *The Pakistan Workshop*, The Rook, How, Lake District, May.

Charsley, K. (2007) 'Risk, trust, gender and transnational cousin marriage among British Pakistanis'. *Ethnic and Racial Studies*, Vol. 30, no. 6: 1117–1131.

Charsley, K. and Shaw, A. (2006) 'South Asian Transnational Marriages in Comparative Perspective'. *Global Networks,* Vol. 6, no. 4: 331-339.

Chaudhry, S. and Crick, D. (2004) 'Understanding practices at the "ethnic" marketing/ entrepreneurship interface: a case study of Kirit Pathak'. *Qualitative Market Research: An International Journal,* Vol. 7, no. 3: 183-193.

Chiswick, B. R. and Miller, P. W. (2002) 'Do Enclaves Matter in Immigrant Adjustment?' *Social Science Research Network* March 2002. [Online] [Accessed on 22 June 2011] http://ssrn.com/abstract_id=305367

Chodorow, N. (1978) *The Reproduction of Mothering: Psychoanalysis and the Sociology of Gender.* California: University of California Press Ltd.

Chodorow, N. (1995) 'Becoming a feminist foremother', in P. Chesler, E. D. Rothblum, E. Cole. (eds.) *Feminist foremothers in Women's Studies, Psychology, and Mental Health.* New York: Haworth Press.

Choudry, S. (1996) *Pakistani Women's Experiences of Domestic Violence in Great Britain, Research Findings* No. 43*. Croydon:* Home Office Research and Statistics Directorate*.*

CIPD (2012) 'The Rise in Self-employment'. *Chartered Institute of Personnel Development* January 2012. [Online] [Accessed 5 January 2013] http://www.cipd.co.uk/binaries/5757WorkAudit2012WEB.pdf

Clark, K. and Drinkwater, S. (2000) 'Pushed in or pulled out? Self-employment among ethnic minorities in England and Wale', *Labour Economics,* Vol. 7:603-628.

Clark, K. and Drinkwater, S. (2006) 'Changing Patterns of Ethnic Minority Self-Employment in Britain: Evidence from Census Microdata'. *Small Business Economics,* Vol. 34, no. 3: 323-338.

Collins, P. (2000) *Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment (2ⁿᵈ Edition).* New York: Routledge.

REFERENCES

Coltrane, S. (2000) 'Research on Household Labor: Modeling and Measuring the Social Embeddedness of Routine Family Work'. *Journal of Marriage and Family*, Vol. 62, no. 7: 1208-1233.

Coltrane, S. and Adams, M. (2008) *Gender & Families*. Plymouth: Rowman & Littlefiled Publishers.

Communities and Local Government (2009). 'The Balance of Power: Central and Local Government'. *The Stationery Office Limited London*. [Online] [Accessed on 29 June 2011] http://www.publications.parliament.uk/pa/cm200809/cmselect/cmcomloc/33/33i.pdf

Connell, R. W. (1987) *Gender and Power: Society, the Person, and Sexual Politics*. Stanford: Stanford University Press.

Connell, R. W. (2005) *Masculinities.* Berkley: University of California Press.

Conservative Party Manifesto (2010). [Online] [Accessed 17 July 2013] http://www.conservatives.com/news/news_stories/2010/05/~/media/Files/Downloadable%20Files/Manifesto/Equalities-Manifesto.ashx

Contractor, S. (2012) *Muslim Women in Britain: De-Mystifying the Muslimah*. Oxon: Routledge.

Cook, N. (2007) *Gender Relations in Global Perspective: Essential Readings*. Toronto: Canadian Scholars' Press Inc.

Cornell, S. and Hartman, D. (2007) *Ethnicity and Race: Making Identities in a Changing World*. California: Pine Forge Press.

Crenshaw, K. (1989) 'Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Anti Discrimination Doctrine, Feminist Theory and Antitrust Polities'. *University of Chicago Legal Forum*, Vol. 40: 139-167.

Crenshaw, K. (1991) 'Mapping the Margins: Intersectionality, Identity Politics, and Violence Against Women of Color'. *Stanford Law Review*, Vol. 43, no. 6: 1241-1299.

Creswell, J. W. (2009) *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches (3ʳᵈ Edition).* Los Angeles: Sage Publications Inc.

Cromie, S., Dunn, B., Sproull, A. and Chalmers, D. (1999) 'Family firms in Scottland and Northern Ireland: An empirical investigation'. *Journal of Small Business and Enterprise Development*, Vol. 6, no. 3: 253-266.

Crompton, R. (1997) *Women and Work in Modern Britain.* Oxford: Oxford University Press.

Crompton, R. (2006) *Employment and the Family: The Reconfiguration of Work and Family Life in Contemporary Societies*. New York: Cambridge University Press.

Crompton, R. (2008) *Class and Stratification*. Cambridge: Polity.

Crompton, R. and Harris, F. (1998) 'Explaining women's employment patterns: Orientations to work revisited'. *British Journal of Sociology*, Vol. 49, no. 1: 118-136.

Crompton, R., Lewis, S. and Lyonette, C. (eds.) (2007) *Women, Men, Family and Work in Europe*. Basingstoke: Palgrave Macmillan.

Crotty, M. (1998) *The Foundations of Social Research: Meaning and Perspective in the Research Process.* London: Sage Publications.

Curran, J. and Blackburn, R. (1993) 'Ethnic Enterprise and the High Street Bank'. *Kingston Business School Report*. Kingston-upon-Thames: Kingston University.

Curran, J. and Burrows, R. (1988) *Enterprise in Britain: A national Profile of Small Business and the Self Employed.* London: Small Business Research Trust.

Dahya, B. (1973) 'The nature of Pakistani ethnicity in industrial cities in Britain', in A. Cohen (ed.) *Urban Ethnicity.* London: Travistock.

Dale, A. (2008) 'Migration, marriage and employment amongst Indian Pakistani and Bangladeshi residents in the UK'. *University of Manchester, CCSR* Working Paper Feb 2008. [Online] [Accessed on 4 June 2011] www.ccsr.ac.uk/research/ethnic.htm

REFERENCES

Dale, A. and Ahmed, S. (2011) 'Marriage and Employment Patterns amongst UK-raised Indian, Pakistani and Bangladeshi Women'. *Ethnic and Racial Studies* (34)6, 902-924

Dale, A., Lindley, J. and Dex, S. (2006) 'A Life-Course Perspective on Ethnic Differences in Women's Economic Activity in Britain'. *CCSR* Working Paper Aug 2005. [Online] [Accessed on 30 June 2011] www.ccsr.ac.uk/research/ethnic.htm

Dale, A., Shaheen, N., Kalra, V. and Fieldhouse, E. (2002a) 'Routes into Education and Employment for Young Pakistani and Bangladeshi Women in the UK'. *Ethnic and Racial Studies*, Vol. 25, no. 6: 942-968.

Dale, A., Shaheen, N., Kalra, V. and Fieldhouse, E. (2002b) 'The Labour Market Prospects for Pakistani and Bangladeshi Women'. *Work, Employment and Society*, Vol. 16, no. 1: 5-25.

Davidson, M. J. (1997) *The Black and Ethnic Minority Women Manger—Cracking the Concrete Ceiling*. London: Chapman/Sage.

Davidsson, P. (2003) 'The domain of entrepreneurship research: Some suggestions', in J. Katz and D. Shepherd (eds.) *Cognitive Approaches to Entrepreneurship Research.* Oxford: Elsevier/JAI Press.

Davies, M. (2007) *Doing a Successful Research Project Using Qualitative or Quantitative Methods.* Basingstoke: Palgrave Macmillan.

Davis, K. (2008) 'Intersectionality as buzzword: A sociology of science perspective on what makes a feminist theory successful'. *Feminist Theory,* Vol. 9, no.1: 67-85.

Dawe, A. J. and Fielden, S.L. (2005) 'The Experiences of Asian Women Entering Business Start-up in the UK', in S. L. Fielden, and M. J. Davidson (eds.), *International Handbook of Women and Small Business Entrepreneurship*, Cheltenham: Edward Elgar.

de Beauvoir, S. (1997) *The Second Sex*. London: Vintage.

Deakins, D. (1999) *Entrepreneurship and Small Firms (2nd Edition).* London: McGraw- Hill.

Deloria, P. (2009) 'Commentary on Working from Home in American Indian History'. *American Indian Quarterly*, Vol. 33, no. 4: 545-552.

Delphy, C. (1984) *Feminism and Sexual Equality*. New York: Monthly Review Press.

Denzin, N. K., & Lincoln, Y. S. (2005) 'Introduction: The discipline and practice of qualitative research', in N. K. Denzin & Y. S. Lincoln (eds.) *The Sage Handbook of Qualitative Research (2nd Edition).* Thousand Oaks: Sage.

Dey, I. (1999) *Grounding grounded theory: Guidelines for qualitative inquiry.* San Diego: Academic Press.

Dhaliwal, S and P. Kangis (2006) 'Asians in the UK: Gender, Generations and Enterprise'. *Journal of Equal Opportunities International,* Vol. 25, no. 2: 92-108.

Dhaliwal, S. (1998) 'Silent Contributors – Asian Female Entrepreneurs and Women in Business'. *Women's Studies International Forum*, Vol. 21, no. 5: 463-474.

Dhaliwal, S. (2000) 'Asian female entrepreneurs and women in business: an exploratory study'. *Enterprise and Innovation Management Studies*, Vol. 1, no. 2: 207-216.

Dhaliwal, S. and Adcroft, A. P. (2005) 'Sustainability and ethnic minority businesses: an examination of the Asian business sector in the UK'. *Journal of Asia Entrepreneurship and Sustainability,* Vol. 1, no. 1: 1-19.

Dhaliwal, S., Scott, J. M. and Hussain, J. G. (2009) 'Help or hindrance? South Asian women in the family firm'. *Institute of Small Business and Entrepreneurship* (ISBE) Conference, Liverpool, November 2009. [Online] [Accessed on 19 August 2011] http://tees.openrepository.com/tees/bitstream/10149/121350/2/121350.pdf

Dhar, A. (2007) 'Differences in employment amongst UK and overseas-born South Asians in the UK'. Symposium on Employment patterns of marriage migrants in the host country. Copenhagen: Danish National Institute of Social Research.

Din, I. (2006) *The New British: The Impact of Culture and Community on Young Pakistanis.* Hampshire: Ashgate Publishing Ltd

Dumont, L. (1972) *Homo Hierarchicus*: *The Caste System and its Implications*, London: Paladin.

Dwyer, C. (1999) 'Contradictions of Community: Questions of Identity for Young British Muslim Women', *Environment and Planning A*, Vol. 31: 53-68.

EC (2005) 'The new SME definition: User guide and model declaration'. *European Commission*. [Online] [Accessed 20 April 2011] http://ec.europa.eu/enterprise/policies/sme/files/sme_definition/sme_user_guide_en.pdf

Edgell, S. (1993) Class: Key Concepts in Sociology. London: Routledge.

Ekinsmyth, C. (2011) 'Challenging the Boundaries of Entrepreneurship: The Spatialities and Practices of UK'. 'Mumpreneurs', *Geoforum,* Vol. 42, no. 1: 104-114.

Ekinsmyth, C. (2012) 'Family Friendly Entrepreneurship: New Business Formation in Family Spaces', *UrbaniIzz,* Vol. 23, no. 1: 115-125.

Ekinsmyth, C. (2013) 'Managing the business of everyday life: the roles of space and place in "mumpreneurship"'. *International Journal of Entrepreneurial Behaviour and Research*, Vol. 19, no. 5: 525-546.

Encyclopaedia Britannica (2012) 'Exchange Marriage'. [Online] [Accessed on 20 September 2012] http://www.britannica.com/EBchecked/topic/197734/exchange-marriageaccessed

Erera, P. I. (2002) *Family Diversity: Continuity and Change in the Contemporary Family*. Thousand Oaks: Sage.

Erikson, R. and Goldthorpe, J. H. (1992) *The Constant Flux: A Study of Class Mobility in Industrial Societies*. Oxford: Oxford University Press.

Essers, C. and Benschop, Y. (2009) Muslim Businesswomen Doing Boundary Work: The Negotiation of Islam, Gender and Ethnicity within Entrepreneurial Contexts'. *Human Relations,* Vol. 62, no. 3: 403-423.

Essers, C., Benschop, Y. and Doorewaard, H. (2010) 'Female Ethnicity: Understanding Muslim Immigrant Businesswomen in the Netherlands'. *Gender, Work and Organization,* Vol. 17, no. 3: 320-339.

Ettl, K. and Welter, F. (2012) 'Women Entrepreneurs and Success', in G. Miguel-Angel and D. Ribeiro (eds.) *Women's Entrepreneurship and Economics: New Perspectives, Practices, and Policies*. New York: Springer.

Evans, S. L. and Bowlby, S. (2000) 'Crossing Boundaries: Racialised Gendering and the Labor Market Experiences of Pakistani Migrant Women in Britain', *Women's Studies International Forum,* Vol. 23, no. 4: 461-474.

Fagan, C. (2000) 'The temporal reorganization of employment and the household rhythm of work schedules: the implications for gender and class relations'. *The American Behavioural Scientist*, Vol.44, no. 7: 1199-1212.

Falah, G.W. and Nagel, C. (eds.) (2005) *Geographies of Muslim women: Gender, Religion and Space*. New York: Guilford Press.

FCO (2002) *Community Perceptions of Forced Marriage*. London: Foreign & Commonwealth Office.

FCO (2005) *Forced Marriage. A Wrong not a Right*. London: Foreign & Commonwealth Office and Home Office.

Fenton, S. (2010) *Ethnicity: Key Concepts (2nd Edition).* Cambridge: Polity Press.

Ferguson, S. (2012) 'Reading Intersectionality', in S. Ferguson (ed.) *Race, Gender, Sexuality, and Social Class: Dimensions of Inequality.* Thousand Oaks, California: Sage Publications.

Fielden, S. L. and Davidson, M. J. (2012) 'BAME women business owners: how intersectionality affects discrimination and social support'. *Gender in Management: An International Journal*, Vol. 27, no. 8: 559-581.

Fielden, S. L., Davidson, M. J., Dawe, A. J. and Makin, P. J. (2003) 'Factors inhibiting the economic growth of female owned small businesses in North West England'. *Journal of Small Business and Enterprise Development*, Vol. 10, no. 2: 51-166.

Firestone, S. (1974) *The Dialectic of Sex: The Case of Feminist Revolution*. New York: Morrow.

Flick, U. (2002*) An Introduction to Qualitative Research (2nd Edition).* London: Sage Publications.

FOR Report (2001) 'Ethnic Groups in Oldham.' *Forum for Oldham Research*. [Online] [Accessed on 16 July 2011] http://s3.amazonaws.com/zanran_storage/www.oldham.gov.uk/ContentPages/18680972.pdf

Forson, C. (2013) 'Contextualising migrant black business women's work-life balance experiences'. *International Journal of Entrepreneurial Behaviour & Research,* Vol. 19, no. 5: 460-477.

FSB (2012) 'The FSB "Voice of Small Business": Member Survey'. *Federation of Small Businesses,* February 2012. [Online] [Accessed on 24 September 2012] http://www.fsb.org.uk/policy/assets/uk%20voice%20of%20small%20business%20member%20survey%20report%20feb%202012.pdf

Gadamer, H. G. (1975) *Truth and method.* New York: Crossroad.

Gangoli, G., Razak, A. and McCarry, M. (2006) 'Forced Marriage and Domestic Violence among South Asian Communities in North East England'. *Northern Rock Foundation* Report. [online] [Accessed on 6 May 2012] http://www.bris.ac.uk/sps/research/projects/completed/2006/rj4334/rj4334finalreport.pdf

Gardner, K. (2006) 'The transnational work of kinship and caring: Bengali–British marriages in historical perspective'. *Global Networks,* Vol. 6, no. 4: 373-387.

Geertz, C. (1963) 'The Integrative Revolution: Primordial Sentiments and Civil Politics in the New States', in C. Geertz (ed.) *Old Societies and New States*. New York: The Free Press.

Gephart, R. P. (1999) `Paradigms and Research Methods`. *Academy of Management Research Methods Forum*, Vol. 4: 1-12.

Ghuman, P. A. S. and Kamath, A. (1994) 'Bicultural Identities: Study of Asian origin children'. *Bilingual Family Newsletter*, Vol. 10, no. 1: 3-7.

Giddens, A. (1979) *Central Problems in Social Theory: Action, Structure and Contradiction in Social Analysis*, London: MacMillan Press Ltd.

Gilliat-Ray, S. (2010) *Muslims in Britain: An Introduction.* Cambridge: Cambridge University Press.

Giorgi, A. (1970) *Psychology as a human science*. New York: Harper and Row.

Glaser, B. G. and Strauss, A. L. (1967) *The Discovery of Grounded Theory*. Chicago: Aldine.

Glesne, C. and Peshkin, A. (1992) *Becoming Qualitative Researchers: An Introduction.* White Plains, NY: Longman.

Global Entrepreneurship Monitor Report (2006). *GEM*. [Online] [Accessed on 19 Mar 2011] http://www.gemconsortium.org/docs/262/gem-2006-global-report

Glucksmann , M. (2000) Cottons and Casuals: the Gendered Organisation of Labour in Time and Space. Durham: Sociology Press.

Glucksmann, M. *(1990) Women Assemble: Women Workers and the New Industries in Inter-war Britain*. London: Routledge.

Glucksmann, M. (1995) 'Why Work? Gender and the "total social organization of labour"'. Gender, Work and Organization, Vol. 2, no. 2: 63-75.

Glucksmann, M. (2005) Shifting boundaries and interconnections: extending the total social organisation of labour', in L. Pettinger, J. Parry, R. Taylor and M. Glucksmann (eds.) *A New Sociology of Work?* Oxford: Blackwell Publishers.

Goertz, G. and Mahoney, J. (2012) *A Tale of Two Cultures: Qualitative and Quantitative Research in the Social Sciences*. Princeton, NJ: Princeton University Press.

Goldberg, S. (1993) *Why Men Rule: Theory of Male Dominance*. Chicago: Open Court Publishing.

Goldthorpe, J. H. (1980) *Social Mobility and Class Structure in Modern Britain*. Oxford: Claredon Press.

Graham, H. (1984) 'Surveying through stories', in C. Bell and H. Roberts (eds.), *Social Researching: Politics, Problems, Practice*. London: Routledge and Kegan Paul.

Green, H., Strange, A. and Tranche, H. (2000) 'The homeworking revolution considering the property dimension'. *Regional Studies*, Vol. 34, no. 3: 303-307.

Guba, E. G. (1992) 'Relativism'. *Curriculum Inquiry,* Vol. 22, no. 1: 17-23.

Guba, E. G. and Lincoln, Y. S. (1994). 'Competing paradigms in qualitative research', in N. K. Denzin and Y. S. Lincoln (eds.) *Handbook of qualitative research*. Thousand Oaks, CA: Sage.

Guba, E. G., and Lincoln, Y. S. (2005). 'Paradigmatic controversies, contradictions, and emerging influences', in N. K. Denzin and Y. S. Lincoln (eds.) *The Sage Handbook of Qualitative Research (3rd Edition).* Thousand Oaks, CA: Sage.

Haeri, S. (2002) *No Shame for the Sun: Lives of Professional Pakistani Women*. New York: Syracuse University Press.

Hagan, T. (1986) 'Interviewing the downtrodden', in P. Ashworth, A. Giorgi and A. deKonig (eds.) *Qualitative Research in Psychology*. Pittsburgh: Duquesne University Press.

Haig, B. D. (1997) 'Feminist research methodology', in J. P. Keeves (ed.) *Educational research methodology and measurement: An international handbook (2nd Edition).* Tarrytown, NY: Pergamon Elsevier Science.

Hakim, C. (1996) *Key Issues in Women's Work: Female Heterogeneity and the Polarisation of Women's Employment*. London: Athlone Press.

Hakim, C. (2000) *Work-lifestyle Choices in the 21st Century*. Oxford: Oxford University Press.

Hakim, C. (2004) *Key Issues in Women's Work*. London: Glasshouse Press.

Hakim, C. (2006) 'Women, careers, and work-life preferences'. *British Journal of Guidance & Counselling,* Vol. 34, no. 3: 279-294.

Hall, S. (1993) 'The Question of Cultural Identity', in S. Hall, D. Held and T. McGrew (eds.) *Modernity and its Future*. Cambridge: Polity Press.

Hammersley, M. (1990) *Reading Ethnographic Research: A Critical Guide.* London: Longman.

Hammersley, M. (1993) 'An appraisal of "Labouring to learn"', in R. Gomm and P. Woods (eds.) *Educational Research in Action*. London: Paul Chapman.

Hammersley, M. and Atkinson, P. (1983) *Ethnography: Principles in Practice*. London: Tavistock.

Hancock, A. M. (2007) 'When multiplication doesn't equal quick addition: Examining intersectionality as a research paradigm'. *Perspectives on Politics*, Vol. 5, no. 1: 63-78.

Hansen, E. C. (2006) *Successful Qualitative Health Research: A Practical Introduction*. Open University Press: Berkshire.

Harding, S. (1987) *Feminism and methodology: Social Science Issues*, Bloomington: Indiana University Press.

Hartmann, H. I. (1976) 'Capitalism, Patriarchy and Job Segregation by Sex'. *Signs,* Vol. 1: 137-69.

Hartmann, H. I. (1979) 'The Unhappy Marriage of Marxism and Feminism: Towards a More progressive Union'. *Capital and Class*, Summer, no. 8: 1-33.

Hartmann, H. I. (1981) 'The Unhappy marriage of Marxism and feminist: towards a more progressive union', in W. Kolmar and F. Bartowski (eds.) *Feminist Theory: A Reader (2nd Edition).* Boston: McGrill-Hill.

Harvey, L. (1990) *Critical Social Research.* London: Unwin Hyman.

Haslanger, S. (1995) 'Ontology and Social Construction'. *Philosophical Topics*, Vol. 23: 95-125.

Hays, S. (1996) *The Cultural Contradictions of Motherhood*. London: Yale University Press.

Hearn, J. and Parkin, P. (1993) 'Organizations, multiple oppressions and postmodernism', in J. Hassard and M. Parker (eds.) *Postmodernism and Organizations*. London, UK: Sage.

Henwood, K. and Pidgeon, N. (1993) `Qualitative research and psychology`, in M. Hammersley (ed.) *Social Research: Philosophy, Politics and Practice*. London: Sage.

Herbert, J. (2008*) Negotiating Boundaries in the City: Migration, Ethnicity and Gender in Britain.* Aldershot: Ashgate.

Hides, D.S. (1995) 'Consuming Identities'. *Sociology Review*, Vol. 5, no. 2: 30-33.

Hirsich, R. D. and Brush, C. G. (1986) *The Woman Entrepreneur: Starting, Financing and Managing A Successful New Business*. Lexington: Lexington Books/D. C. Heath.

HO (2003) *Community Cohesion Pathfinder Programme: The First Six Months.* London: Home Office.

Hochschild, A. R. (1997) *The Time Bind: When Work Becomes Home and Home Becomes Work*. New York: Metropolitan Books.

Hofstetter, E. O. (2001) *Women in Global Migration, 1945-2000: A Comprehensive Multidisciplinary Bibliography*. Westport: Greenwood Press.

Holstein, J. A., and Gubrium, J. F. (2005) `Interpretive practice`, in N. K. Denzin and Y. S. Lincoln (eds.) *Handbook of qualitative research (3rd Edition).* Thousand Oaks, CA: Sage.

Human Rights Watch (2006) 'Report on Azad Kashmir'. [Online] [Accessed 4 February 2012] http://www.hrw.org/reports/2006/pakistan0906/pakistan0906web.pdf

Hutchinson, J. and Smith, A. D. (1996) *Ethnicity*. Oxford: Oxford University Press.

IPPR (2012) 'Eight out of ten married women do more housework than their husbands'. *Institute of Public Policy Research.* [Online] [Accessed on 14 March 2013] http://www.ippr.org/press-releases/111/8831/eight-out-of-ten-married-women-do-more-housework-than-their-husbands

Jackson, S. (1997) 'Women, Marriage and Family Relationships', in V. Robinson and D. Richordson (eds.) *Introducing Women's Studies (2nd Edition).* Basingstoke: Palgrave.

Jackson, S. and Scott, S. (eds.) (2002) *Gender: A Sociological Reader*. London: Routledge.

Jacobson, J. (1997) 'Religion and Ethnicity: Dual and Alternative Sources of Identity among Young British Pakistanis'. *Ethnic and Racial Studies*, Vol. 20, no.2: 239-256.

REFERENCES

Jacobson, J. (1998) *Islam in Transition: Religion and Identity among British Pakistani Youth.* London: Routledge.

Jacoby, H. G. and Mansuri, G (2005) 'Watta Satta: Bride Exchange and Women's Welfare in Rural Pakistan'. *World Bank* Working Paper WPs4126. [Online] [Accessed on 9 April 2012] http://elibrary.worldbank.org/doi/pdf/10.1596/1813-9450-4126

Jayawarna, D., Rouse, J. and Kitching, D (2011) 'Entrepreneur motivations and life course'. *International Small Business Journal,* Vol. 3, no. 1: 34-56.

Jeffery, P. (1976) *Migrants and Refugees: Muslims and Christian families in Bristol*. Cambridge: Cambridge University Press.

Jenkins, M. (1994) 'Thinking about Growth: A Cognitive Mapping Approach to Understanding Small Business Development'. *Journal of Small Business and Enterprise Development,* Vol. 1, no. 1: 29-37.

Jennings, J. E. and McDougald, M .S. (2007) 'Work-family interface experiences and coping strategies: Implications for entrepreneurship research and practice'. *Academy of Management Review*, Vol. 32: 747-760.

Johnson, A. (2005) *The Gender Knot: Unraveling our Patriarchal Legacy*. Philadelphia: Temple University Press.

Johnston, R., Sirkeci, I., Khattab, N. and Modood, T. (2010) 'Ethno-religious Categories and Measuring Occupational Attainment in relation to Education in England and Wales: A Multilevel Analysis'. *Environment and Planning,* Vol. A 42, no. 3: 578-591.

Jónasdóttir, A. G. (1994) *Why Women Are Oppressed*. Philadelphia: Temple University Press.

Jones, T, McEvoy, D. and Ram, M. (2010) *Female Ethnic Minority Self-employment in the West Midlands.* Birmingham: MEECOE Publications.

Jones, T. and Ram, M. (2003) 'South Asian Businesses in Retreat? The Case of the United Kingdom'. *Journal of Ethnic and Migration Studies*, Vol. 29, no. 3: 485-500.

REFERENCES

Jones, T., Barrett, G. and McEvoy, D. (2000) 'Market Potential as a Decisive Influence on the Performance of Ethnic Minority Business', in J. Rath (ed.) (2000) *Immigrant Businesses.* Basingstoke: Macmillan Press Ltd.

Jones, T., McEvoy, D. and Barrett, G. (1992) *Small Business Initiative: Ethnic Minority Component*. Swindon: Economic and Social Research Council.

Jones, T., McEvoy, D., and Barrett, G. (1994) 'Labour Practices in the Ethnic Minority Firm', in J. Atkinson and D. Storey, (eds.) *The Labour Market and Employmentin Small Firms.* London: Routledge.

Joseph, S. and Nagmabadi, A. (2003) *Encyclopedia of Women and Islamic Cultures: Family, Law and Politics*. Leiden: Brill Academic Publishers

Kabeer, N. (1999) Resources, agencies, achievements: Reflections on the measurement of women's empowerment'. *Development and Change,* Vol. 30, no. 3: 435-464.

Kalra, V. (2000) *From Textiles Mills to Taxi Ranks: Experiences of Migration, Labour and Social Change*. Aldershot: Ashgate.

Virinder S. Kalra (2009) *Pakistani Diasporas: Culture, Conflicts and Change.* Oxford/New York: Oxford University Press.

Kaplan, B. and Maxwell, J. A. (1994) Qualitative research methods for evaluating computer information systems', inJ.G. Anderson, C.E. Aydin, and S. J. Jay (eds.) *Evaluating Health Care Information Systems: Methods and Applications*. CA: Sage.

Katja, R. (2008) 'Moving between markets? Immigrant entrepreneurs in different markets'. *International Journal of Entrepreneurial Behaviour& Research*, Vol. 14, no. 6: 440-454.

Kay, T. (2007) 'Daughters in Islam, Sisters in Sport,' in C. Aitchison, P. Hopkins and M. Kwan (eds.) *Geographies of Muslim Identities: Diaspora, Gender and Belonging*. Hampshire: Ashgate Publishing Ltd.

Kendall, N. and Thangaraj, M. (2013) in book titled Reviewing Qualitative Research in edited by A. Trainor and E. Graue (eds.) *The Social Sciences.* New York: Routledge.

Kessler, S. J. and McKenna, W. (1978) Gender: An Ethnomethodological Approach. London: University of Chicago Press.

Khan, S. (1999) *A Glimpse through Purdah: Asian Women–The Myth and the Reality*. Stoke on Trent: Trentham Books Ltd.

Khattab, N. (2009) 'Ethno-religious background as a determinant of educational and occupational attainment in Britain', *Sociology,* Vol. 43, no. 2: 304-322.

Khattab, N., Johnston, R., Modood, T. and Sirkeci, I. (2011) 'Economic activity in the South-Asian population in Britain: the impact of ethnicity, religion, and class'. *Ethnic and Racial Studies*, Vol. 34, no. 9: 1466-1481.

Kimmel, M. S. and Aronson, A. (2009) *Sociology Now: The Essentials*. Boston: Allyn & Bacon.

King, N. (1994) 'The qualitative research interview', in C. Cassell and G. Symon, (eds.) *Qualitative Methods in Organizational Research*. London: Sage Publications.

King, N. and Horrocks, C. (2010) *Interviews in Qualitative Research.* London: Sage Publications.

Kloosterman, R., van der Leun, J. and Rath, J. (1999) 'Mixed embeddedness: (In)formal economic activities and immigrant businesses in The Netherlands'. *International Journal of Urban and Regional Research*, Vol. 23: 252-66.

Krueger, H. and Levy, R. (2001) 'Linking life courses, work and the family: Theorizing a not so visible nexus'. *Canadian Journal of Sociology*, Vol. 26: 145-166.

Kvale, S. (1983) `The qualitative research interview: A phenomenological and a hermeneutical mode of understanding`. *Journal of Phenomenological Psychology*, Vol. 14, no. 2: 171-196.

Kwong, C. Y., Thompson, P., Jones-Evans, D. and Brooksbank, D. (2009) 'Nascent entrepreneurial activity within female ethnic minority groups'. *International Journal of Entrepreneurial Behaviour and Research*, Vol. 15, no. 3: 262-281.

REFERENCES

Kyle, D. (2000) *Transnational Peasants: Migrations, Networks, and Ethnicity in Andean Ecuador.* Baltimore: Johns Hopkins University Press.

Landman, M. (2006) 'Getting Quality in Qualitative Research: A Short Introduction to Feminist Methodology and Methods.' *Proceeding of the Nutrition Society*, Vol. 65: 429-433. [Online] [Accessed on 19 June 2011] http://dx.doi.org/10.1079/PNS2006518

Leach, F. (2003) *Practising Gender Analysis in Education*. Oxfam: Skills and Practice.

LeCompte, M. and Schensul, J. (2010) *Designing and Conducting Ethnographic Research.* Maryland: Rowman and Littlefield Publishing Group.

Letherby, G. (2004) 'Quoting and Counting: An Autobiographical Response to Oakley'. *Sociology,* Vol. 38, no. 1: 175-189.

Light, I. H. (2007) 'Global entrepreneurship transnationalism', in L. Dana (ed.) *Handbook of Research on Ethnic Minority Entrepreneurship: A Co-evolutionary View on Resource Management*. Cheltenham: Edward Elgar Publishing Ltd.

Light, I. H. and Bhachu, P. (eds.) (1993) *Immigration andEntrepreneurship*. New Brunswick: Transactions Publishers.

Lincoln, Y. and Guba, E. (1985) *Naturalistic Inquiry.* London: Sage Publication.

Longwe, S. (1998) 'Education for Women's Empowerment or Schooling for Women's?' *Gender and Development*, Vol. 6, no. 2: 19-26.

Lorber, J. (1994) *Paradoxes of Gender*. New York: Vail-Ballou Press.

Loscocco, K. and Smith-Hunter, A. (2004) 'Women home-based business owners: insights from comparative analyse', *Women in Management Review*, Vol. 19, no. 3:164-173.

Lucaccini, L. F. and Muscat, E. J. (2001) 'Family business and careers: classic and contemporary issues'. *Career Planning and Adult Development Journal*, Vol. 17, no. 2: 84-105.

REFERENCES

Ludvig, A. (2006) `Intersecting voices in a female narrative`. *European Journal of Women's Studies,* Vol. 13, no. 3: 245-258.

Lupri, E. (1983) *The Changing position of women in family and society: A cross-national comparison.* Leiden: Brill.

MacKinnon, C. (1989) *Towards a Feminist Theory of the State*, Cambridge, MA: Harvard University Press.

Marlow, S. (1992) 'The Take-Up of Business Growth Training Schemes in Britain'. *International Small Business Journal,* Vol. 7, no. 1: 34-46.

Marlow, S. (1997) 'Self-employed Women – New Opportunities, Old Challenges?' *Entrepreneurship and Regional Development*, Vol. 9, no. 3: 199-210.

Marlow, S. (2002) 'Self-employed Women: A Part Of or Apart From Feminist Theory?' *International Journal of Entrepreneurship and Innovation,* Vol. 2, no. 2: 83-91.

Marlow, S. and Carter, S. (2004) 'Accounting for change: professional status, gender disadvantage and self-employment'. *Women in Management Review*, Vol. 19, no. 1: 5-17.

Marlow, S. and McAdam, M. (2013) 'Advancing debate and challenging myths; exploring the mystery of the under-performing female entrepreneur'. *International Journal of Entrepreneurial Behaviour and Research*, Vol. 19, no. 1: 114-124

Marlow, S. and Patton, D. (2005) 'All Credit to Men? Entrepreneurship, Finance and Gender'. *Entrepreneurship, Theory and Practice,* Vol. 29, no. 6: 717-735.

Marlow, S., Henry, C. and Carter, S. (2009) 'Exploring the impact of gender on women's business ownership: Introduction'. *International Small Business Journal*, Vol. 27, no. 2: 139-148.

Martin, M. (2000) *Verstehen: The Uses of Understanding in the Social Sciences.* New Brunswick: Transaction Publishers.

REFERENCES

Mascarenhas-Keyes, S. (2006) Ethnic Minority Small and Medium Enterprise in England: Diversity and Challenges. Paper presented to the 51st *International Council of Small Business (ICSB) Conference*, Melbourne, June.

Mason, C., Carter, S. and Tagg, S. (2008) 'Invisible Businesses: the characteristics of home-based businesses in the United Kingdom'. *Hunter Centre for Entrepreneurship* Working Paper 08-01. [Online] [Accessed on 5 December 2012] http://www.strath.ac.uk/media/departments/huntercentre/research/workingpapers/media_144423_en.pdf

Mason, D. (1995) *Race and Ethnicity in Modern Britain*. Oxford: Oxford University Press.

Mason, S. (1997) 'Social Work Research: Is There a Feminist Method?' *Affilia,* April, 12: 10-32.

May, T. (1993) *Social Research. Issues, Methods and Process*. Buckingham: Open University Press.

McAdam, M. (2013) *Female Entrepreneurship.* Oxon: Routledge.

McCall, L. (2001) *Complex Inequality: Gender, Class and Race in the New Economy.* New York: Routledge.

McCall, L. (2005) 'The Complexity of Intersectionality'. *Signs,* Vol.30, no. 31: 1771-1802.

McEvoy, D. and Hafeez, K. (2006) 'The changing face of ethnic minority entrepreneurship in Britain'. Paper presented at the 4th *European Conference on Entrepreneurship Research*, University of Regensburg, February.

McEvoy, D., Jones, T. P., Carter, J. C. and Aldrich, H. E. (1982) 'Asian immigrant business in British cities'. *British Association for the Advancement of Science* Annual Meeting, Liverpool, September.

Metcalf, H., Modood, T. and Virdee, S. (1996) *Asian Self-Employment: The Interaction of Culture and Economics in England.* London: Policy Studies Institute.

Mies, M. (1983) `Towards a methodology for feminist research`, in G. Bowles & R. D. Klein (eds.) *Theories of Women's Studies*. London: Routledge and Kegan Paul.

REFERENCES

Mies, M. (1998) *Patriarchy, Accumulation on a World Scale: Women in the International Division of Labour*. London: Zed Books Ltd.

Mirchandani, K. (1999) 'Feminist insight on gendered work: new directions in research on women and entrepreneurship'. *Gender, Work and Organization*, Vol. 6, no. 4: 224-235.

Mirchandani, K. (2000) 'The best of both worlds' and 'cutting my own throat': contradictory images of home-based work'. *Qualitative Sociology*, Vol. 23, no. 2: 159-182.

Modood, T. (1994) *Racial Equality: Colour, Culture and Justice*. London: Institute of Public Policy Research.

Modood, T. (1997) *Ethnic Minorities in Britain: Diversity and Disadvantage*. London: Policy Studies Institute.

Modood, T. (2005) *Multicultural politics: Racism, ethnicity and Muslims in Britain*. Edinburgh: Edinburgh University Press.

Modood, T., Loury, G. C. and Teles, S. M. (2005) *Ethnicity, Social Mobility and Public Policy: Comparing the USA and UK*. Cambridge: Cambridge University Press.

Modood, T., Virdee, S. and Metcalf, H. (1995) *Asian Self-Employment in Britain: theinteraction of culture and economics*. London: Policy Studies Institute.

Mohammad, R. (2005) 'Negotiating spaces of the home, the education system, and the labour market', in G. W. Falah and C. Nagel (ed.) *Geographies of Muslim Women: Gender, Religion and Space*. New York: The Guilford Press.

Mohanty, C. T. (1988) 'Under Western Eyes: Feminist Scholarship and Colonial Discourses'. *Feminist Review,* Vol. 30: 61–88.

Molyneux, M. (1985) 'Family Reforms in Socialist States: The Hidden Agenda'. *Feminist Review*, Vol. 21, Winter: 47-62.

Morgan, G. and Smircich, L. (1980). `The case for qualitative research`. *Academy of Management Review*, Vol. 5, no. 4: 491-500.

Morokvasic, M. (1991) 'Roads to Independence. Self-Employed Immigrants and Minority Women in Five European States'. *International Migration*, Vol. 29, no. 3: 407–419.

Morokvasic, M. (1999) 'Beyond the hidden side: immigrant and minority women in self-employment and business in Europe', paper presented at International Organization for Migration (IOM) workshop on Women in Migration, Geneva, 30-31 August.

Moser, C. (1993) *Gender Planning and Development: Theory, Practice and Training*. London: Routledge.

Myers, M. D. (2009) *Qualitative Research in Business and Management*. London: Sage Publications Ltd.

Narayan, D. (ed.) (2002) *Empowerment and Poverty Reduction: A Sourcebook*. Washington, DC: The World Bank.

Oakley, A. (1981) 'Interviewing Women', in H. Roberts (ed.) *Doing Feminist Research*. London: Routledge and Kegan Paul.

Oakley, A. (2005) *The Ann Oakley Reader: Gender, Women and Social Science*. Bristol: The Policy Press.

Okin, S. M. (1989) *Justice, Gender and the Family*. New York: Basic Books Inc.

ONS (2008) 'Focus of Gender.*' Office of National Statistics.* [Online] [Accessed on 16 July 2012]   http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-51144

ONS (2011) Ethnic group, Local authorities in the United Kingdom. *Office of National Statistics.* London: The Stationery Office.

ONS (2012) *Ethnicity and National Identity in England and Wales 2011*. Revised on 11 December 2012. *Office of National Statistics.* [Online] [Accessed on 13 January 2013] http://www.ons.gov.uk/ons/dcp171776_290558.pdf

Orhin, M. (2005) 'Why women enter into small business ownership', in S. L. Fielden and M. Davidson (eds.) *International Handbook of Women and Small Business Entrepreneurship.* Cheltenham: Edward Elgar Publishing Ltd.

Oxford Dictionary (2011) Definition of Patriarchy. [Online] [Accessed 20 November 2011] http://www.oxforddictionaries.com/definition/english/patriarchy?q=patriarchy

Pahl, J. (1989) *Money and Marriage*. Basingstoke: Macmillan.

Papanek, H. (1982) 'Purdah: Separate Worlds and Symbolic Shelter', in H. Papanek and G. Minault (eds.) *Separate Worlds: Studies of Purdah in South Asia*. Delhi: Chanakya Publications.

Parmar, P. (1988) 'Gender, race and power: the challenge to youth work practice', in P. Cohen and H. Bains (eds.) *Multiracist Britain*. London: Macmillan.

Peach, C. (2006) 'Islam, ethnicity and South Asian religions in the London 2001 census'. *Transactions of the Institute of British Geographers*, Vol. 31: 353-370.

Phillips D (1998) 'Black minority ethnic concentration, segregation and dispersal in Britain'. *Urban Studies,* Vol. 35: 1681-1702.

Phillips, D., Davis, C. and Ratcliffe, P. (2007) 'British Asian Narratives of Urban Space'. *Transactions of the Institute of British Geographers*, Vol. 32*, no. 2: 217-234.

Phillips, T. (2005) 'After 7/7: Sleepwalking to Segregation.' Speech given by Trevor Phillips at the *Manchester Council for Community Relations*, 22 September 2005. [Online] [Accessed 30 September 2012] http://www.cre.gov.uk/Default.aspx.LocID-0hgnew07s.RefLocID-0hg00900c002.Lang-EN.htm

Phizacklea, A. and Ram, M. (1996) 'Being your own boss: ethnic minority entrepreneurs in comparative perspective'. *Work, Employment and Society,* Vol. 10: 319-339.

Phizacklea, A. (1990) *Unpacking the Fashion Industry*. London: Routledge.

Phizacklea, A. and Wolkowitz, C. (1995) *Homeworking Women: Gender, Racism and Class at Work.* London: Sage.

Phoenix, A. (2006) 'Intersectionality'. *European Journal of Women's Studies,* Vol. 13, no. 3: 187–92.

REFERENCES

Phoenix, A. and Pattynama, P. (2006) 'Intersectionality'. *European Journal of Women's Studies*, Vol. 13: 187-192.

Pilkington, A. (2003) *Racial Disadvantage and Ethnic Diversity in Britain*. Basingstoke: Palgrave Macmillan Limited.

Platt, L. (2005) 'New Destinations? Assessing the Post-migration Social Mobility of Minority Ethnic Groups in England and Wales'. *Social Policy and Administration*, Vol. 39, no. 6: 697-721.

Portes, A. (2003) 'Conclusion: Theoretical Convergencies and Empirical Evidence in the Study of Immigrant Transnationalism'. *International Migration Review*, Vol. 37, no. 3: 874-892.

Portes, A. and Rumbaut, R. (2001) *Legacies: The Story of the Immigrant Second Generation.* Berkeley: University of California Press.

Portes, A. and Zhou, M. (1993) 'The New Second Generation: Segmented Assimilation and Its Variants'. *The Annals of the American Academy of Political and Social Scienc*e, Vol. 530: 74-96.

Portes, A., Guarnizo, L. E. and Landolt, P. (1999) 'The Study of Transnationalism: Pitfalls and Promise of an Emergent Research Field'. *Ethnic and Racial Studies*, Vol. 22, no. 2: 217–37.

Portes, A., Haller, W. J. and Guarnizo, L. E. (2002) 'Transnational Entrepreneurs: An Alternative Form of Immigrant Economic Adaptation'. *American Sociological Review,* Vol. 67, no. 2: 278–98.

Poulsen, M. (2005) 'The "new geography" of ethnicity in Britain?' London: unpublished paper delivered to the Annual Conference of the Institute of   British Geographers and the Royal Geographical Society, 31 August - 2 September.

Puwar, N. and Raghuram, P. (eds.) (2004) *South Asian Women in the Diaspora*. Oxford: Berg.

Raghuram, P. and Hardill, I. (1998) 'Negotiating a Market: A Case Study of Asian Women in Business'. *Women's Studies International Forum*, Vol. 21, no. 5: 475-483.

Ram, M. and Jones, T. (2008) 'Ethnic Minority Businesses in the UK: A Review of Research and Policy Developments'. *Environment and Planning Commission: Government and Policy*, Vol. 26: 352-374.

Ram, M. (1992) 'Coping with Racism: Asian Employers in the Inner-City'. *Work, Employment and Society*, Vol. 6, no. 4: 601-618.

Ram, M. (1994) *Managing to Survive: Working Lives in Small Firms*. Oxford: Blackwell.

Ram, M. and Holiday, R. (1993) 'Relative merits: Family culture and kinship in small firms'. *Sociology,* Vol. 27:629-648.

Ram, M. and Jones, T. (1998) *Ethnic Minorities in Business*. Milton Keynes: Small Business Research Trust.

Ram, M. and Smallbone, D. (2001) 'Ethnic Minority Enterprise: Policy in Practice.' Final Report prepared for the *Small Business Service*, June 2001. [Online] [Accessed on 21 May 2011] www.sbs.gov.uk

Ram, M. and Sparrow, J. (1992) 'Research on the Needs of the Asian Business Community in Wolverhampton'. Wolverhampton TEC and Wolverhampton Chamber of Commerce.

Ram, M. and Sparrow, J. (1993) '*Supporting Asian Businesses'.* Birmingham: University of Central England Business School.

Ram, M., Jones, T., Abbas, T. and Sanghere, B. (2002) 'Ethnic minority enterprise in its urban context: South-Asian restaurants in Birmingham'. *International Journal of Urban and Regional Research*, Vol. 26, no. 1: 24-40.

Rana, B., Kagan, C., Lewis, S and Rout, U. (1998) 'British South Asian Managers and Professionals: Experiences of Work and the Family'. *Women in Management Review*, Vol. 13, no. 6: 221-232.

Rath, J. (1999) 'Immigrant Businesses and their Economic, Politico-Institutional and Social Environment', in J. Rath (ed.) *Immigrant Business: The Economic, Politicaland Social Environment.* Basingstoke, Macmillan.

REFERENCES

Rauf, A. and Mitra, J. (2011) 'Egocentric Network Analysis of Personal Networks Ethnic Minority Female Entrepreneurs'. Paper presented at the 10th*International Entrepreneurship Forum, Tamkeen*, Bahrain, January.

Raza, M. (1993) *Islam in Britain*: *Past, Present and the Future*. Leicester: Volcano Press.

Rehman, S. and Roomi, M. A. (2012) 'Gender and work-life balance: a phenomenological study of women entrepreneurs in Pakistan'. *Journal of Small Business and Enterprise Development*, Vol. 19, no. 2: 209-228.

Reich, S. and d'Appollonia, A. C. (2008) 'Immigration: Tensions, Dilemmas and Unresolved Questions', in S. Reich and A. C. d'Appollonia (eds.) *Immigration, Integration and Security: America and Europe in Comparative Perspective.* Pittsburgh: University of Pittsburgh Press.

Reinharz, S. (1992) *Feminist Methods in Social Research.* Oxford: Oxford University Press.

Reynolds, T. (1997) 'Class Matters, Race Matters, Gender Matters', in P. Mahony and C. Zmroczek (eds.) *Class Matters: Working-class Women's Perspectives on Social Class*. London: Taylor & Francis Ltd.

Rice, M. (1990) 'Challenging Orthodoxies in Feminist Theory: A Black Feminist Critique', in L Glesthorpe and A. Morris (eds.) Feminist Perspectives in Criminology. Milton Keynes: Open University Press.

Rich, A. (1976) *Of Woman Born*. New York: Norton.

Richardson, R. and Wood, A. (2004) 'The Achievement of British Pakistani Learners Work in Progress'. *Uniting Britain Trust.* [Online] [Accessed on 15 June 2011] http://www.insted.co.uk/raising2005.pdf

Ridgeway, C. L. and Smith-Lovin, L. (1999) 'The gender system and interaction'. *Annual Review of Sociology,* Vol. 25: 191-216.

Roomi, M. A. (2011) 'Entrepreneurial capital, social values and Islamic traditions: Exploring the growth of women-owned enterprises in Pakistan'. *International Small Business Journal*, Vol. 31, no. 2: 175-191.

REFERENCES

Roomi, M. A., Kumar, M. and Chaudhry, N. I. (2011) `Issues and Challenges Faced by the Potential Women Entrepreneurs in Pakistan: A Case Study of Sind Province`. *International Journal of Management Research and Emerging Sciences*, Vol. 1, no. 1: 119-131.

Rosaldo, M. and Lamphere, L. (1974) *Woman,Culture and Society*. Stanford: Stanford University Press.

Rose, E., Deakin, N., Abrams, M., Jackson, V., Peston, M., Vanags, A., Cohen, B., Gaitskell, J. & Ward, P. (1969) *Colour and Citizenship: A Report on British Race Relations.* London: Institute of Race Relations and Oxford University Press.

Rouse, J. (2005) 'Pregnancy and Maternity in Self-Employment: Individualised Social Reproduction?' Paper presented at the 28th*Institute for Small Business Entrepreneurship National Conference*, Blackpool, November.

Rouse, J. and Kitching, J. (2006) 'Do Enterprise Support Programmes Leave Women Holding the Baby?' *Environment and Planning C: Government and Policy*, Vol. 24, no. 1: 5-19.

Rowlands, J. (1995) 'Empowerment Examined'. *Development in Practice*, Vol. 5, no. 2: 101-107.

Rowlands, J. (1997) *Questioning Empowerment: Working with Women in Honduras*. Oxford: Oxfam.

Rubin, H.J., & Rubin, I.S. (1995) *Qualitative interviewing: The art of hearing data*. Thousand Oaks, CA: Sage Publications.

Ruef, M., Aldrich, H. E. and Carter, N. M. (2003) 'The Structure of Founding Teams: Homophily, Strong Ties, and Isolation among U.S. Entrepreneurs'. *American Sociological Review,* Vol. 68, no. 2: 195-222.

Saeed, M. (2007) 'Education System of Pakistan and the UK: Comparisons in Context to Inter-provincial and Inter-countries Reflections'. *Bulletin of Education and Research*, Vol. 29, no. 2: 43-57.

Saifullah Khan, V. (1976) `Pakistanis in Britain: perception of population'*. New Community*, Vol. 5, no. 3: 222-229.

Saifullah Khan, V. (1977) 'The Pakistanis', in J. L. Watson (ed.) *Between Two Cultures*. Oxford: Basil Blackwell.

Salem, S. (2013) 'Feminist critique and Islamic feminism: the question of intersectionality'. *Academic Journal: Civil Discourse and Global Perspectives*, Vol. 1, no. 1. [Online] [Accessed on 15 March 2014] http://postcolonialist.com/civil-discourse/feminist-critique-and-islamic-feminism-the-question-of-intersectionality/

Samad, Y. and Eade, J. (2003) *Community Perceptions of Forced Marriage*. London: Community Liaison Unit, Foreign and Commonwealth Office.

Sanders, J. M. and Nee, V. (1987) 'Limits of Ethnic Solidarity in the Enclave Economy'. *American Sociological Review*, Vol. 52, no. 6: 745-773.

Schensul S. L., Schensul, J. and Lecompte, J. (1999) *Essential Ethnographic Methods Observations, Interviews and Questionnaires.* Walnut Creek, CA: Altamira Press.

Schermerhorn, R. A. (1978) *Comparative Ethnic Relations: A Framework for Theory and Research.* Chicago: University of Chicago Press.

Schiller, N. G., Basch. L. and Szanton, B. C. (1992) 'Towards A Transnational Perspective on Migration'. *Annals of The New York Academy of Sciences*, Vol. 645: 9-14.

Schmitz, H. and Nadvi, K. (1999) 'Introduction'. *World Development,* Vol. 27, no. 9: 1503-1514.

Schutz, A. and Thomas L. (1973) *The Structure of the Life World. Evanston.* IL: Northwestern University Press.
Schutz, A. (1962) *The problem of Social Reality.* (Collected papers Vol. I) Hague: Martinus Nijhoff Publishers.

Schwandt, T . A. (2000) `Three epistemological stances for qualitative inquiry: Interpretivism, hermeneutics, and social constructivism`, in N. K. Denzin and Y. S. Lincoln (eds.) *Handbook of Qualitative Research (2nd Edition).* Thousand Oaks, CA: Sage Publications.

Schwandt, T. A. (1994) `Constructivist, interpretivist approaches to human inquiry`, in N. K. Denzin and Y. S. Lincoln (eds.) *Handbook of Qualitative Research*. London: Sage.

REFERENCES

Scott, J., Dex. S. and Plagnol, A. C. (eds.) (2012) *Gendered Lives: Gender Inequalities in Production and Reproduction*. Cheltenham: Edward Elgar Publishing Limited.

Sen, A. (1985) *Commodities and Capabilities*. New Delhi: Oxford University Press.

Sen, A. (1999) *Development as Freedom*. Oxford: Oxford University Press.

Sexton, D. L. (1982) 'Research needs and issues in entrepreneurship', in C. A. Kent, D. L. Sexton and K. H. Vesper (eds.) *Encyclopedia of Entrepreneurship*. Eaglewood Cliff, NJ: Prentice-Hall.

Shabbir, A., and Di Gregorio, S. (1996) `An examination of the relationship between women's personal goals and structural factors influencing their decision to start a business: The case of Pakistan'. *Journal of Business Venturing*, Vol. 11, no. 6: 507-529.

Shah, B., Dwyer, C. and Modood, T. (2010) 'Explaining Educational Achievement and Career Aspirations among Young British Pakistanis: Mobilizing 'Ethnic Capital?' *Sociology*, Vol. 44, no, 6: 1109-1127.

Shah, D. (2003) 'Country Report on Decentralization in the Education System of Pakistan: Policies and Strategies'. Paper presented at *UNESCO* Seminar held at Buenos Aires from 30th June to 3rd July, 2003. [Online] [Accessed on 5 March 2013] http://www.aepam.edu.pk/Old/Publications/Decentralization%20in%20the%20Education%20System%20of%20Pakistan.pdf

Shah, S. (1975) *Immigrants and Employment in the Clothing Industry: The Rag Trade in London's East End.* London: Runnymede Trust.

Shaheed, F. (1989) 'Purdah and Poverty in Pakistan', in H. Afshar and B. Agarwal (eds.) *Women, Poverty and Ideology in Asia: Contradictory Pressures, Uneasy Resolutions*. London: Macmillan.

Shaheed, F. (1990) *Pakistan's Women: An Analytical Description*. Lahore: SANJH.

Shain, Y. (1999) *Marketing the American Creed Abroad: Diasporas in the U.S. and Their Homelands*. Cambridge: Cambridge University Press.

Shaw, A. (1988) *A Pakistani community in Britain (2nd Edition).* Oxford: Basil Blackwell.

Shaw, A. (1994) 'The Pakistani Community in Oxford', in R. Ballard (ed.) DeshPardesh: *The South Asian Presence in Britain*, London: Hurst and Co.

Shaw, A. (2000) *Kinship and Continuity: Pakistani Families in Britain*. London: Routledge.

Shaw, A. (2001) 'Kinship, Cultural Preference and Immigration: Consanguineous Marriage Among British Pakistanis'. *Journal of the Royal Anthropological Institute*, Vol. 7, no.2: 315-334.

Shaw, A. and Charsley, K. (2006) 'Rishtas: Adding Emotion to Strategy in Understanding British Pakistani Transnational Marriages'. *Global Networks,* Vol. 6, no. 4: 405-421.

Shaw, E., Carter, S. and Brierton, J. (2001) 'Unequal Entrepreneurs Why Female Enterprise is an Uphill Business'. *Work Foundation, Industrial Society Policy Pater*, October: 1-19.

Shields, S. A. (2008) 'Gender: An intersectionality perspective'. *Sex Roles,* Vol. 59, no. 5-6: 301-311.

Silverman, D. (1985) *Qualitative methodology and sociology.*Aldershot: Gower.

Skeggs, B. (1997) *Formations of Class & Gender: Becoming Respectable*. London: Sage.

Smallbone, D., Bertotti, M. and Ekanem, I. (2005) 'Diversification in ethnic minority business: The case of Asians in London's creative industries'. *Journal of Small Business and Enterprise Development*, Vol. 12, no. 1: 41-56.

Smallbone, D., Ram, M. and Deakins, D. (2007) 'Access to finance by ethnic minority entrepreneurs in the UK', in L. Dana (ed.) *Handbook of Research on Ethnic Minority Entrepreneurship: A Co-evolutionary View on Resource Management*. Cheltenham: Edward Elgar Publishing Ltd.

Smith, T. L. (1978) 'Religion and Ethnicity in America.' *American Historical Review*, Vol. 83. December: 1155-1185.

Song, M. (1997) 'Children's Labour in Ethnic Family Business: The Case of Chinese Take-Away Business in Britain'. *Ethnic and Racial Studies*, Vol. 20, no. 1: 690-716.

Stanley, L. and Wise, S. (1993) *Breaking Out Again*. London: Routledge.

Stoller, R. (1968) *Sex and Gender: The Development of Masculinity and Femininity*. London: H. Karnac Books Ltd.

Stopes-Roe, M. and Cochrane, R. (1990) *Citizens of this Country: The Asian-British*. Clevedon, Avon: Multilingual Matters Ltd.

Strauss, A. and Corbin, J. (1990) *Basics of qualitative research: Grounded theory procedures and techniques*. Newbury Park, CA: Sage.

Thompson, P. (2006) 'The Homeworking Entrepreneur: A comparison of Wales, the North of England and the South East of England'. *National Entrepreneurship Observatory* Working Paper Series: Paper 13. [Online] [Accessed on 27 August 2011] http://www.entrepreneurship-research.org.uk/documents/WP13.pdf

Tishkov, V. (1997) *Ethnicity, Nationalism and Conflict in and after the Soviet Union. The Mind Aflame*. London: Sage Publications

Toulis, N. (1997) *Believing Identity: Pentecostalism and the Mediation of Jamaican Ethnicity and Gender in England*. Oxford: Berg.

Uddin, B. and Ahmed L. (2000) *A Choice by Right: The Report of the Working Group on Forced Marriage*. London: Home Office, Communications Directorate.

Valian, V. (1999) *Why So Slow?: The Advancement of Women*. Massachusetts: MIT Press.

Vertovec, S. (2004) 'Trends and developments in transnational migration'. *Centre on Migration, Policy and Society Working Paper* WP-04-03: ESRC.

Vertovec, S. (2007) 'New Complexities of Cohesion in Britain: Super-diversity, Transnationalism and Civil-Integration.*' Commission on Integration and Cohesion*, June 2007. [Online] [Accessed on 14 Sept 2011] http://www.compas.ox.ac.uk/fileadmin/files/Publications/Reports/Vertovec%20-%20new_complexities_of_cohesion_in_britain.pdf

Virani, N. (2007) 'Marriage in Islam', in V. J. Cornell (ed.) *Voices of Life: Family, Home and Society*. Westport: Praeger Publishers.

Volery, T. (2007) Ethnic entrepreneurship: a theoretical framework', in L. Dana (ed.) *Handbook of Research on Ethnic Minority Entrepreneurship: A Co-evolutionary View on Resource Management*. Cheltenham: Edward Elgar Publishing Ltd.

Walby, S. (1986) *Patriarchy at Work*. Cambridge: Polity.

Walby, S. (1989) *Theorizing Patriarchy*. Oxford: Wiley-Blackwell Publications.

Walby, S. (1997) *Gender Transformations*. London: Routledge.

Walby, S. (2009) *Globalization and Inequalities: Complexity and Contested Modernities*. London: Sage.

Walby, S. (2010) 'Measuring equalities: data and indicators in Britain'. *International Journal of Social Research Methodology*, Vol. 13, no. 3: 237-249.

Walby, S. (2013) *The Future of Feminism*. Cambridge: Polity.

Walby, S., Armstrong, J. and Strid, S. (2012) `Intersectionality: Multiple Inequalities in Social Theory`. *Sociology,* Vol. 46, no. 2: 224-40.

Waldinger, R (1996) 'From Ellis Island to LAX: Immigrant Prospects in the American City'. International Migration Review, Vol. 30, no. 4: 1078-1086.

Waldinger, R. (1990) 'Immigrant Business in the United States', in S. Zukin and P. Dimaggio (eds.) *Structures of Capital*. New York: Cambridge University Press.

Waldinger, R. (1993) 'The ethnic enclave debate revisited'. *International Journal of Urban and Regional Research*, Vol. 17, no. 3: 444-452.

Waldinger, R. and Feliciano, C. (2004) 'Will the new second generation experience "downward assimilation"? Segmented assimilation reassessed'. *Ethnic and Racial Studies*, Vol. 27, no. 3: 376-402.

REFERENCES

Waldinger, R., Aldrich, H. and Ward, R. (1990) 'Opportunities, Group characteristics and strategies', in H. Waldinger, H. Aldrich, R. Ward and Associates (eds.) *Ethnic Entrepreneurs: Immigrant Business in Industrial Societies.* London: Sage.

Wardak, A. (2000) *Social Control and Deviance: A South Asian Community in Scotland.* Aldershot: Ashgate Publishing Ltd.

Warner, R. S. (1993) 'Work in Progress towards a New Paradigm for the sociological study of Religion in United States'. *American Journal of Sociology,* Vol. 98, March: 1044-93.

Watkins, D. S. and Watkins, J. M. (1986) 'The female entrepreneur in Britain: some results of a pilot survey with special emphasis on educational needs', in M. Scott, A. Gibb, J. Lewis and T. Faulker (eds.) *In Small Firms Growth and Development.* Aldershot: Grower Publishing.

Welter, F. (2010) 'Contextualizing Entrepreneurship— Conceptual Challenges and Ways Forward'. *Entrepreneurship Theory and Practice*, Vol. 35, no. 1: 165-184.

Welter, F., Smallbone, D., Isakova, N. and Aculai, E. (2007) ' The role of gender for entrepreneurship in a transition context', in L. Landoli, H. Landstrom and M. Raffa (eds.) *Entrepreneurship, Competitiveness and Local Development: Frontiers in European Entrepreneurship Research.* Cheltenham: Edward Elgar Publishing Ltd.

Welter, W. and Smallbone, D. (2008) 'Women's entrepreneurship from an institutionalperspective: the case of Uzbekistan'. *International Entrepreneurship and Management Journal,* Vol. 4: 505-520.

Werbner P. (2004) 'Theorising Complex Diasporas: Purity and Hybridity in the South Asian Public Sphere in Britain'. *Journal of Ethnic and Migration Studies*, Vol. 30, no. 5: 895-911.

Werbner P. (2005) 'The translocation of culture: 'community cohesion' and the force of multiculturalism in history'. *The Sociological Review*, Oxford: Blackwell Publishing Ltd: 745-768.

Werbner, P. (2009) 'Revisiting the UK Muslim Diasporic Public Sphere at a Time of Terror: From local (benign) invisible spaces to seditious conspiratorial spaces and the "failure of Multiculturalism" Discourse'. *South Asian Diaspora*, Vol. 1, no. 1: 19-45.

REFERENCES

Werbner, P. (1990) *The Migration Process: Capital, Gifts and Offerings Among British Pakistan*. Oxford: Berg Publishers Ltd.

Werbner, P. (1994) 'Diaspora and Millennium: British Pakistani Local Global-Fabulations of the Gulf War', in A. S. Ahmed and H. Donnan (eds.) *Economy and Culture in Pakistan*. London: Routledge.

Werbner, P. (1998) `Taking and Giving: Working Women and Female Bonds in a Pakistani Immigrant Neighbourhood`, in S. Westwood and P. Bhachu (eds.) *Enterprising Women: Ethnicity, Economy & Gender Relations*. London: Routledge

Werbner, P. (2002) *Imagined Diaspora among Manchester Muslims: The Public Performance of Pakistani Transnational Identity Politics.* Oxford: Oxford University Press.

Werbner, P. (2005) 'Pakistani migration and Diaspora Religious Politics in a Global Age', in M. Ember, C. R. Ember and I. Skoggard (eds.) *Encyclopaedia of Diaspora: Immigrant and refugee Cultures around the World.* New York: Springer Science and Business Media Inc.

Werbner, P. (2013) 'Migration and Transnational Studies: Between Simultaneity and Rupture', in A. Quayson and G. Daswani (eds.) *A Companion to Diaspora and Transnationalism.* Sussex: Wiley Blackwell.

Werbner, P. (2007) `South Asian Entrepreneurship in Britain: A Critique of the Ethnic Enclave Economy Debate`, in L. P. Dana (ed.) *Handbook of Research on Ethnic Minority Entrepreneurship*. Cheltenham: Edward Elgar Publishing.

Wheelock, J. (1991) 'The Flexibility of Small Business Family Work strategies', in K. Caley, E. Chell, F. Chittenden, and C. Mason (eds.) *Small Enterprise Development: Policy and Practice in Action.* London: Paul Chapman Publishing.

Whyte, W. F. (1982) `Interviewing in field research`, in D. R. G. Burgess (ed.) *Field Research: A Sourcebook and Field Manual*. London: George Allen and Unwin.

Williams, F. (1989) *Social Policy: A Critical Introduction,* Cambridge: Polity Press.

Williams, J. (2001) *Unbending Gender: Why family and Work Conflict and What to Do About It.* Oxford: Oxford University Press.

Williams, R. B. (1988) *Religions of Immigrants from India and Pakistan: New Threads in the American Tapestry.* New York: Cambridge University Press.

Winker, G. and Degele,N. (2011) `Intersectionality as multi-level analysis: Dealing with social inequality`. *European Journal of Women's Studies*, Vol. 18, no. 1: 51-66.

Wynarczyk, P. and Marlow, S. (2010) 'Setting the Scene: A Perspective on the Contribution of Women to Scientific and Technological Advancement', in P. Wynarczyk and S. Marlow (eds.) *Innovating Women: Contributions to Technological Advancement.* Bingley: Emerald Group Publishing Limited.

Yang, F. (1999) 'ABC and XYZ: religious, ethnic, and racial identities of the new second generation Chinese in Christian churches'. *Amerasia Journal*, Vol. 25: 89-114.

Yang, F. and Ebaugh H. (2001) 'Religion and ethnicity among new immigrants: the impact of majority/minority status in home and host countries.' *Journal for the Scientific Study of Religion,* Vol. 40: 367-378.

Yuval-Davis, N. (1997) *Gender and Nation*. London: Sage.

Yuval-Davis, N. (2006) 'Intersectionality and Feminist Politics'. *European Journal of Women Studies,* Vol. 13, no. 3: 193-209.

Zhou, M. (2004) `Revisiting Ethnic Entrepreneurship: Convergences, Controversies and Conceptual Advancements`. *International Migration Review*, Vol. 38, no. 3: 1040-1074.

Zimman, L. (2011) 'The discursive construction of sex: Remaking and reclaiming the gendered body in talk about genitals among trans men', in L. Zimman, J. Davis and J. Raclaw (eds.) *Queer Excursions: Retheorizing Binaries in Language, Gender, and Sexuality*. Under review at Oxford University Press.

Zimmerman, D. H. and West, C. (1987) 'Doing Gender'. *Gender and Society*, Vol. 1, no. 2: 125-151.