

How do Muslim Women Earn Money?

July 2021

Findings Report

The Think + Do Tank Programme

The programme is aimed at enabling Muslim women to represent their lived experiences and needs within research policy and practice. MWC endeavours, through this programme, to ensure that Muslim women of all backgrounds can seriously influence policy and decision making at all levels. Muslim women have been used by researchers when it has suited their research projects and government agendas, regurgitating the tired and reductive narratives about 'the Muslim woman'. Women we have worked with over the years have increasingly expressed their frustration with being used as 'subjects' for research agendas framed by others and now want their unmediated voices to be heard.

We aim to enrich and correct the knowledge landscape by ensuring that new relevant research is produced directly by Muslim women on issues that they feel are important to them & their communities, building trust between communities and research institutes. The evidence, recommendations and solutions generated by them will be used to show how the government and both the public and private sectors can help create conditions that allow Muslim women to thrive.

Through creating an army of community researchers who themselves have full awareness of the issues within their communities, women are being empowered to be authors of solutions that bring about societal change. We are creating a legacy of future leaders, community researchers and advocates who will inspire others around them. The findings will be available on our website, through social media outlets, and will also be shared with local authorities and government departments.

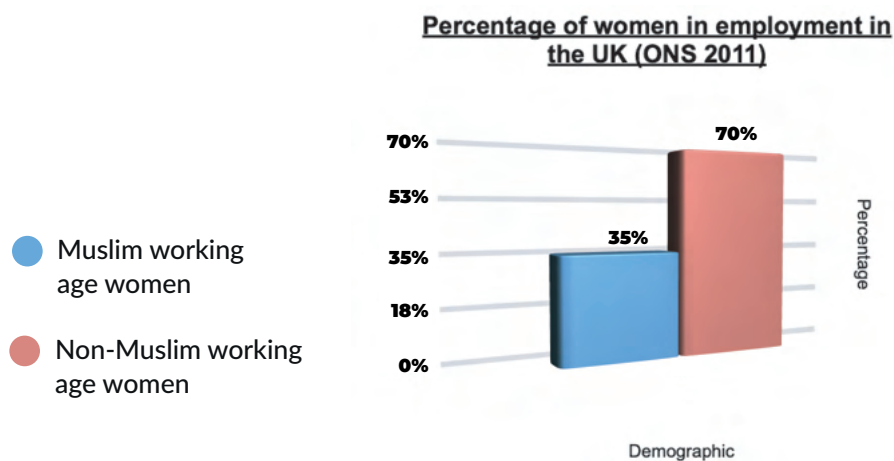
By establishing a 'Think + Do Tank' we are creating a valuable hub that engages Muslim women on their lived experience of poverty, barriers to employment, enterprise and finance. A process and space that enables and encourages the exploration of new economic approaches, and for presenting existing alternative community practices in place outside of an economic system that is not designed for Muslim women to thrive in. This includes identifying how and why the existing neoliberal capitalist system is perpetuating inequality towards Muslim women; and to recommend alternative economic systems that would have a material impact on the lived experience of Muslim women. It will contribute to the long-term ambitious vision of influencing systemic change across economic policy, commercial and political strategies and systems of the UK.



What This Study Covers

The Think Tank team in discussions with over 50 women aged 20 – 54 evaluated ways in which Muslim women have utilised their skills and initiative to generate their own income and kickstart and build on small businesses within their own homes. This insight looks at the informal ways in which Muslim women earn income to run their home, gain financial independence and where possible contribute to the UK's economy. We will also consider why they do what they do, the barriers they face in entering the mainstream employment field and how they overcome these in order to earn an income both formally and informally. As we know the informal economy has emerged as an extensive and persistent feature of urban economies, offering companies and individuals access to 'cheaper' services, but we want to give these women opportunity and choice.

In a report published by the House of Commons (Employment Opportunities for Muslims in the UK, 2016)¹, statistics showed that unemployment rates for Muslims are more than twice as high as the general population. Around 65% of economically inactive Muslims are women. Muslim women are the most economically disadvantaged group in Britain – this does not mean that they do not earn money, it is just that some of it is not registered. According to the ONS² (Office of National Statistics, Census 2011) 35% of Muslim working age women were in employment, in comparison to 69% of British working age women. There are many factors contributing to this inactiveness, and the numbers will no doubt have increased in the 2021 Census data.



By valuing the lived experience of Muslim women in determining important questions about national economic system design and policy, it will help create a new approach that sees economics, not as a discipline to be 'left to the experts', but one that is connected to experience, behaviour and community. Through this approach we will have a greater plurality of competing perspectives, values, distributional judgements and trade-offs that will change the way in which we navigate economic decision-making.

Key Findings

In Bradford there are two extremes. One is where Muslim women have been breaking stereo types and providing inspiration by taking up a variety of roles. Ranging from CEO's to Politicians, journalists to magistrates, barristers to teachers and so on. The list is not exhaustive. These positions have been acquired through education, hard work, supporting families and determination. And then there is the other extreme, which consists of women not allowed to work, having low paid jobs and an informal economy of Muslim women generating personal income for themselves, their family here and abroad, through a mixture of 'cash-in-hand' work and 'self-employed' entrepreneurial activity.



This led to a question from the focus groups, asking how easy it is for Muslim women to take advantage of these opportunities, and what is the reality for the rest of us.

Muslim women have now turned to operating small businesses (registered and unregistered) from home. 85% of the women in the group knew of someone who worked from home. The businesses discussed included catering, beauticians, child-minders, bakers, fashion, henna, tailoring and online trading. Some of these businesses operate on a small scale and some have grown into successful franchises.



All of the women interviewed agreed that there is a distinct lack of opportunities for Muslim women in the main employment market. They highlighted barriers to entry to formal work such as deskilling, language, racism, misogyny and patriarchy. We also asked:

► Do women of similar ethnicity and residency sticking together confine opportunities and found that some women set up their business to meet community demands. It was found that women of similar ethnicity and residency sticking together confines opportunities along with the lack of business development ideas. The women are often encouraged by their community, which consists of their family and friends. They adopt herd mentality, and some lose entrepreneurial flair. Around 24% agreed that they were content with the amount of custom they received from the community and the business was set up as a hobby.

► About the benefits of the informal versus formal economy, and found the following:

Informal vs Formal Economy

Informal Economy	Formal Economy
Has no formal contract with their employer	Has a formal contract with their employer
Has no systematic work conditions	Has pre-defined work conditions and outlined job responsibilities
Has no fixed hours of work and mostly earns hand to mouth	Has fixed duration of hours
Gets irregular and unevenly paid salary	Gets an assured fixed salary with perks and incentives
Is not covered by the social security system and has poor knowledge about the need to protect themselves socially and economically	Is covered by social security for health and life risks.

► Was the driver need or greed and found that 74% of the cohort agreed that women in deprived areas work informally out of need not greed as they feared going without the basics such as food, heating or dealing with debt. This is fuelled by a number of reasons including low benefit rates, low wages and the limited number of hours the women had to work, which impacted on how much they can earn. Participants felt that there were more opportunities in the informal sector for people who had a low skillset or qualifications not recognized in the UK.








► If it is worth transitioning to the formal economy. Majority of the women (74%) agreed on the following findings as to why the women have opted to work informally/formally from home:

- More flexibility to work around the responsibilities and duties of running a household where they are still the main carer for children, elderly and infirm, etc.
- Earn more due to less overheads or other costs to pay. The women that are working from home usually cater for a local community, so working from home and using word of mouth as an avenue for advertising is sufficient.
- Women have set up these business ventures for additional income. Some may support their spouses and others are single mothers/single females trying to make ends meet financially.
- Some of the women (30%) have, or know of women who have, turned their hobbies into a business.
- To gain financial independence.

Key Recommendations



Based on the findings and lived experience of our participants, in order to be most effective, social protection for informal workers should not involve small schemes built especially for informal workers. We suggest the following recommendations that offer practical support appropriate to their needs and that protect them from exploitation, improve their work conditions, help them transition to the formal economy (if they choose to), and enable them to manage their enterprise or work:

-  More government funded apprenticeships are needed in the areas where the women already have a skillset such as a catering company, factory work, nurseries, organization/administration, and tailoring.
-  Language barriers have made it extremely difficult for Muslim women to integrate into the mainstream employment field. This restricts them to staying in their own communities. Even though the ESOL (English for Speakers of Other Languages) initiative was rolled out on a big scale, there should be a follow up program which can put the language into practice, such as a short-term placement where the language skills can be applied in real life situations (for example a short customer services role at a local supermarket). Alternatively, how their ability to speak two languages can be utilised helping companies sell abroad.
-  A work placement initiative for women who are actively seeking work through the job centre, who can access a 12-week placement in order to equip the women with the necessary skills and work experience in an area they may want to explore.
-  Short training courses in a variety of areas to be made more affordable so the women can learn formal business skills and techniques, online and digital marketing, money management, health and safety, insurance, etc.
-  Access to affordable business advice such as bookkeeping, advertising, marketing and generic business start-up support and advice.
-  This is mainly a cash economy and these women need access to services such as insurance, training, etc which use cashless transactions, so there is a need for women to buy these services by using cash. They also need to know how to save the cash for the future. Currently many women use the 'Kameti' system (committee system), which is a financial union between individuals in a community (South Asian community) that has long been a tradition starting in the early 70's, still in operation today and very popular.
-  More opportunities to work from home, such as offering the appropriate skills and experience to enter 'teleworking' (working from home). Removing barriers to work such as their inability to travel to a place of work due to domestic circumstances – childcare responsibility and caring for sick/disabled relatives, patriarchal-imposed traditions and gender roles, physical restrictions such as not owning a vehicle/not being able to drive in an area where there is a "public transport vacuum", and other artificial cultural dynamics.

By supporting these and other initiatives we are addressing the stubborn high level of unemployment that continues amongst Muslim women of all ages and abilities within the UK's Pakistani and Bangladeshi

communities – the country's two largest Muslim-majority ethnic minority groups. Investment in these women's economic empowerment can contribute to gender equality and women's rights, reduction of household poverty, increased investments in children's education and health, and economic benefits for families and communities across the UK.

Findings Expanded

Barriers affecting women accessing employment:

- ▶ **Language:** One of the main issues was a language barrier. From the focus group and case studies, 30% of the women expressed that due to this they felt restricted when applying for jobs. An independent review by Dame Louise Casey into opportunity and integration, published in December 2016³, said "English language is a common denominator and a strong enabler of integration. But Pakistani and Bangladeshi ethnic groups have the lowest levels of English language proficiency of any Black or Minority Ethnic group – and women in those communities are twice as likely as men to have poor English".
- ▶ **Discrimination:** This was an issue discussed in many areas. 65% of the women felt discriminated against because of their choice of attire, choice of faith and the colour of their skin. The report 'Modest Fashion in UK Women's Working Life'⁴ published in 2021 says, "Sometimes the gendered impact of appearance on women's recruitment or promotion is implicit and intersects with other structural factors that create inequality of opportunity, such as social class, race and ethnicity, disability, sexual orientation, or religion. The way the body is dressed and styled for work may be a trigger for unconscious bias, compounding ethnic and class disadvantage in women's employment prospects".
- ▶ **Cultural Pressure:** Some Muslim households do not promote the opportunity of entering the world of employment. In the Muslim community there is a cultural acknowledgement that the women are homemakers and the men are breadwinners. Older members of the group disagreed with this notion as they recall Muslim women working in garment factories in the 1970s. This was a favourable option in the early years as it was a means of earning an extra income. The factories were more willing to take on Muslim women in the 1970's and 80's compared to now. This point was reiterated by Keighley Association Women & Children's Centre, who took part in the Bradford Producer City Talent Management Programme in 2017. The women who participated in the programme reported underlying issues of racism, negative attitude of supervisors and lack of support from the employer throughout the programme.

In the Bradford area there are a remarkable number of creative start-up businesses set up at home, however the women feel that they instantly hit a barrier when they think of expanding, i.e. fear of not having a bank account, restricted immediate community customer base, lack of transport, and start-up business support, resulting in the business being limited to their community.

The women spoke about how their main advertising links are through social media. Some women that have a language barrier have either asked their children, a friend or family members to create a page on Instagram, Facebook, Snapchat and WhatsApp groups. Through these advertising channels they are able to promote their businesses. There was a strong agreement through the group that social media is the way forward. The women agreed that it has become a digital world especially with having to cope with a global pandemic, they have had to gain IT skills in order to communicate with friends and family. These women are still contributing to the economy despite facing language barriers. They have gained alternative skills and have shown promising progression in their communities.

All of the working women in the group (72%) spoke of how going to work and looking after the house was a mammoth task, as many resided with extended families and struggled with tasks such as childcare and caring for elderly members of the family. Hence the choice to make homemade curries and chapattis in their own time is more appealing as they do not have to sacrifice their household duties.

20% of the women ranging from different ages stated that they have been looking for jobs which are accepted by their family members. The mothers in the group talked about how their culture continues to display gender biases therefore it is easier to encourage their daughters to try and enter professions such as nursing and teaching. Working from home seems to be an appealing way of working as there are no overheads such as travel expenses, rent or wages to pay out.

74% of the women agreed that working from home fits in with their schedule.

32% of the women said it made it easier to complete their household chores and what was expected of them.

Another issue raised was annual leave and working hours. The women that work from home expressed a sense of control which then empowers their state of mind and allows them to feel positive, not to mention the financial gain and independence.

In an economy where it is difficult to survive on one wage with a growing family, women have explored ways of utilising a skillset they have acquired through their lived experience to financially contribute to the household and savings.

20% of women who attended the focus group were educated to degree level and agreed that working from home would be the leading choice if given the option. Some of the women had to work from home during the pandemic, and they made it work as there was no other option. However, this experience has given the working women an insight into how both roles can be juggled when working from home.





Quotes from interviewees

"I have been working from home as a beautician for nearly 6 years now, I had my attic renovated into a beauty room with a bed. I offer lots of beauty treatments such as facials and waxing. Over the years I have built on my clients and have invested in a laser removal machine. My clientele is continuing to grow. I do not have any overheads to pay and I am able to offer competitive prices which is very appealing to my customers. I have 2 small daughters and my husband minds them. We work as a team and I am able to schedule my appointments around my life and when it suits me".

(Beautician BD3 area)

"During one Ramadan I handed some food to my neighbours. A few doors down there was a girl that I knew, she and her husband both worked. She said she really enjoyed my food, and would I be interested in cooking some curries 3 times a week for her. She then had family members that approached me and asked me to do the same. Within 2 years I have built on my catering business. I offer a dish of the day and 2 other curries daily with chapatis. I also have a range of frozen foods such as samosas and shami kebabs. These were popular during this Ramadan too. To keep my customers happy and satisfied I enrolled on a food hygiene course and take all the necessary precautions".

(Home caterer BD7)



Case Study



Sajida started working from home when she was 23. She managed to learn the skill of threading whilst on her trips to Pakistan during family holidays. Sajida then accessed a beauty therapy course at college and was able to sell her beauty treatments from home. This was a steady business and Sajida was able to book her appointments around her children's school runs.

Sajida advertised her business on Facebook and through word of mouth, after 2 years she had a consistent client base and then invested in a laser hair removal machine. Sajida attempted to fill the gap in the market, however this venture did not accumulate the desired clientele due to the competitive market.

In order to bring in additional income, Sajida started baking cupcakes from home. She would bake 10 boxes everyday and manage to sell them to family and friends. Sajida again used social media platforms to advertise the freshly baked cupcake boxes. Within months of setting this up Sajida would have clients queuing outside her house.

Sajida is now running a successful business and manages her own working hours.

Case Study



Amber is married with two young children. She graduated from the University of Bradford with a Youth and community degree and worked in a community engagement role within a primary school. She is also a qualified professional makeup artist. She has many clients from the community. Amber used social media platforms to advertise her business. She was able to upload before and after pictures of work and attracted clients from all over the Bradford district.

One day Amber took some cakes to sell at a charity bake sale at school. This is when other members of the community recognised Amber's talent. She baked as a hobby and was then approached by friends, colleagues and family members to bake for special occasions. 18 months later Amber is now running a successful dessert business. She caters for a variety of occasions and offers a bespoke personalised hamper service. Amber has opted to work from home as she feels she is able to manage her family life better and is able to work around the children.

“Any successful business requires hard work and dedication. I get orders through all the time and some have tight deadlines, but in order to keep my customers happy I try and complete all requests. I find that I can work in my own time and at my own pace. I complete most of my orders when I have put the children to bed. I try to keep organized and this way I am able to enjoy what I do and spend quality time with my family”.

Muslim Women's Council Interventions

We have supported local Muslim women's ambitions by setting up and exploring opportunities through the following:

Fig Leaf- a social enterprise that recruited and trained women as sales representatives/distributors, like the 'Avon' sales model to sell a line of clothing specifically designed and created for women in the 30+ age range. The project became seriously strained due to major retailers and larger local shops undercutting our prices, which has led to the enterprise just breaking even.

From Fig Leaf we took the learning and created Ammi's Achar (homemade pickle), taking the positive impact the project had on the individual women participating. The opportunity has increased their confidence, giving them entrepreneurial skills and ownership of their choice. Ammi's Achar utilises something that women in nearly every Asian household (Pakistani, Indian, Bangladeshi, and Afghani) do, which is regularly making several different types of pickles for home and extended family use. And extending this to give them the opportunity to offer it as an artisan condiment to the mainstream market.

Partnering with Edan Power (a utilities company) to give women 'teleworking' training and work opportunities. Telework (working from home) has become largely adopted and accepted due to the ongoing pandemic, and offers an opportunity for those Muslim women who previously could not enter the job market due to various barriers, such as their inability to travel to a place of work due to domestic circumstances – childcare responsibility and caring for sick/disabled relatives, patriarchal-imposed traditions and gender roles, physical restrictions such as not owning a vehicle/not being able to drive in an area where there is a "public transport vacuum", and other artificial cultural dynamics.

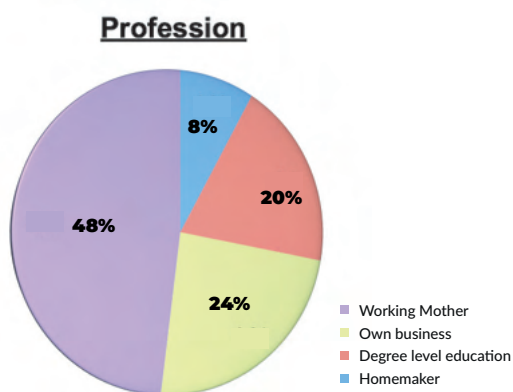
Soft skills training- we are also offering online soft skills training and tips to help women gain confidence and skills that will improve the capability of doing their existing job or finding a new one.



Conducting The Research

A focus group was put together of 50 women within the Bradford area. The women met once a week for 2 hours over a period of 6 weeks via Zoom. The age range was from 20-54. 20% were educated at degree level. 24% had their own business working from home. 48% were working mothers. The remaining women (8%) were homemakers.

In addition to the above, several interviews were conducted with the women that had small businesses set up at home. These interviews took place via Zoom calls.



Muslim Women's Council

MWC is unique in its local, national, and international reach. We deliver services to the most marginalised members of our communities; the homeless, the excluded and disadvantaged. Our initiatives have addressed community issues ranging from mental health, child sexual exploitation and food poverty.

At the other end of the spectrum, we provide thought leadership and we facilitate and enable change. For example, we have initiated a project to transform and lead discourse on women's access to, presence in, and involvement in Mosques. This initiative has gained national and international support and has been reported globally.

Looking ahead in a context of political turbulence and uncertainty, we have prioritised empowering Muslim women to narrate their lived experiences and make an intervention into policies impacting their lives.

Acknowledgements

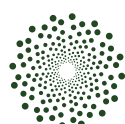
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