

Muslim Mothers and Poverty

MWC Think + Do Tank Report

Background

The way we do research to inform policy isn't working. Today, most community based/'led' research is done through collaborations between large science or specialist research institutes partnering with local organisations beyond their institutions. Whilst this is an attempt to enrich the quality of research and of bringing wider social benefits, it still lacks the true representation of the communities they are trying to help. Where such partnerships are formed the experiences are not always productive or conducive to drawing on the knowledge and expertise of all participants, as they remain the subject not the co-authors of the research.

There is a need for a process that places these individuals and communities as the authors of research that considers the issues they face; and develops practical responses and recommendations from the ground up. There is a need for a radical shift and movement in how authentic data and insights are collected from women of Black and Minority Ethnic backgrounds.

In response MWC have developed an approach that focuses on the delivery of authentic and appropriate research to create better policy and practice that drive practical solutions that address women's health and wellbeing.

Think + Do Tank

With the support of Wellcome Trust, we hope to reverse the current trend of Muslim males and non-Muslims researching and advocating on behalf of Muslim women, especially regarding issues of health, wellbeing and bioscience.

Our approach will straddle the 'Think + Do Tank' between both policy and beneficiaries (Muslim Women) and will offer authentic insight and appropriate solutions, as it will be led by the beneficiaries. We focus on the relevance, credibility, legitimacy and utility of the research we do, ensuring that we position our research for use.

We focus on Muslim women from Bradford and surrounding areas. Within this group there is a climate of misogyny and patriarchy fuelled by public stereotyping and male-dominated interpretations of women's roles and positions. In short, society is denying these women their ability to think and act independently or contribute to the creation of health, wellbeing and bio-science policies and practices that affect them and their community.

For example, Muslim women have not been engaged as contributors to research and policy reflective of them. It seems that most research is a male bastion, which undermines their effectiveness and puts them at a disadvantage and impacts on how they research and present the needs of women. This project will be women led and women governed, therefore putting these women at the heart of the research.



Overview



This report aims to give an insight and understanding of Muslim mothers' experiences of poverty, and to raise awareness amongst policymakers and practitioners of the circumstances of low-income Muslim mothers, and to improve the ways they are supported.

The UK government measures poverty at the household rather than the individual level, we lose the circumstances of Muslim women within those households. Nevertheless, even measures of poverty based on household income show that more women live in poor households than men.

Reasons include a gender pay gap; more women working part time to fit around their family responsibilities; women receiving lower pensions than men; Muslim women living in areas of high unemployment; and lone parenthood due to death, divorce and unregistered marriage.

Muslim mothers are over-represented in the poorest households in the UK, and often bear the greatest burden of hardship. We explore the lived experience of Muslim mothers on low/no income.

Research



We worked with 25 Muslim mothers from the Indian, Bangladeshi, Pakistani, and Arab communities in Bradford. They were aged from 25 to 56.

All the women were married with children at home, had a family member in work, and a relatively low household income. All were residing in Bradford and lived mainly in extended households with their husband, children and in-laws, with 5 of the women living without in-laws.

While there were cultural, linguistic, and traditional differences between the ethnic groups, with some born in the UK and some born abroad. None of it mattered, as their shared lived experience of poverty and religion brought them together.

Through our findings we hope to contribute to the understanding of Muslim mothers' experiences of poverty, and raise the awareness amongst policymakers and practitioners of the circumstances faced by low-income Muslim mothers. We hope to improve the ways in which Muslim mothers are supported.

Findings

Muslim women are more deprived than men, even in the same family, and have less access to the material resources of the household, including heating, food, leisure time, and transport.

Whilst there were high levels of deprivation, there was no sign of child deprivation, with many parents sacrificing for the needs of their children. Children's needs were supported through parental sacrifice. Many women made their households' resources go further, even at the consequence of their own mental health, causing anxiety and depression.

We also found that many of the women had very limited access to money, and some had none. This was due to many families sending money abroad to family, their in-laws having more control over household finances, or due to their husband's financial irresponsibility leading to other household members having less money.

Many traditional Muslims believe that in a marriage it is the husband's responsibility to provide for the family and the wife takes care of the child and home. Most of the women interviewed wanted some level of involvement and equality with their partner in financial matters, but few had it. In many relationships the husbands often had the final say when it came to finances, and in extended families that decision involved the in-laws also.

The women highlighted that money or lack of it or how it was spent was a common cause of conflict in their homes. The main reasons were the amount of income each partner contributed to the household, who had control over spending and decision-making, and a woman's right to undertake paid work.

Many of the group felt that they would not undertake any type of paid work until the children were old enough to look after themselves. They all agreed that having a job was the best way to improve their household finances. But they highlighted a variety of barriers to them getting a job when ready and these included – low confidence, the lack of availability of jobs, discrimination towards their religion, husbands and in-laws forbidding them from taking jobs. Those who were working now that their children were older felt that their income contributed to easing the issues around household finances.

The following are thoughts, comments and insights of experiences shared by the group:

“I must find money for the children from what little we have... It would be better if I could work”

“I think we are more careful with money ... we run the house and manage how to make a little go far”

“There is too much influence from the extended family over our family finances and my husband's wages”

“I should have a say, but he decides on how money is spent since he controls it. Women are stopped from doing anything”

“By not letting us work we are being deprived from improving ... I feel trapped just staying at home”

“Life in England is hard. Everything is expensive. The problem is that, in our community, it's an expectation that the woman does the work at home. So, if you go to work you then need to come home and do the cleaning, homework, cooking. It brings strain on my relationship with my husband, because if I can do all that, what is the use of the man?”

“Men need to trust us more with money”

“When I got a job, I worked hard and enjoyed independence and control over a source of money ... I don't need to justify my spending to my husband. I can make mine and my children's life better”

“... both husband and wife should provide the important things, discuss, and decide together, but I never discuss money with him. He just keeps everything to himself.”

“I admit I am not good with money, I never had responsibility at home with my parents and now married I don't now ... but I think I need to know more and be better. My husband is a good man, he does not like me to stress too much and takes responsibility for it all.”

“By not letting us work we are being deprived from improving ... I feel trapped just staying at home”

“My daughters and I often quarrel over money. It is usually over them asking for money to go to buy things. I can't say yes, all the time. I feel bad we argue over money.”

“My children have a greater claim on money than I do. Their needs are more important. When they ask for something, I just buy it. If I need something, I wait for the sale.”

“It is the children, then him and then me ... I am last.”

“Getting a job is important. I have trained and got experience through volunteering at Muslim Women’s Council, and I need a job to be self-reliant. Then I can spend more on the things that I want rather than just need”

“My children are now older and at last I have started to work. It’s hard after all these years, but I enjoy it, and being out and meeting others is good.”

“I would like to work. I have progressed with my English a lot.”

There are many lone parent Muslim households in Britain with dependants, there is a lived reality of Muslim women single-handedly managing family life in terms of managing both the financial and non-financial responsibilities that come with that.

We cannot dismiss the lived realities of Muslim households that do not have the nuclear family configuration. The issue of single Muslim mothers is fast becoming a prevalent one; with divorce on the rise, it seems only logical that some of these statistics would also apply to Muslim households. Why then are they not revered as they deserve to be and instead looked down upon and scorned by many communities?

Is it really seen as so contagious that girls from ‘respectable’ families should stay away from these women in case they too, catch it?

Why are these women made to feel humiliated and isolated from their community as if they chose this path for themselves?

Being left with no option but to walk is not the same as breaking up a perfectly happy marriage for selfish reasons; only Allah knows the whole truth and what is in someone’s heart so why then do people assume?

There is growth in understanding and thinking to be had in our Muslim communities in how we view and support single mothers. We need to have positive discussions across the community, so it is better equipped and readily available to offer help and support to uplift our single mothers to live fulfilling lives as was exemplified in the Sunnah.

The Prophet Muhammad (saw) said: “If a person relieves a Muslim of his trouble, Allah will relieve him of his troubles on the Day of Resurrection.”

Case Study



No-one asks to be a single mother, it's a relentless job. I work 24 hours a day, 365 days a year with no pay. I cannot quit and need to be both mother and father.

And the pressure that you face from society is massive, you feel that everyone is waiting for you to mess up. If you do, they will pounce on you and say that your child has turned out faulty because of a lack of mothering skills that you possess.

Being a single Muslim mother is so different to being a non-Muslim single mother; the latter will do anything to make sure their child fits in as they do not want their child to be singled out any further; a Muslim mother must remain within her boundaries set by Allah at all times.

It is a father's role to protect his family, but I do both protecting and nurturing, trying to provide physical safety and financial security, whilst reassuring my children. All the time I have feelings of stress, uncertainty, and depression associated with finances.

The financial change after my divorce was a shock, I did not know what to do. I did not know how to pay bills, council tax, TV licence, there were so many things. I wish I had taken financial literacy classes and saved money before getting married.

As a single parent, even with child benefit and child tax credit, it's still difficult – my income just doesn't cover my outgoings. I live within my means, but with the cost of living rising, I could do with more money; it costs me around £80 a week to buy food, even if I'm very conservative with what I buy. If I want to buy my son a pair of shoes, that's half of that month's child benefit gone. I wish I had spare cash to put away for the future of me and my children.

My advice to other Muslim women in my situation is:

- Single parenting doesn't make you "not religious." – I am closer to Allah now
- Don't be proud, accept help – I used foodbanks
- You will have to make sacrifices – I look forward to my treats
- It is okay to remarry
- It is a financial struggle, but it is going to be okay

Single parenthood is not a means of punishment or displeasure to Allah. Rather, as I saw it, a means of nearness to Allah – my belief has helped me get this far.

Mubina

Conclusion

If we can improve the quality of data regarding Muslim women, by encouraging employers and Government (local and national) to play their part in helping Muslim women reach their potential and contribute more to local community and society, we can then present a true reflection of the issues Muslim women face, but also how important they are to our society, both socially and economically.

We are slowly shifting across generations, but not all women who aspire to work or progress in their careers are being supported to make that a reality.

Policymakers need to engage more closely with these communities and communities need to be open with the Government with regards to what is happening.

We need to remove the stereotypical views held by all from within and outside of the community about Muslim women.

Recommendations

Working together we have the following suggested recommendations:

- *Muslim Women's Council to provide a supportive safe space for Muslim women to discuss financial issues, to explore issues around household resources, and to get appropriate financial advice.*
- *Muslim Women's Council and other trusted community-based organisations being supported with secure and long-term funding to help Muslim women gain employment.*
- *Involve fathers, husbands, brothers, etc in discussions of household resources, and better understanding of what their mother, daughter, wife and sister does at home.*
- *Create and offer culturally appropriate childcare provision.*
- *Ensure that women have awareness of and access to benefits available, to help boost household incomes.*
- *Create and better define and formalise savings groups, such as 'kitty' or 'committee' saving systems, where women organise into groups and contribute an agreed amount of money each week.*
- *Improve poverty measurements so they capture the poverty of all women and in particular Muslim women to encourage discussions of women's poverty by policymakers, in the media, and by the broader public.*

**Report created by the Think + Do Tank
participants supported by the MWC team.**

