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Exploring informal support networks amongst Pakistani Muslims in deprived areas of Sheffield

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Exploring informal support networks amongst Pakistani Muslims in deprived areas of Sheffield

Abigail Woodward
July 2020

A thesis submitted in partial fulfilment of the
requirements of Sheffield Hallam University for the
degree of Doctor of Philosophy

Candidate Declaration

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2. None of the material contained in the thesis has been used in any other submission for an academic award.
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Abstract

This thesis aims to explore the extent, rationales and utilisation of informal support networks amongst Pakistani Muslims living in deprived areas of Sheffield. Historical data show that the early Pakistani migrants that came to Britain, engaged in informal support with fellow migrants. Due to the structural constraints that they experienced upon arrival, migrants collectively shared and pooled their financial resources. There is evidence to suggest that these practices have continued and that Pakistani communities in general, actively engage in mutual aid within their social networks. However, little is known about the motivations for this or how extensive this activity is in Britain. Building upon this knowledge is of great importance since Pakistanis are one of the most likely ethnic groups in the UK to be at high risk of poverty. This thesis seeks to address a gap in knowledge surrounding the coping strategies used by this group and any associated benefits in the current socio-economic climate.

This thesis acknowledges that different ethnic groups experience poverty and deprivation in different ways and responds to the need for a more holistic approach to empirical research with deprived populations. As such, the thesis moves beyond the view that deprived populations are a homogenous group leaning on state support or emergency food banks to get by. It challenges the tendency to measure poverty by household income, highlighting the important role of extensive kinship networks amongst Pakistanis in Britain and the additional resources these provide. In doing so, the thesis highlights nuances surrounding ethnicity, culture and religion and why these must be considered.

The research data are drawn from semi-structured interviews with 24 Pakistani Muslim men and women and is supported by a focus group which comprised of six Pakistani Muslim 'working mothers'. Participants lived in tight-knit communities where collective action is prevalent along with an inter-dependency upon others to provide support. Participants were not individualistic in their actions but recognised that through shared solidarity and commonality, they were stronger together and could achieve more this way. Taking a thematic approach to the data analysis, the thesis is supported by a theoretical and analytical framework which draws upon the concepts of ethnic and Islamic capital. The research highlights the complex entanglement of religion and culture, demonstrating that whilst the two cannot be separated, both act as a precursor for engagement in informal support.

The research makes two main contributions to knowledge. First, the thesis adds to understanding around the role that culture and religion plays in relation to food insecurity among Pakistani Muslims. Contributing to the limited knowledge around why food bank usage is under-represented among Pakistanis, the thesis provides important empirical evidence of how food provision is negotiated within families and the wider community. Second, the thesis contributes to the very dated literature that exists around the use of informal financial resources among Pakistanis in Britain. It challenges the normative view that deprived populations lack the financial resources to meet their needs, as well as opportunities to develop economic capital. The thesis subsequently contributes to further understanding of why this group appears to engage less with formal provision and the roles that ethnicity, culture and religion play in this. The research will be of interest to academics, policy makers and practitioners seeking to better understand the role of the voluntary and community sector, as well as those exploring the needs and experiences of vulnerable and 'hard-to-reach' groups.

Acknowledgements

I would first like to acknowledge the individuals that participated in this research project – it would have been impossible to complete this thesis without their cooperation and contribution. Many of the research participants welcomed me into their homes, showing me great hospitality and sharing experiences that were sometimes upsetting. The insight that participants provided has been invaluable and I was constantly surprised at how willing people were to be part of my research and the interest that they showed.

I must also thank my Director of Studies, Dr Richard White and my Supervisor, Professor Peter Wells for their continued support and guidance throughout my PhD. They encouraged me to make this thesis 'my own', providing critical insight and encouragement. Thanks also go to Nadia Bashir who joined my Supervisory team between 2018 and 2019. Nadia offered advice and support during my fieldwork which helped immensely with a strategy for engaging with the Pakistani community. Throughout my PhD journey, colleagues and fellow PhD students within CRESR have helped create a supportive environment and I have been grateful for this, as well as always having someone to offer advice and share their experiences (good and bad!).

My final acknowledgement goes to those who are closest to me. Thank you to my parents who have always encouraged me to do my best, believed in me and shown interest in what I am doing. Above all, I would like to thank my partner Chris Devany who has been completing his PhD alongside me. Without Chris's encouragement I would not have embarked upon this journey and he has offered me more support than I could have ever wished for. Going through this process together with someone who can relate to every aspect of 'doing a PhD' has been invaluable.

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Chapter 1: Introduction

1.1 Overview

As mentioned in the Abstract, the main aim of the thesis is to explore the extent, rationales and utilisation of informal support networks amongst Pakistani Muslims¹ living in deprived areas of Sheffield. This study contributes to the limited knowledge surrounding the coping strategies that Pakistanis in Britain use to get by, despite them being one of the most likely ethnic groups to live in poverty (Marmot et al, 2020). In doing so, the thesis engages with and contributes to several debates concerning informal support networks within a Pakistani community and how these may be preferred over, or lead to disengagement with formal support provision such as some state benefits, emergency food banks (see Moffatt and Mackintosh, 2009; Mokhtar and Platt, 2010; Power et al, 2017a;), and family support services (see Becher, 2008; Griffith and Malik, 2018; Salway et al, 2009). These areas of contribution emerge from a recognised need to take a more holistic approach to empirical research with deprived populations, acknowledging that different ethnic groups experience poverty and deprivation in different ways due to the resources they have access to.

An important element of this thesis is to present the perspectives of men and women of different ages and backgrounds, thus enabling a greater understanding of the family structures, cultural values and religious principles that permeated participants' lives. This approach has highlighted many of the complexities with regards to social relations and the fundamental role that culture and religion plays. However, despite a focus on informal networks of support, this thesis does not support the misconception that Pakistanis are 'looking after their own' (Atkin and Rollings, 1996:86; also see Owens and Randhawa, 2004). Rather, the thesis demonstrates why informal support is sometimes favoured and the associated policy implications. This contributes to further knowledge surrounding the cultural and religious appropriateness of formal support provision.

¹ This PhD study utilises primary data from Pakistani participants that were practicing Muslims. Much of the literature cited throughout this thesis often refers to the Pakistani population or Muslims in general. The terms 'Pakistani', 'Pakistani Muslim' and 'Muslim' are used in accordance with the data source and at times, may be interchangeable.

This thesis subsequently addresses the way in which religious obligations can reinforce cultural norms and traditions. While these can often be portrayed as having negative implications such as causing ‘minority ethnic residential segregation’ (Phillips, 2006:25) or imposing restrictions upon women (Chowbey, 2016; Citizens UK, 2017; Predelli, 2004; Government Equalities Office, 2019), the numerous acts of kindness and good deeds as portrayed by participants were overwhelmingly positive.

1.2 Research journey

My research journey began in 2016 when I submitted an application in response to an advertised PhD scholarship, entitled ‘Community self-help in an age of austerity’. In line with this, I originally proposed a comparative study which sought to investigate the lived experiences of households and communities across higher and lower income areas within Sheffield and Doncaster. I planned to explore the extent and rationales of self-help, the social embeddedness of this and any barriers of participation. Incorporating the experiences of ethnic minority groups alongside those of White British groups would allow me to create a representation of the needs for self-help, recognising different cultural drivers.

Not long after embarking upon this study, it became apparent that conducting a comparative analysis would prove difficult within the boundaries of a PhD programme. Needless to say, the thesis that you read today has evolved immensely since the first proposal. One of the most important facets for me, was to include the experiences of an ethnic minority group and to uncover the ‘hidden’ aspects of mutual aid and reciprocity that tend to go unnoticed by social researchers. A fundamental change to the initial proposal was to investigate this outside of the concept of community self-help which I felt was too broad and did not consider certain nuances attached to ethnicity. Viewing the notions of mutual aid and reciprocity through a cultural and religious lens was essential for a study which explores the lived experiences of Pakistani Muslims. This led to the adoption of the term ‘informal support’ which has allowed the study to be guided first and foremost by the empirical data (see Chapter 5 for more details).

1.3 Timeliness and relevance of the research

While there is evidence from existing research on Pakistanis in Britain to demonstrate the prevalence of informal support, based upon mutual aid and reciprocity (see Becher, 2008; McCabe et al, 2016; Shaw, 2000; Werbner, 1990), the most in-depth studies were conducted with migrants over 30 years ago (see Shaw, 1988, 2000; Werbner, 1981, 1990). Consequently, there is little evidence of the benefits that informal support has amongst an established Pakistani community living in a deprived area, in the current socio-economic climate.

Nearly half of the Pakistani community in Sheffield live in areas that are amongst the ten percent most deprived in the country (Chedgzoy, 2019; Sheffield City Council, 2015) and as a group, Pakistanis experience one of the highest rates of poverty than any other ethnic group in Britain (Marmot et al, 2020; Weekes-Bernard, 2017). There is, however, a disconnection between existing research on deprived populations in Britain and how the Pakistani population manages their seemingly high levels of poverty. Deprived populations are not homogeneous, yet much research tends to concentrate largely on groups that are engaging with formalised support provision, such as state benefits (see Batty et al, 2015; Beatty and Fothergill, 2016; Patrick, 2017; Shildrick, 2018; Wright and Patrick, 2019) and emergency food banks (see Garthwaite, 2016a; Loopstra et al, 2015, 2018a; Lambie-Mumford, 2017, 2019). This has led to a focus predominantly on the White British population living within deprived areas while the experiences of deprived ethnic minority groups are going unnoticed. The thesis challenges existing literature, making a case for the consideration of nuances surrounding different ethnicities when measuring poverty and deprivation in Britain. In doing so, it also seeks to move away from the notion that ethnic minorities, namely the Pakistani population, are a homogeneous, neatly bounded group (see Modood, 2004).

This study recognises the importance of acknowledging the impact that austerity measures such as welfare reform and conditionality has had upon deprived populations and in particular, how this disproportionately impacts Black, Asian, and Minority Ethnic (BAME) women (see Hall et al, 2017). There are, however, many factors to consider when analysing existing data and just as experiences vary amongst deprived populations, this is inevitably the case across BAME groups also. This thesis generates a new line of enquiry to investigate the juxtaposition between

narratives of poverty and deprivation, and what life looks like for Pakistani Muslim men and women who live in deprived areas of Sheffield.

It is therefore not enough to apply discourses of poverty and deprivation without investigating the context of people's lives. Rather than assuming that the participants were struggling because of their lower socio-economic position, it is necessary to look beyond the associated statistics and instead, accurately capture their lived experiences. The focus for the thesis combines knowledge from a variety of academic and policy fields to take a holistic view of people's lives. The study has subsequently been hard to pin down at times, making it necessary to take a reflexive approach throughout, and to continually assess and reassess the focus.

The findings are particularly relevant given the current situation with the Covid-19 pandemic with evidence revealing that individuals of Pakistani origin have been disproportionately impacted by Covid-19 (Public Health England, 2020a; Royal College of Psychiatrists, 2020). The pandemic has also seen the emergence of thousands of mutual aid groups to support the most vulnerable people in society (Tiratelli and Kaye, 2020). These points are reflected upon again in Chapter 9.

1.4 Methodological overview and research questions

The research is based on qualitative methods, combining semi-structured interviews and supported by a focus group. The decision to include a focus group in the research design was the result of engagement with key stakeholders who worked to provide support to the local Pakistani community in Sheffield. Stakeholders provided valuable insight, helping to shape the research design as well as equipping me with valuable advice pertaining to the practicalities of conducting the research. Interviews were conducted with 24 Pakistani Muslim men (n=11) and women (n=13) aged 22-65 who lived in deprived areas of Sheffield. The focus group comprised of six Pakistani Muslim 'working mothers' who saved money through a *kameti* (an informal savings committee). Throughout the research, participants self-identified as belonging to part of a wider Pakistani community in Sheffield, using the term 'community' regularly as well as explaining that where they live, communities exist within communities. However, the Pakistani community was not necessarily restricted to those living in the same residential area or even in the same city. The community referred to by participants was trans-national, spanning into different towns and

cities across the UK where they had connections to family and extended family. Accordingly, 'community' can be thought of as the sharing of a particular attachment as well as a 'kind of state of being or existence, which is both subjective and objective' (Somerville, 2016:4).

As alluded to above, the decision to concentrate on an ethnic minority group was borne out of the desire to recognise the different cultural drivers for engagement in informal support. The rationale to focus specifically on Pakistani Muslims stemmed from a scoping exercise and literature review conducted during the first year of this PhD in 2016 which was completed in two stages. Stage one focused on exploring the issues that service users within the voluntary and community sector (VCS) were facing. The aim of this was to understand further, how those who are vulnerable or socially excluded, engage in different types of help and support to get by on a day-to-day basis.

Stage two focused on the key findings from stage one which indicated that some communities are better equipped to cope with deprivation and that in general, emergency food banks were a key coping mechanism. A subsequent literature review revealed burgeoning research on the growth of food bank use in Britain which is intrinsically linked to welfare reform (Lambie-Mumford, 2019; Loopstra et al, 2015, 2016, 2018b). In particular, a study conducted in Bradford found little Muslim provision or utilisation of food banks and other food aid, despite having the largest proportion of people of Pakistani ethnic origin in England. The majority of those utilising emergency food banks were reported as 'White British people in receipt of social security, with children' (Power et al, 2017a:10).

While this study relied on the perceptions of staff rather than service users, it highlighted a need for further research looking at food insecurity and networks of food aid among Pakistani Muslims (see Power et al, 2017a), and other ethnic minority groups (see IFAN, 2020b). Subsequently, interviews with three Sheffield-based food banks during the PhD scoping exercise confirmed that, while a small number of Pakistanis were using the food banks, the numbers were not representative of the local demographic. This raised a fundamental question relating to how those who are considered vulnerable but not turning to food banks manage to get by. To address the main aim, the thesis is guided by three key research questions:

1. To what extent do Pakistani Muslims engage in informal support?
2. What are the rationales for engaging in informal support and how do Pakistani Muslims utilise their informal support networks?
3. What roles do religious and cultural practices play in influencing Pakistani Muslims' engagement levels of informal support?

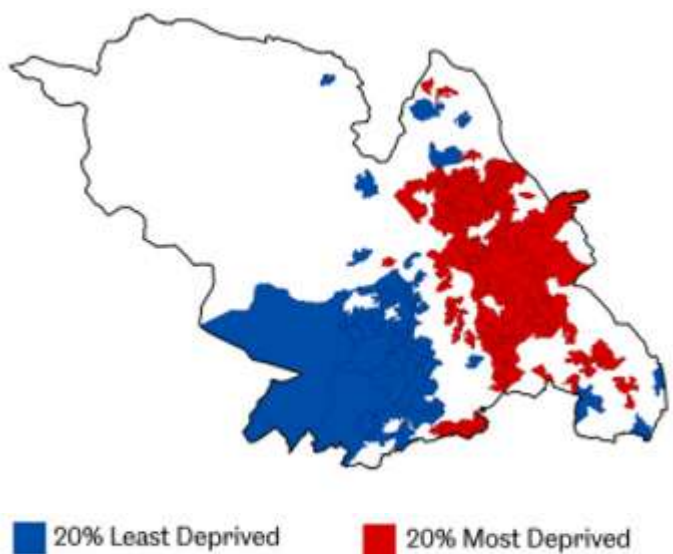
1.5 Research location

The research is situated in Sheffield within the residential postcode areas of S4 and S5 which lie to the north-east of the city centre, and S9 located in the east of the city. Sheffield was once an industrial centre known famously for its invention of stainless steel in 1913. The city's population grew alongside its industrial success becoming known as the City of Steel. Towards the end of the 1970s, Sheffield's major employers of both coal and steel declined as the country began to de-industrialise (Grubb et al, 2016). This led to a rapid rise in unemployment and poverty; things that still leave their scars on the city today.

With a population of 582,506², currently around 19 percent of Sheffield's population is from BAME groups, largely occupying some of the most deprived areas of the city. Made up mainly of the Pakistani, Caribbean, Indian, Bangladeshi, Somali, Yemeni and Chinese communities, the Pakistani community is the largest minority ethnic group in Sheffield (Sheffield City Council, 2018). Figure 1.1 below shows the socio-economic divide that is experienced across the city, illustrating large areas of affluence to the west and concentrated areas of deprivation to the east:

² Estimate based on 2018 data retrieved from Nomis.

Figure 1.1 Spatial characteristics of deprivation in Sheffield at the lower super output (LSOA) and neighbourhood level

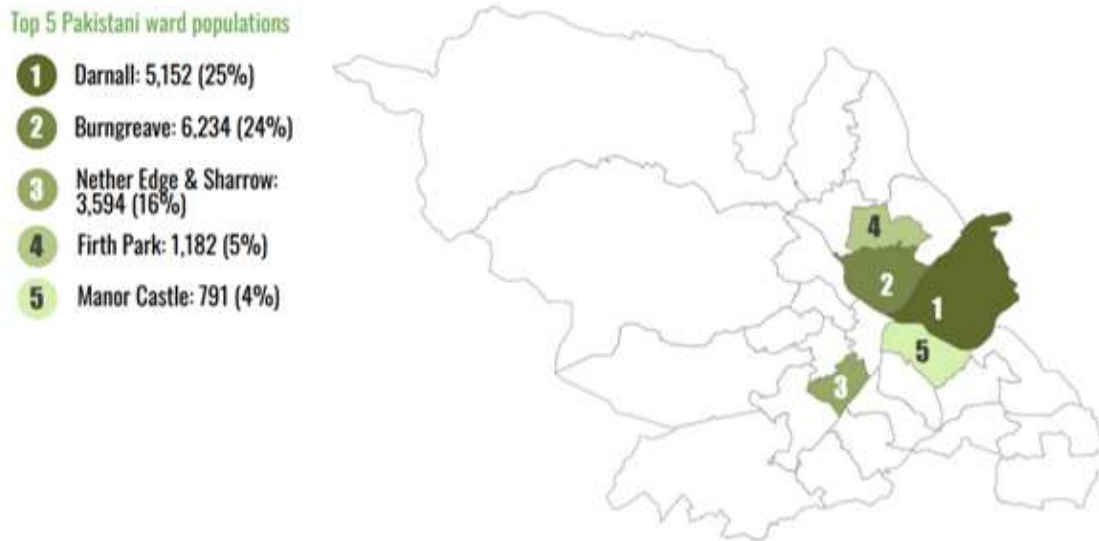


(Rae, 2011:7)³

An estimated four percent of Sheffield's total population is of Pakistani descent, equating to 5,415 households. Most of these households comprise of couples with dependent children and proportionately, 88.2 percent of Pakistanis in Sheffield practice Islam (Sheffield City Council, 2013; 2015). Figure 1.2 illustrates where the Pakistani population resides which is predominantly within the large areas of deprivation to the east of the city as indicated previously:

³ Utilises the overall 2010 Index of Multiple Deprivation to show the 20% most and least deprived neighbourhoods (now known as wards) in Sheffield.

Figure 1.2: Concentration of Sheffield's Pakistani population by ward



(Sheffield City Council, 2015)⁴

1.5.1 Sheffield's Pakistani community

Migration patterns from Pakistan to the UK have been influenced greatly by two major factors. Firstly, due to 'the partition of India in 1947, when Pakistan (East and West) was created, and secondly as a result of the construction of the Mangla Dam in the 1960s' (Runnymede, 2012:7). An estimated 75 percent of Pakistani migrants who came to the UK before 1970 were from areas affected by the partition and include the Northern Punjab, Mirpur and the much-disputed Kashmir. By the 1970s, immigration figures from Pakistan to Sheffield increased as settled immigrants were joined by their relatives (Runnymede, 2012). People often migrated under the so-called 'voucher scheme' which provided opportunities for relatives coming from Pakistan to join Sheffield's factories and steelworks upon arrival (Belbin, 2018). This aligns with literature from social anthropologists Shaw (2000) and Werbner (1990) who reported that it was male Pakistani migrants that first came to Britain, with women and children beginning to join them by the mid-1960s. The reuniting of family members was a sign of migration shifting from a phase of temporary migrant labour to a position of permanency (Werbner, 1990).

⁴ Percentage represents community population as a proportion of the total ward population. (Source: Census, 2011)

Pakistani immigrants coming to Sheffield during the 1950s, 60s and 70s were mainly economic migrants from rural areas of Pakistan who settled in inner city areas where housing was cheaper and they were encouraged to fill post-war labour shortages in the steel industry (Runnymede, 2012). However, when unemployment increased during 1978-1984 (Lawless, 1998), Sheffield lost its position at the centre of the UK's steelmaking industry. The unemployment experienced due to the demise of Sheffield's steel industry affected the British Pakistani population and in recent years are said to have made a shift towards self-employment (Sheffield City Council, 2015).

Statistically, 72 percent of Pakistani men in Sheffield are recorded as being economically active with the largest proportion (25 percent) falling into the self-employed category (Sheffield City Council, 2015). However, 64 percent of Pakistani women in Sheffield are recorded as economically inactive, with 30 percent of this figure categorised as 'looking after the home or family' (Sheffield City Council, 2015). Of this number and according to the 2011 Census, nine percent of Pakistanis in Sheffield provide unpaid care compared to ten percent citywide (Sheffield City Council, 2015). Correspondingly, Weekes-Bernard (2017) indicates that economic inactivity rates are high across all ethnic groups but remain higher for Pakistani women. In general, caring responsibilities are high amongst Pakistani women in Britain and they are subsequently less likely to be employed outside of the home due to the presence of young children, as well as the lack of educational qualifications (Chowbey, 2016; Dale and Ahmed, 2011).

In terms of income, Pakistanis across the UK are reported as having household incomes of around £8,700 lower than White households (Weekes-Bernard, 2017). Despite this, Pakistanis have a strong preference for homeownership (Phillips, 2006). In Sheffield, approximately 64 percent of the Pakistani population own their own house which is proportionally very high since the figure for all persons within this housing tenure citywide is 59 percent (Sheffield City Council, 2015).

1.6 Key concepts: poverty, deprivation, and informal support

With approximately 14 million people in the UK living in poverty (JRF, 2020), experiences of poverty vary across different populations. Poverty rates are higher across all ethnic minority groups compared to the White British population and the Pakistani group is one of those most at risk of being in poverty (Marmot et al, 2020; Weekes-Bernard, 2017). There is, however, no

universally accepted definition of poverty, and debates on poverty cover a range of dimensions that span all areas of life (Alcock, 2016b). One definition offers that poverty occurs when people lack the *financial* resources to meet their needs, while deprivation relates to a lack of *any* kind of resources (MHCLG, 2019). Similarly, the Joseph Rowntree Foundation (JRF) explain that being in poverty is ‘when your resources are not enough to meet the cost of your minimum needs, including taking part in society’ (JRF, 2020:89; also see D’Arcy and Goulden, 2014). However, there are different methods for measuring poverty in the UK and depending on which is adopted, the picture of poverty will differ slightly⁵ (JRF, 2020).

Lister (2004: 37) argues that definitions of poverty are ‘operationalized through measures’ which stem from ‘the moral and political imperative that action should be taken to eliminate it’. While this thesis is not primarily concerned with measurements of poverty, the findings presented have implications for academics and policy makers who use household income as a measurement of poverty whilst overlooking important factors relating to how poverty is conceptualised among ethnic minority groups. While poverty rates generally refer to individuals, they are usually based on household income which also considers the pooling of resources within a household (Lister, 2004). This can create a misleading picture if resources are not distributed fairly within households (see Lister, 2004) but it also does not consider how income may be shared *between* households; a factor which this thesis addresses.

In practical terms, poverty is experienced through a wide variety of factors ranging from difficulties in affording food, energy, and housing, to unemployment, low-wages, insecure employment contracts, and social security reforms (see Cooper et al, 2014; Crisp et al, 2016; Fitzpatrick et al, 2018). Similarly, deprivation is impacted by certain living conditions and how these determine access to activities (Lister, 2004). The terms poverty and deprivation therefore overlap. Moreover, concepts of poverty and deprivation go beyond the measurement of income, and encompass non-material factors such as poor health, disability, low educational attainment, poor housing and higher experiences of crime (Lister, 2004). As such, ‘information is needed on the extent and severity of poverty and how it affects different groups’ (Lister, 2004:37). Accordingly, and as the thesis shall demonstrate (see Chapters 6-8), it is important to recognise

⁵ Some of the key measures include: relative poverty (before and after housing costs), material deprivation, Social Metrics Commission Measure Framework, Minimum Income Standards (see JRF, 2020: 89).

that there are many complexities surrounding household composition that need to be taken into consideration among the population researched. These need to be explored alongside measurements and statistics such as household income to take account of the role that certain micro-family dynamics play within households.

The way in which individuals cope with the impacts of poverty and deprivation can depend on how they exercise control over their own lives, referred to as agency. The agency of different groups is impacted by structures which can both enable and constrain (Lister, 2004). Structures are 'established social contexts that influence our social relations' and can be in the form of rules and regulations or institutional values and cultures (Alcock, 2016:10). Structural features of the welfare system for instance, can determine life-courses and life chances (Alcock, 2006), and agency needs to be 'contextualised within the structural constraints and opportunities that frame people's lives' (Lister, 2015:145).

Lister (2004: 130) explains that individuals are actors in shaping their experience of poverty and uses the term 'getting by' as a starting point for identifying the assets and capabilities of people living with poverty. Linked to the notion of coping, getting by refers to what a person can do and the range of choices available to them (Lister, 2004). Coping with poverty is considered highly stressful (Marmot et al, 2020) as well as time-consuming (Lister, 2015). The extent to which coping strategies are deployed by households and individuals therefore depends on how they manage different insecurities such as those caused by austerity measures (Lister, 2015).

Individuals have access to different resources which may derive from strong social networks but also may be affected over time by economic and social conditions, causing them to fluctuate (Lister, 2004). Social resources that derive from strong social networks can provide emotional and material support (Lister 2004), and evidence suggests that the Pakistani group in general relies heavily upon informal support within tight-knit networks (Phillips, 2006; Power et al, 2017a; Shaw, 2000). Informal support often comprises of mundane, practical, and very simple tasks such as those based upon mutuality and reciprocity. Burns et al (2004) suggest that such activities can provide support to deprived communities, helping people to manage their poverty. Activities that are based upon mutual aid and reciprocity include tasks such as helping an elderly relative or a neighbour, or giving advice (Young and Willmott, 2007; Tonge et al, 2012). They also include

'self-provisioning' activities that may take place within the home such as unpaid informal caring or domestic labour which are often invisible (Williams and Windebank, 2002:323). While this list is by no means exhaustive, it gives an indication of the different activities that are categorised as types of informal support, and how, by their very nature, they tend to go unnoticed.

However, access to informal support is dependent upon several factors. Access can be facilitated by possessing strong social connections to family, friends, and neighbours, along with weaker social ties to acquaintances (see Granovetter, 1983). Accordingly, those who are socially excluded often lack these important connections, resulting in an absence of both bonding and bridging social capital (see Putnam, 2000). Comprising of large kinship and friendship networks, Pakistanis have a culture of collective participation which supports the creation of strong social bonds. This characteristic can be traced back to early Pakistani migrants to Britain who are evidenced as engaging in the collective sharing of resources (see Shaw, 2000).

Pakistanis in Britain have since formed ethnic clusters (Phillips, 2006), utilising informal support networks from the 1950s onwards (Ballard, 2008; Shaw, 2000; Werbner, 1990). However, motivations for engagement in mutual aid and reciprocity today, will be influenced by the way that early Pakistani migrants to Britain adapted to their new circumstances. This is partly due to the presence of kinship (or *biradari*) structures (see Chapter 8; Shaw, 2000) and the adaptive role of these in processes of establishing a Pakistani presence in Britain. In addition, early migrants experienced structural constraints such as limited competence in English, a lack of professional qualifications, and a lack of 'financial resources to fall back upon' as well racial hostility and discrimination (Shaw, 2000:293). These factors were an impediment to assimilation, and it is therefore important to explore how practices which stem from Islamic principles and cultural values, have been re-used and re-invented over the years, and their influence over engagement in informal support.

Conversely, there is a tendency to ignore the positive factors relating to cultural and religious practices and while such practices involve obligations which can cause restrictions (Ballard, 2008), these need to be understood within the context of a social inquiry. This is achieved through taking a holistic view of contemporary narratives of informal support and the known coping strategies of deprived populations in Britain, and looking at how this aligns with the lived

experiences of Pakistani Muslims who self-defined as a 'community'. Nonetheless, the term 'community' is contested and deciding what a community involves beyond 'a group of people with something in common' is problematic (Crow, 2018:1). It is important therefore to acknowledge that referring to a group of people as a community, can inadvertently imply a degree of homogeneity which may fail to account for complexities surrounding the population researched. As such, certain distinguishing factors and characteristics within the population researched must be acknowledged along with how gender, age, marital status, economic status, language ability and place of birth impact upon experiences. The thesis does not therefore seek to solve the problem of defining 'community' (see Crow, 2018) but rather, uses the term in line with participant accounts, respecting their choice to use the term.

1.7 Thesis structure

The thesis comprises nine chapters including the present chapter which has introduced the context and direction for the study. Chapters 2 and 3 build upon the literature and key concepts provided in the above section to explore poverty, deprivation, and typologies of informal support in more detail. These chapters are concerned with setting the background for the research.

Chapter 2 reviews key bodies of literature focused on the conceptualisation and impacts of poverty, deprivation, and the main coping strategies utilised among vulnerable people for dealing with this. Particular attention is paid to the experiences of low-income communities, emphasising that empirical research focuses largely on the perspectives of the White British population. In doing so, academic and policy research has juxtaposed experiences of deprivation with debates surrounding the impact of welfare reform and the subsequent use of emergency food banks as a primary coping strategy. This dominant discourse deflects from the experiences of some ethnic minority groups such as Pakistanis who, despite having one of the highest poverty rates across all ethnicities, are evidenced as less likely to access formalised support provision such as some state benefits and emergency food banks, as well as family support services.

The aim of Chapter 2 is to situate the research in relation to these narratives, demonstrating that (dis)engagement with formalised support provision is problematic, not least because policy makers seemingly understand less about how to address poverty at a more holistic level in order

to support those most vulnerable. This chapter introduces these issues, drawing attention to the tight-knit nature of Pakistani communities in Britain and their history of pooling and sharing resources which can be traced back to their early migration (see Ballard, 1982; Phillips, 2006; Shaw, 2000; Werbner, 1990). As such, a discursive backdrop is created for Chapter 3 which delves further into concepts of informal support in Britain and how this can be explored in relation to Pakistani communities.

Chapter 3 identifies the different typologies that exist around mutual aid and reciprocity, the known motivations for engaging in informal support and how this aligns with the Pakistani population. Chapter 3 firstly explores some of the contemporary narratives of informal support that have emerged within social policy and third sector research. Following this, the chapter turns to existing empirical research which identifies the significance of culture and religion in relation to three areas of informal activity among Pakistani Muslims in Britain: informal care, finances, and food provision.

Chapter 4 develops a theoretical and conceptual framework for analysis of the research, providing a description of the key concepts of ethnic capital (Modood, 2004) and Islamic capital (Franceschelli, 2013; 2017). Central to this is Bourdieu's theoretical toolkit which outlines the concepts of cultural, economic and social capital. The concepts of ethnic and Islamic capital take their inspiration from this toolkit but are utilised in this thesis to bridge the limitations posed by cultural capital, highlighting the importance of the traditional practices deployed by ethno-religious groups such as Pakistani Muslims. Accordingly, ethnicity, culture and religion are identified as being valuable and powerful resources; a notion which is fundamental to further understanding of the lives of deprived Pakistani populations. This analytical framework identifies that the development of cultural, economic, and social capital cannot be fully explored without recognising the role of Pakistani culture and Islam. The framework relates directly to the research questions, enabling this study to explore the complex range of factors which construct the social experiences of Pakistani Muslims living in areas of deprivation.

Chapter 5 outlines the methodological approach utilised to carry out the empirical research. This includes positioning the research within a constructionist-subtle realist paradigm which complements the analytical framework outlined above. The chapter presents an overview of a

scoping exercise which informed the rationale for exploring the lived experiences of Pakistani Muslims within the chosen geographical location. The research aim and questions are presented, providing a methodological framework for the study. Attention then moves to the research design which comprises semi-structured interviews, supported by a focus group. The design reflects the co-produced approach that this study took towards the chosen data collection methods and development of topic guides. Through engagement with members of the Pakistani Muslim community, along with stakeholders who worked to support the local community, the research design benefitted from valuable insight into how to approach the empirical element of the study. Finally, a reflexive account of the research is included to address issues of validity and positionality. This provides a discussion around the limitations of the study and key ethical considerations.

The next three chapters present the empirical findings from the research, addressing the research questions. These chapters follow the format of presenting and interpreting the empirical data thematically before moving on to a discussion in which the results are critically analysed. The first of the empirical chapters introduces the interview participants by providing an overview of their economic status and informal caring responsibilities. Chapter 6 also introduces the notion that the Pakistani community is collective in nature; a theme which then permeates throughout the subsequent findings chapters.

The focus for Chapter 6 is to explore the role of women within Pakistani Muslim families and households, presenting data which not only reflects their first-hand experiences but also includes the perspectives of men. In doing so, the chapter explores the extent that participants and their families engaged in the informal care of children and elderly/sick relatives. This chapter in part, addresses all the research questions but concentrates specifically on exploring the role of cultural and religious practices as a lens for engaging in informal care, and the implications that this activity has upon formal support provision. Both the positive and negative sides to informal care are discussed in order to present sociological insight into the structures, hierarchy and traditions that have been reinforced within some Pakistani Muslim families. The chapter paves the way for gaining new knowledge about the prevalence and impact of gendered roles, and the power that direct and extended family have upon the maintenance of such cultural norms and social structures.

Chapter 7 builds upon the data presented in the previous chapter, investigating further whether the participants utilised their informal support network as a resource and what their engagement is with other more formal provision. This chapter considers the role that religious and cultural practices play, presenting examples of the everyday good deeds and acts of kindness that were carried out and experienced by participants. These represented a shared morality and ethical attitude towards the wellbeing of others, whilst challenging whether contemporary narratives of mutual aid and reciprocity align with Islamic principles. Correspondingly, the chapter discusses the Islamic principles of voluntary and obligatory charity and their complex overlap with cultural practices and traditions. Attention is given to the cultural and religious significance of food, leading to an exploration of how participants utilised their belief system to negotiate the provision of food for those who are struggling. In doing so, the chapter explores the notion of an informal food-aid network, contributing to existing literature which suggests lower usage of emergency food banks among Pakistanis.

Chapter 8 then shifts the focus to evidence the utilisation of informal financial resources. Combining interview data with focus group data, this chapter explores in tandem, the practice of informal borrowing and lending of money, along with evidence of an informal savings committee known as *kameti*. Again, this chapter identifies the roles that culture and religion play, this time focusing on the interest-free characteristic of these financial practices, and a reliance upon strong social connections and relations of trust. The discussion examines the benefit that informal economic activities have at the household level, as well as the role they play in the development of economic capital. This chapter subsequently addresses a gap in literature, particularly surrounding the use and financial benefits of *kameti* among an established Pakistani community in Britain.

Chapter 9 concludes the thesis, summarising key findings and contributions to knowledge, before reflecting on some of the limitations of the study and opportunities for further research which includes a response to Covid-19. This chapter finishes by presenting some insights for policy and final reflections.

Chapter 2: Poverty, deprivation, and strategies for coping

2.1 Introduction

The aim of this chapter is to introduce and review key bodies of literature focused on poverty and deprivation in Britain, and the associated coping strategies within the household and broader community. There is a burgeoning body of literature surrounding poverty and deprivation which focuses on the experiences of low-income individuals and households. However, this chapter highlights that much research with deprived populations in the last decade has been investigated against the backdrop of austerity and the resultant impacts of welfare reform. Indeed, welfare reform and austerity may have pervasively shaped much social research for the past decade (Hills et al, 2016). There is subsequently a need to consider other structural issues faced by deprived populations such as those that impact ethnic minority groups.

This chapter begins by examining what poverty looks like in Britain today, drawing upon dominant literature surrounding the impact of austerity measures such as welfare reform. Turning the focus then to the Pakistani Muslim population, evidence is examined which suggests that this ethnic group is one of the most at risk of being in poverty but also less likely to access formal support provision such as some state benefits, emergency food-banks and family support services. These support services are indicative of the way in which deprived populations are seen to manage their daily lives and there is a subsequent gap in knowledge about other, less visible, coping strategies. To contextualise this further, the extent to which the Pakistani Muslim group may be (dis)engaged with formalised support is explored.

2.2 Conceptualising poverty and deprivation in Britain

Prior to the Covid-19 pandemic and as stated in Chapter 1, around 14 million people in the UK were estimated to be living in poverty, equating to approximately one in five of the population (JRF, 2020). Poverty rates have risen for pensioners and children in the last five years and there has been a recent rise in child poverty in working families (JRF, 2018; 2020). Experiences of poverty do, however, vary across different populations, with poverty rates being 'higher among all ethnic minority groups compared with those among the majority White British

population' (JRF, 2018). The Pakistani ethnic group is one of those most at risk of being in poverty while the poverty rate for the White ethnic group remains consistently low⁶ (Marmot et al, 2020; Weekes-Bernard, 2017).

Although there is no universally accepted definition, Lister (2004) defines poverty as being about more than income and deprivation, encompassing a range of non-material factors such as poor health, disability, low educational attainment, poor housing, and higher experiences of crime. In addition, Alcock (2006) explains that poverty is a contested concept and is viewed both nationally and internationally as a problem that must be dealt with. Academic and political debates on poverty are therefore generally prescriptive, covering a wide range of dimensions surrounding deprivation and exclusion, expanding beyond money, and affecting all corners of life. This is acknowledged in a government report, where 'people may be considered to be living in *poverty* if they lack the financial resources to meet their needs, whereas people can be regarded as *deprived* if they lack any kind of resources, not just income' (MHCLG, 2019). As such, poverty measures are invariably based upon household income⁷ and differentiate between relative low-income and absolute low-income⁸ (Francis-Devine et al, 2019). The following section broadly reviews different approaches taken to measuring poverty and deprivation.

The English Indices of Deprivation (IoD) is used to measure levels of deprivation in small areas or neighbourhoods in England known as Lower-layer Super Output Areas. Through this, there are seven domains of deprivation⁹ which when combined, create the Index of Multiple Deprivation (IMD), which encompasses a wide range of living conditions. In 2019, IMD and multiple national data sources were used to identify 'areas in England at the ward level that have been 'left behind'' (Marmot et al, 2020:94). These encompassed those 'experiencing both disadvantage from high

⁶ In 2018, 20% of the White population were living with less than 60 percent of contemporary median household income compared to 46% of Pakistani individuals (after housing costs). (see Marmot et al, 2020)

⁷ Median household income is often looked at according to household size incomes which are measured after housing costs (Fitzpatrick et al, 2018) but some include measurements before housing costs also (see Marmot et al, 2020).

⁸ Relative low income (or relative poverty) relates to an individual living in a household with income below 60% of median household income in that year. Absolute low income (or absolute poverty) relates to an individual living in households with income below 60% of the 2010/11 median, uprated for inflation.

⁹ The seven domains are: Income, Employment, Education, Health, Crime, Barriers to Housing and Services, Living Environment.

levels of deprivation and a lack of community and civic assets, infrastructure and investment' (2020;94).

In addition, a Minimum Income Standard (MIS) has been developed, identifying what it means to have a decent living standard. The MIS is seen as a 'useful measure of the income needed to live a healthy life' (Marmot et al, 2020:76) and is calculated by 'specifying baskets of goods and services required by different types of household in order to meet these needs and to participate in society' (Hirsch, 2019). The minimum standard of living in the UK today includes food, clothes and shelter and recognises that it is about 'having what you need in order to have the opportunities and choices necessary to participate in society' (2019:4). However, in 2017/18, approximately 29 percent of the total UK population lived in households below the minimum income standard (Marmot et al, 2020).

The Social Metrics Commission has recognised that a 'tendency to focus on incomes only has meant that we have previously failed to adequately consider the impact that a lack of financial resilience, and high essential costs have on families lives' (Social Metrics Commission, 2018:5). The Commission developed new measures of poverty in order to build on, and improve other approaches, to ensure that their measure best reflects the experiences of people living in poverty. This means that their measure of poverty 'assesses whether available material resources are sufficient to adequately meet immediate material needs'. One of the Commission's principles relates to 'the size and composition of the household' and 'any relevant factors that impact on needs' (Social Metrics Commission, 2018:19). This is an important aspect for a study that focuses on Pakistani households who tend to have more dependent children and larger families (Hall et al, 2017; JRF, 2020). Pakistani households also have, on average, incomes of around £8,700 lower than White households (Weekes-Bernard, 2017), as well as having the lowest employment rate across all ethnic groups (ONS, 2018).

2.3 The impact of poverty

For the last 20 years, Pakistani families have 'experienced much greater rates of poverty than all other ethnic groups' (JRF, 2018:18) and over the last five years, 'the larger family poverty rate has increased for Pakistani households' (JRF, 2020:27). Poverty is driven by a variety of factors

including a rise in costs relating to food, energy and housing, combined with low wages, insecure employment contracts, unaffordable housing, and reforms to social security (Cooper et al, 2014; Crisp et al, 2016; Fitzpatrick et al, 2018). The effects of being in poverty for long periods of time are said to be 'more damaging than brief periods spent with a low income' (JRF, 2018:19). This is because those who experience sustained periods of poverty and long-term hardship are generally pushed into 'absolute destitution' caused by a combination of 'debt, benefit and health problems' (Fitzpatrick et al, 2018:2). Accordingly, people move in and out of poverty, often repeatedly as they struggle to afford money for basic expenditures. The affordability of food, alongside other basic needs has impacted on a considerable number of families and individuals finding it difficult to budget for all the essentials needed to enjoy life and increase their prospects (Forsey, 2014; JRF, 2020; Padley and Hirsch, 2017; Tarasuk, 2017).

Work as a route out of poverty was a key principle of both New Labour's welfare reform and proposals by the Coalition Government (Dwyer and Ellison, 2016; Newman, 2011). However, following the financial crisis in 2008, employment fell by '580,000 between the beginning of 2008 and early 2010' (Bell and Blanchflower, 2010:4). This decline was more concentrated among men, but young people also suffered disproportionately (2010). In response, the Department for Work and Pensions (DWP) budget was increased to fund Jobcentre Plus schemes to support vulnerable people. The programme of welfare reforms under the Coalition Government (Hills et al, 2016) however, brought further changes and a concerted attempt to reduce public expenditure on welfare (Beatty and Fothergill, 2016). At the same time, work became characterised by a 'pattern of low-paid and insecure jobs that recurrently returned young adults to unemployment' (Shildrick et al, 2010:5).

The increase in precarity within the labour market has been conceptualised as the 'low-pay, no-pay cycle'. This is characterised by 'a longitudinal pattern of employment instability and movement between low-paid jobs and benefits' (Shildrick et al, 2015:8). Poor quality of jobs, along with precarious work contracts, has subsequently limited opportunities whilst also increasing poverty figures (Hills et al, 2016; Hirsch and Millar, 2004; Marmot et al, 2020). Even before the Covid-19 pandemic, in-work poverty had risen faster than employment and there are

an estimated eight million working-age adults living in poverty in the UK¹⁰ (JRF, 2020), with seven percent of those considered as being in persistent poverty¹¹ (JRF, 2018).

Major cuts to service provision resulted in a reliance upon non-state action, whether from individuals, communities or voluntary (or third) sector organisations¹² to deliver public services, but also upon individuals to take more responsibility. While focusing on empowerment and embedding the principles and actions of civic responsibility within communities (Lowndes and Pratchett, 2012:31), the Coalition Government was criticised for not offering ‘sufficient institutional and financial support to ensure democratic and equitable participation’ (Williams et al, 2014:2802). Further critics of the Big Society argue that this was a ‘long standing ambition to cut public spending and reduce the size of the state’ (Crisp, 2015:6, also see Lowndes and Pratchett, 2012). As such, the Big Society is seen by some, as fuelling the austerity experienced in Britain today, acting as a ‘foil for state retraction from delivering public services’ (Crisp, 2015:2).

Commitments by the Coalition Government to decentralise the state and promote non-state social action had countless effects across the third sector (Dayson and Wells, 2013). This resulted in the unsettling of the relationship between the state and the sector as third sector organisations had to ‘interpret and negotiate new expectations and roles’ (Macmillan et al, 2013:3). The Big Society has subsequently been described as a ‘political discourse rather than a policy programme’ (Alcock, 2016a:109) and since its introduction in 2010, has ‘all but disappeared from the political lexicon’ (Williams et al, 2014:2798). Despite this, the ideals of philanthropy, self-help, and volunteerism remain embedded in several policy initiatives¹³, including the Localism Act 2011 (Crisp, 2015; Williams et al, 2014).

¹⁰ Figures do not account for any increase in poverty or unemployment due to the Covid-19 crisis.

¹¹ Persistent poverty is defined as being in poverty in the current year, as well as at least two out of the three preceding years (JRF, 2018:19).

¹² The third sector can be conceptualised as ‘a space of organisations activity located between the state, market and private familial spheres comprising a diversity of organisational types including charities, social enterprises, faith, community and grassroots groups’ (Rees and Mullins, 2017:3).

¹³ The Covid-19 pandemic has resulted in recent recommendations for central government to invest in mutual aid and for local councils to play a facilitating role in this (see Tiratelli and Kaye, 2020).

One of the most visible impacts of austerity in Britain today is food poverty, also referred to as food insecurity. Under the Coalition Government, food banks were 'viewed as a positive translation of the ideology of the 'Big Society' – a mix of libertarian paternalism and communitarian forms of social solidarity' (Garthwaite, 2017:284). There are now over 2,000 food banks operating in the UK¹⁴ and the current Covid-19 crisis is said to be contributing to a major rise in emergency food parcel distribution (IFAN, 2020a; Trussell Trust, 2020). Food banks 'can be understood as part of the wider landscape of how people and activities actualise local politics' (Williams et al, 2014:2806). While food insecurity is just one symptom of wider poverty (Lambie-Mumford, 2011) the growth of this emergency provision is said to be an embodiment of key shifts in welfare diversification policies under both New Labour governments and the Big Society (Alcock, 2010; Lambie-Mumford, 2019).

In addition, Crossley et al (2019) recently argued that poverty within UK policy is becoming increasingly fragmented. This is due to the 'emergence of new classifications to describe the manifestations of lacking sufficient financial income to meet essential needs' (2019:1). Along with food poverty this includes period poverty, funeral poverty and clothing poverty. Unfortunately, taking a fragmented view is said to have 'implications for how policymakers and the public engage with (and seek to address) poverty' (Crossley et al, 2019:5). In recent years, literature has highlighted the dynamics between emergency food banks and the wider welfare state. In particular, 'social policy research has started to highlight the links between austerity and welfare reform policies since 2010 and the growth of food charity provision' (Lambie-Mumford, 2019:5; also see Loopstra et al., 2015, 2016, 2018b).

By their very nature, food banks provide food parcels to individuals and families in times of need. They were once seen as a short-term, temporary solution to food poverty (see Dowler, 2014; Lambie-Mumford, 2020) but food banks are not solving the issue of food poverty and welfare reforms have driven the demand for food banks in the UK today (Lambie-Mumford, 2014). Moreover, as the network of food banks across the UK continues to grow, the so-called

¹⁴ Comprises of over 1,200 run by the Trussell Trust network and approximately 842 independent food banks (IFAN, 2020a; Trussell Trust, 2019). The Trussell Trust alone provided 823,145 emergency food parcels to people in crisis between April and September 2019, a 23% increase on the same period in 2018 (Trussell Trust, 2019).

'dependency culture' that the government is trying to discourage through welfare reform is shifting to an alternative outlet, supported through voluntarism (Caplan, 2016:8). Benefit sanctions are a major pathway into food poverty and even for working-age adults, being employed on a casual or irregular basis, causes complications for benefit entitlement (Thompson et al, 2018). Food banks are subsequently responding to both economic hardship and food insecurity resultant of welfare cuts, sanctioning, unemployment, Universal Credit (Garthwaite, 2017; Loopstra et al, 2015, 2018a) and more recently, the Covid-19 crisis (see Power et al, 2020).

2.4 Coping with poverty and deprivation

While some individuals hold an overall awareness of how to cope with the effects of poverty and deprivation, different groups will have access to different resources to help them meet their basic needs (see Anderson and Brownlie, 2015; McKendrick et al, 2003; McKenzie, 2015). As mentioned previously, individual experiences of poverty vary, and there has been some important work by academics to explore the stigmatising labels associated with those who are impacted by austerity measures such as welfare and policy reform (see Shildrick, 2018; Skeggs, 2004; Tyler, 2013). Such literature has led to an exploration of the discrimination experienced by those living in poverty and the resultant narratives that have emerged, serving to further marginalise these groups¹⁵. Discrimination of this kind is sometimes referred to as 'othering' which in this context, creates a social distance between 'the poor' and the 'non-poor', which is maintained and justified through relations of economic inequality, domination and social exclusion (Lister, 2015:142; Sayer, 2005).

However, recognition of the agency that people living in poverty possess, and their capacity to act, challenges the characterisation of the poor as 'passive objects' and 'helpless victims' (Lister, 2015:145). Lister (2015) acknowledges a need to move beyond statistics and poverty measures to explore how some groups are affected more than others; a principle supported by the Social Metrics Commission. The Commission recognises the importance of assessing the lived experiences of those in poverty and while it does not specifically identify ethnicity as a factor, it

¹⁵ Labels such as 'chav', 'scum', 'underclass' and 'welfare scrounger' have been used to describe those who are poor (Lister, 2015; Skeggs, 2004; Tyler, 2013).

compares a wide range of characteristics and circumstances which could be distinct to certain ethnic groups (see Social Metrics Commission, 2019).

Categorising groups in a homogenous way can be problematic and Bauman (2001:14) identified that 'all homogeneity must be 'hand-picked' from a tangled mass of variety through selection, separation and exclusion'. For the Pakistani population and other BAME groups, it is important to 'understand what drives the high rates of poverty prevalent among some ethnic minority groups' (Perez Hernandez et al, 2018:1). The aforementioned is needed in order to explain their risk of becoming poor and their susceptibility of remaining poor. Ignoring ethnic group differences when designing policy 'to combat low-income will therefore be less effective than policies that take into account these ethnic group differences' (2018:4).

The notion of coping or 'getting by' (Lister, 2015:146) is linked to what a person can do and the range of choices available to them (Lister, 2004). The extent to which coping strategies are deployed by households and individuals depends on how they manage their insecurity and exercise their agency¹⁶ (Lister, 2015). Lister (2015:146) categorises four forms of agency exercised by people in poverty; 'getting by', 'getting (back) at', 'getting out' and 'getting organised'. Refined further as 'getting by' (in poverty) and 'getting out' (of poverty), Lister (2006; 2015) uses these to represent the everyday and strategic aspects of personal agency associated with the livelihoods of people living in poverty. Individuals are therefore highly active in trying to survive their poverty (Lister, 2004) and Figure 2.1 illustrates some of the most typical coping strategies for people struggling financially:

¹⁶ Usually understood as being individualistic but can also be collective (See Taylor, 2011).

Figure 2.1 Coping strategies for people experiencing financial crisis



Adapted from Batty et al (2015)

Research shows that the coping strategies presented above are typically utilised by individuals who are impacted by benefit sanctions and wider welfare reform, debt, precarious work, and homelessness. Coping with income vulnerability 'is an active process of tight money control, juggling, piecing together, highly focused shopping, going without or going into debt' (Lister, 2006:11). Coping with poverty is subsequently considered highly stressful, impacting negatively on physical and mental health (Marmot et al, 2020). In relation to Pakistani Muslims, there is a need as Lister (2015) acknowledges, to move beyond statistics and understand how this group is coping and why their experiences appear to remain hidden. People living with poverty often have constraints that act as a barrier, limiting their ability to improve things. Different groups subsequently have access to different resources and evidence suggests that the Pakistani group relies heavily upon informal support within tight-knit networks (Becher, 2008; Phillips, 2006; Power et al, 2017a; Shaw, 2000; Werbner, 1990). The notion of informal support is elaborated upon in Chapter 3 but briefly comprises of tasks that are based upon mutuality and reciprocity

(Burns et al, 2004). This is different to formal support which may be provided by the state, market or another external body.

2.5 (Dis)engagement with welfare and formal support provision

Lister (2015) identifies that race, along with social divisions, gender, disability and age all contribute to experiences of poverty, and that capacity to act is both contextual and relational. As alluded to above, existing evidence demonstrates that Pakistanis in Britain have long relied on informal support networks. The extent to which these ties are utilised for getting by or coping in the current socio-economic climate is, however, unknown (see Power et al, 2017a).

A type of social collective action exists within Pakistani Muslim networks of support, yet evidence suggests that in general, 'poverty tends to be associated with relatively low levels of collective action' (Lister, 2015:153). Existing evidence reveals that informal support among Pakistani Muslims in Britain is mobilised through a culture of mutual aid, reciprocity and collective participation (see Purewal and Jasani, 2017; Shaw, 2000; Thapar and Sanghera, 2010; Werbner, 1990) which is 'inextricably entwined within religious principles' (Bashir, 2014:186). Through ethnic clustering, Pakistanis in Britain have created tight-knit networks of support which may be seen to impact negatively upon their integration (Phillips, 2016). However, their 'spatial segregation in poorer neighbourhoods largely reflects bounded choices, constrained by structural disadvantage, inequalities in the housing market (past and present), worries about racism' and 'racist harassment' (Phillips, 2006:34). Discourses of 'ethnic self-segregation' fuel the myth that minority 'ethnic communities live, or wish to live, separate lives and disengage from wider British society' (2006:36). This links to a further myth that the Pakistani community are 'looking after their own' (Atkin and Rollings, 1996:86; also see Bashir, 2014; Purewal and Jasani, 2017; Victor et al, 2012). On the contrary, Pakistani Muslims are said to have exercised 'a positive sense of collective responsibility, strong familial solidarity and mutuality and co-operation' (Bashir, 2014:186).

Research focused on Pakistani Muslim communities in Britain has long shown that high density networks allow for the pooling and sharing of resources (see Ballard, 1982; Phillips, 2006; Shaw, 2000; Werbner, 1990). Across the wider South Asian network, living and working together co-

operatively has, in the past, been associated with an assumed obligation towards the wellbeing of others (Ballard, 1982). The associated positive (and negative) forces are, however, multifaceted, 'rooted in social, economic, political, and cultural factors' (Phillips, 2006:34). Moreover, research by the Department for Communities and Local Government (DCLG) reported that the Pakistani community in England makes limited use of the mainstream civic institutions around them but is part of a thriving and 'informal economy' (DCLG, 2009:8). Research subsequently indicated a lower take-up in general among Pakistanis in Britain of formalised support (see Becher, 2008; Griffith and Malik, 2018), some state benefits (see Moffatt and Mackintosh, 2009; Mokhtar and Platt, 2010) and emergency food-aid (Power et al, 2017a).

Evidence also suggests that Pakistani women in the UK along with other BAME women, have been disproportionately impacted by government spending cuts. Factors such as having more dependent children compared with White British households, along with disadvantages in the labour market including sexism and racism are said to have contributed to this (Hall et al, 2018). However, the factors that inhibit Pakistani women from accessing mainstream services are considered complex (Griffith and Malik, 2018:8). Mainstream services were viewed as 'intimidating and hostile' by some Pakistani women, as well as being impersonal (Griffith and Malik, 2018:8). Resultantly, some Muslim women disengage with mainstream services such as free early education, health services and mental health support. Such services may be less accommodating of cultural and religious needs and many women from both the Pakistani and Bangladeshi community are said to 'rely on community-based provision' instead (2018:9).

When looking broadly at state welfare provision, White British family units are reported as the most likely out of all ethnic groups to receive some type of state support (DWP, 2019). Pakistani family units¹⁷ are however said to be more likely than any other ethnic group (alongside Bangladeshis) to be in receipt of income-related benefits and tax credits e.g. Child Tax Credit, Child Benefit, Working Tax Credit. Conversely, Griffith and Malik (2018:8) suggest that Muslim families are 'less likely to take up tax credit support for children' as well as free early education, partly due to a lack of awareness around eligibility (Ipsos MORI, 2011). Other factors seen as

¹⁷ Refers to a single adult or a married or cohabiting couple (including same-sex partners), plus any dependent children (DWP, 2019).

having an impact on the take-up of state welfare among Pakistanis in the UK relate to language and literacy which could act as a barrier among older women (Moffatt and Mackintosh, 2009), as well as concerns around stigma (Fazil et al, 2002).

These barriers are not, however, distinct to Pakistanis and evidence suggests a lower uptake in general, of welfare services among ethnic minority older people, compared to older people in the White ethnic group (Moffatt and Mackintosh, 2009). An exception to this is Pakistani lone mothers who are shown to have greater levels of 'benefit mobility'¹⁸ than other groups; possibly due to being older, having a larger number of children and being disadvantaged in the labour market (Mokhtar and Platt, 2010:108).

In relation to engagement with emergency food-aid provision such as food banks, a study carried out in Bradford, evidenced that despite having the largest proportion of people of Pakistani ethnic origin in England, emergency food-aid served very few Pakistani Muslim clients. Most users were White British people with children, in receipt of social security, and out of 67 community food-aid providers, just 10 percent described themselves as Muslim (Power et al, 2017a). A further study which analysed food insecurity among White British women and Pakistani women found that more investigation is needed around the role that food insecurity and health play in Pakistani households, as well as understanding more about networks of food-aid among this group (Power et al, 2018). The Independent Food Aid Network (IFAN) also identified a need to understand the under-representation in the use of food banks among minority ethnic groups in general (see IFAN, 2020b).

The intrinsic link between welfare services and food bank usage (Lambie-Mumford, 2019), along with evidence that Pakistanis are not engaging with this provision to the same extent as other groups, indicate that despite their levels of poverty and deprivation, they must be accessing more hidden forms of assistance driven by their religious principles and/or cultural values (Khattab and Hussain, 2017). Lower usage of food banks among Pakistanis in Britain may also be due to a 'weaker association between food insecurity and health' as well as being resultant of 'inadequate

¹⁸ Refers to those who are 'both less and more likely to move off benefit relatively fast' (Mokhtar and Platt, 2010:110).

measurement of socioeconomic status among Pakistani households and/or the protective role of social networks within ethnic minority groups (Power et al, 2018:663). Power et al (2017b; 2018) subsequently identify that further research is needed which should include an understanding of informal arrangements for sharing resources within Pakistani communities.

2.6 Conclusion

This chapter has highlighted a juxtaposition between Pakistani Muslim engagement with formalised support and the relationship they have with informal support networks within their own communities. Pakistani Muslims are subsequently shown to be making use of some external and formal support provision to a lesser extent than their White British counterparts. However, the extent to which informal help and support is utilised as a coping strategy among more vulnerable Pakistani Muslims remains unclear. Accordingly, while a review of key literature has offered some insight in the lived experiences of those in poverty and deprivation, this has also highlighted a gap surrounding the known coping strategies of Pakistani Muslims.

In doing so, it has become apparent that empirical research relating to deprived groups in Britain typically focuses on the impacts of welfare reform. This makes a case for more studies that focus on so-called 'hard to reach' populations that are engaging less with the welfare state. There is also a need to address the increasing position among academics to fragment poverty which causes implications for how policy makers address poverty and engage with those affected the most. We must understand more broadly, the extent of informal support among Pakistanis who are shown to have a higher risk of being in poverty. This chapter has subsequently set the context required for the next chapter which explores in more detail, the notion of informal support in Britain and its utilisation within Pakistani communities.

Chapter 3: Informal support among Pakistani Muslims

3.1 Introduction

Having reviewed key literature surrounding poverty, deprivation, and strategies for coping, the aim for this chapter is to introduce and review relevant literature surrounding informal support. While the main focus is upon Pakistani Muslims in Britain and how they utilise informal support, the chapter begins by exploring some key contemporary narratives of informal support that have emerged within social policy and third sector research. These include the typologies of informal volunteering (Low et al, 2007), community self-help (Burns et al, 2004), and 'below the radar'¹⁹ activities (McCabe et al, 2010) all of which are all built upon the foundations of mutual aid and reciprocity.

The motivations for engaging in informal support will not be the same for all individuals and factors such as age, gender and ethnicity play a role. As such, some literature indicates a prevalence of informal support among Pakistanis in Britain which is both based upon mutual aid and reciprocity, while also being deeply seated in cultural and religious practices (see Section 3.3). However, the most in-depth studies which identify the prevalence of informal support and the use of informal resources among Pakistanis in Britain are now very dated, focusing on the experiences of early migrants. Resultantly, very little is known about how an established Pakistani Muslim population, that lives in areas of high deprivation, currently manage. As a starting point for addressing this, the chapter draws upon literature relating to three areas of informal activity among Pakistani Muslims in Britain: caring responsibilities, finances and food provision; and their subsequent engagement with formal provision.

3.2 Typologies of informal support

Informal support typically comprises mundane, practical, and very simple tasks resulting in instances of everyday 'helping', acts of kindness, and one-to-one mutual aid (Anderson and Brownlie, 2015; Brownlie and Anderson, 2017; Taylor 2005; Williams, 2011). These are often

¹⁹ A short-hand term used to describe small voluntary organisations, community groups and more informal or semi-formal activities in the Third Sector.

overlooked by policy makers and researchers. Acts of kindness in particular tend to get ignored by some sociologists, becoming enveloped in the more 'familiar vocabulary of obligation, mutuality or reciprocity' (Brownlie and Anderson, 2017:1235). Empirical research has identified that family, friends and neighbours provide mutual support and exchange to others that is both material and non-material, enabling people to manage some of the challenges of living in poverty or on a low income (Crisp and Robinson, 2010). There is subsequently a need to recognise that within certain communities, help and support will operate differently (Anderson and Brownlie, 2015). For instance, McKenzie (2012, 2015) identified through her study of council estates in Nottingham, that when communities are denied access to 'valuable resources and institutional capital', people 'do not simply passively accept their fate, but instead engage in a local system that finds value for themselves and their families in local networks and a shared cultural understanding' (2012:45).

As well as being shaped by factors such as family and friends, access to informal support is shaped by the social and physical characteristics of geographical areas. Based upon mutuality and reciprocity, informal support can be a 'springboard out of poverty and social exclusion' for deprived communities (Burns et al, 2004:44). Activities include but are not limited to; informal childcare arrangements, informal/unpaid caring, visiting an elderly neighbour, helping a neighbour, giving advice, and looking after a property (Young and Willmott, 2007; Tonge et al, 2012). Many of these examples fall under the category of 'self-provisioning' activities which typically encompass 'unpaid housework undertaken by household members for themselves or for other members of their household' (Williams and Windebank, 2002:323). These are often the most invisible activities because they take place within the home (Burns et al, 2004) whilst also falling mainly upon female members of the household. Women subsequently undertake an important role in the sphere of self-provisioning and mutuality, taking on informal work such as childcare, cleaning and care work (Evans et al, 2006).

While it is common to categorise informal support as being part of the third (or informal/voluntary) sector because of its independence from the state, there is a tendency for third sector research to focus on the role of organisations rather than the interaction between individuals and groups (see Rees and Mullins, 2017). The concepts of mutuality and reciprocity have also emerged in policy and political agendas such as the Big Society where there was an

increasing focus on 'us' being proactive, or taking responsibility for, avoiding and responding to social problems (Gregory, 2014).

One way of conceptualising informal support is through the act of informal volunteering. This concept is focused upon "helping' out a friend or a neighbour on an individual basis' (Rochester, 2018:12) through giving unpaid help which can also extend to family (Low et al, 2007). This includes activities such as assisting a neighbour, taking someone to an appointment or arranging to look after someone else's child; also extending to coaching or mentoring (Ellis Paine et al, 2010). The concept of informal volunteering has subsequently been criticised for being very broad (see Saxton and Baker, 2009) whilst at the same time raising questions around where the boundary falls between formal and informal volunteering (Ellis Paine et al, 2010).

Informal volunteering is argued to be part of the participatory landscape within communities and can be simply viewed as a form of helping; an act that may not conventionally be visible to others (Woolvin and Hardill, 2013). Rochester et al (2010) explained in a review of volunteering, that across the UK, informal volunteering is more common than formal volunteering (unpaid help within groups and organisations). During 2017/18, 53 percent of adults in England reported participating in informal volunteering, compared with 38 percent who volunteered formally (DCMS, 2018). Moreover, adults from less deprived areas are more likely to engage in *any* kind of volunteering than those from more deprived areas. Conversely, informal volunteering has received less interest from government compared to formal volunteering. The figures are however contradictory and some report that since the 2008 recession, informal volunteering has been in decline while formal volunteering activity has retained a certain resilience (Lim and Laurence, 2015; Rochester, 2018). It is therefore very difficult to accurately measure volunteering since the activities that comprise informal volunteering often go unnoticed. Getting an accurate representation of the landscape is also problematic due to variations over time in relation to definitions and the scale of volunteering, as well as what actually constitutes informal volunteering (see Rochester et al, 2010).

Alternatively, Burns et al (2004) use the concept of 'community self-help' to encompass the various forms of self-provisioning and mutual aid activities that take place within and between households. In this context, community self-help is defined as 'informal activity which exists

outside the state and market spheres' and is a sub-division of 'social relations within which such activity is conducted' (2004:33). Self-help can enable individuals and communities to undertake alternative activities that do not rely on state resources through informal economic activities (see Gibson-Graham, 2006) such as monetary exchange. Monetary exchange can be based upon mutual aid occurring at family or neighbourhood level (see Williams, 2006) as well as being market-like and profit motivated (White and Williams, 2010). For migrant groups, broader resource exchange is a vital mechanism for developing social networks (Phillimore et al, 2018), and Pakistanis in Britain have a long history of collectively pooling money to overcome structural issues attached to their migration (see Shaw, 2000; Werbner, 1990).

Burns et al (2004) consider the self-help category of domestic labour and care to be the most extensive, recognising the value of self-provisioning activities. Community self-help does, however, cover a heterogeneous range of activities²⁰ within the informal sector, supporting a diverse mix of needs, both individually and collectively (Archer and Vanderhoven, 2010; Burns et al, 2004; Williams, 2004, 2005, 2011). The concept is therefore viewed as a positive human response to dealing with difficult situations, and the way that people actively respond to these circumstances is vital (Richardson, 2008).

White (2009) highlights that the extent of mutual aid and self-provisioning is uneven across geographical locations with low-income neighbourhoods engaging in more un-paid exchanges compared to higher-income neighbourhoods. Research has also revealed that a greater amount of mutual aid is provided by relatives as opposed to friends and neighbours, demonstrating that a significant percentage of exchange is rooted in non-commodified relations and motives. Williams (2005:180) acknowledges however, that in Britain, the receipt of one-way self-help can make people feel like a 'charity case' and this stigma is a challenge that is culturally difficult for some groups to overcome. As such, social stigmas such as those that may exist around one-way volunteerism is said to limit participation in mutual aid (see White, 2009). An investigation of the key rationales that drive engagement of informal support, revealed an 'inner-outer' logic with one-to-one reciprocity shown to occur largely between family (inner circles) rather than among

²⁰ Other self-help activities include: money and material provisioning, housing, security and safety, education, and leisure (Burns et al, 2004).

friends and neighbours (outer circles) (White, 2009:460). As such the receipt of unpaid help may be used as a 'last resort' in order to avoid 'having an obligation' (Williams and White, 2002:169). However, 'given the right social and economic context – the vast majority of people would like to “do more” for others' (Williams, 2009:460) and viewing unpaid help or informal support as a last resort is problematic when applying it some communities. It is also problematic to denote these practices as 'alternatives'. Doing so, both 'fails to recognise their centrality and omnipresence in everyday life', whilst implying that informal support is a second choice or less desirable option (White and Williams, 2016:327).

When looking at the prevalence of mutual aid among Pakistani Muslims, both voluntary and obligatory charity constitute two of the five pillars of Islam. As such, Muslims have a social and moral obligation towards helping others (see Dean and Khan, 1997; Malik, 2016; May, 2018) and stigma is more likely to occur in the absence of helping. In contrast to volunteering, deprived communities are said to rely more heavily on informal self-help as a coping practice since they engage in activities largely focussing on one-to-one aid instead of voluntary action (Williams, 2011). It could be argued that community self-help is more reactionary than precautionary, yet different types of informal support have the power to 'prevent some needs from arising that would otherwise require the intervention of the state or other organisational actors' (Anderson and Brownlie, 2015:56).

From a policy perspective, community self-help groups and individuals that carry out self-provisioning activity such as one-to-one reciprocal exchanges between friends, neighbours and family can step in where the state has failed (Archer and Vanderhoven, 2010; Burns et al, 2004). For example, informal caring relies on the principles of self-help to meet the gap left in the adult social care sector due to under investment and funding constraints (Buckingham and Rees, 2017; Burchardt et al, 2016). Moreover, in 1999, community self-help was said to be at the heart of the National Strategy for Neighbourhood Renewal, promoting ideas around community action and how to tackle social exclusion in deprived neighbourhoods. This concept was subsequently at the forefront of New Labour's commitment to decentralisation (Home Office, 1999). Self-help also appeared in David Cameron's aspirations for the Big Society in which the Coalition Government encouraged community action. The promotion of self-help under the Big Society played on the advantages that can be achieved through a participatory approach; something which requires

‘radical and substantive changes to how state and civil society interact’ (Archer and Vanderhoven, 2010:36).

While self-help has the potential to provide creative solutions stemming from wider issues such as welfare support and financial exclusion, the overall success of self-help as a strategy for dealing with the impacts of austerity subsequently depends heavily on the resources and social capital possessed by individuals (Archer and Vanderhoven, 2010). Studies focusing on deprived and disadvantaged populations in the UK are increasingly highlighting the insecurity experienced due to welfare reform. The existence of strong, local social ties for managing poverty and social exclusion feature strongly as a safety net of support and informal borrowing is one reaction to poverty which enables individuals to gain agency (Batty et al, 2015; Crisp, 2013, Lister, 2015; McKenzie, 2015; Patrick, 2017). Monetary exchange such as this can plug a gap left by the loss of state support and ongoing welfare reform. In a suburban area of Manchester, neighbourly networks of support were utilised to counteract the precarious situation of increasing poverty among many of its residents, resultant of ongoing benefits sanctions. Here, ‘neighbours borrow and loan money on a regular basis’ demonstrating the importance of having a safety net to turn to in times of crisis (Smith, 2017:132).

Similarly to the concept of informal volunteering, community self-help, in its entirety is a very broad concept. It is therefore necessary to break down the various and diverse aspects of this activity, for it to become more meaningful to this study. Williams and Windebank (2002:232) suggest through their study of informal work, that the ‘informal’ can be broken down into three types that exist within the concept of self-help: ‘paid informal work’, ‘self-provisioning’, and ‘mutual aid’. While these types assist with a narrower interpretation of both self-help and informal volunteering, it is still necessary to identify the different motivating factors for engaging in these activities. From the perspective of informal work, Evans et al (2006:42) identify the ‘importance of strong bonds of social capital within specific ethnic minority communities’. In low-income urban neighbourhoods, economic necessity is more of a motivation than in higher income neighbourhoods where self-help is carried out more because of ‘ease, choice or pleasure’ (Burns et al, 2004:57).

While Burns et al (2004) acknowledge that the motives underpinning participation in self-help activities contrast significantly, this PhD study must consider nuances around ethnicity, culture, and religion. All major religions are said to have mutual aid built into their foundational principles (see Burns et al, 2004) and for Muslims, Islamic principles encourage individuals to take a moral attitude towards helping others, promoting both obligatory and voluntary charity (May, 2018). It is therefore important when investigating informal support among a Muslim population that the principles of Islam are taken into consideration as a motivating factor.

In addition, academics at the Third Sector Research Centre (TSRC), University of Birmingham found it useful to conceptualise some of the less-visible activities surrounding informal support as 'below the radar'. This became a short-hand term used to describe small voluntary organisations, community groups and more informal or semi-formal activities in the third sector (McCabe, et al 2010). The focus of the Below the Radar (BTR) research, carried out between 2008 and 2013, was to explore the role, function, impact and experiences of small community action groups or organisations that are not normally studied. The research identified that despite being seemingly invisible, many groups acted as the 'social glue' of communities, being crucial for bringing isolated people and communities together (Phillimore et al, 2010:5). Similarly to the typologies explored above, BTR activity was found to be driven by some political and social factors (Phillimore et al, 2010). However, under New Labour, BTR organisations received little support despite recognising the importance of this kind of provision (Buckingham and Rees, 2017:55; also see McCabe and Phillimore, 2012). The BTR work demonstrated that informal activities were an important response to the various needs that were going unmet by the state and other agencies post-2008.

Cultural and faith values were also identified as important motivators of BTR activities (Phillimore et al, 2010), setting them apart from the concepts of informal volunteering and self-help. Ethnicity can structure the way in which individuals and groups experience place and the community around them (Devadason, 2010), and while levels of cohesion differ from place to place, deprived areas that are diverse tend to have higher levels of cohesion than homogeneous 'white areas' (Kindler et al, 2015:12). BTR groups were identified as meeting the needs of marginalised groups such as BAME and refugee groups who provide mutual aid to new arrivals in the absence of state support. Several of the activities undertaken by BAME groups focused on

bringing people together from different countries, faiths and ethnicities through social networks, English language classes and befriending groups (Soteri-Proctor, 2011). BAME communities also worked together as active citizens to 'reproduce the vibrancy from their home countries that was lacking in modern day urban areas' (Phillimore et al, 2010:8), providing a stimulus for others to do the same, particularly new migrants.

Whilst the BTR work provides an insight into the depth, breadth and variety of organisational activity taking place in different localities and among different ethnicities, it does not represent individual user perspectives. Subsequently, whilst the role of BTR groups was explored alongside the contribution they have on people's lives, empirical evidence was collected through a combination of street-mapping and interviews with organisations and individuals known to be active either as researchers, policymakers or practitioners in the field (Phillimore et al, 2010). This research primarily involved conceptualising, mapping and exploring experiences, rather than focusing on the impact of BTR activity or the difference it makes to people's lives. Nonetheless, while this research focused less on individuals, its narrative around informal support still fits with the direction of this thesis. It is important therefore to acknowledge that while some activities may appear invisible, they are very much 'on the radar' of those engaging in them; albeit within the confines of tight-knit communities. Some small acts of help and kindness can thus be 'hidden in plain sight' yet still play a significant role in everyday life (Brownlie and Anderson, 2017:1225).

3.3 Understanding informal support, networks, and resources among Pakistani Muslims in Britain

As outlined in the previous section, different individuals will have different motivations for engaging in informal support, and the focus for this chapter now turns to the use of informal support amongst the Pakistani population. It is important to acknowledge the roles of culture and religion in relation to informal support and to understand the extent to which these values are a driving force for engagement. There is, however, a lack of empirical data surrounding the use of informal support as a strategy for coping with poverty and deprivation amongst an established Pakistani Muslim population in Britain. Regardless, existing literature indicates that the informal resources and activities provided by, and within Pakistani Muslim communities, are

often well established. Informal support occurs in many forms, being supported, and initiated by Islamic principles and cultural values. Much of this is evidenced through routine and self-provisioning activities such as domestic labour and childcare, as well as the unpaid care of elderly relatives. These activities were identified in the previous section as forms of informal work which Rodgers et al, (2016:22) argue are undertaken within Pakistani culture due to a 'socially-driven rationale'.

Mosques and other Islamic establishments support people through offering a wide range of services to help vulnerable and marginalised groups both within and outside of their faith communities. This can extend to preventative work around drugs, alcohol, homelessness, and anti-social behaviour, as well as youth engagement (McCabe et al, 2016). There are also arrangements for 'sharing savings in mutual aid groupings' made independently of Mosques (Power et al, 2017:18) as well as a wealth of mutual aid and reciprocity that occurs within families (Becher, 2008). The utilisation of informal support, networks, and resources among Pakistanis in Britain can be traced back to their early migration during the 1950s.

When male migrants from Pakistan first settled in Britain, this resulted in an initial dependence among fellow male migrants to provide mutual aid and share resources. When women and children joined them in the mid-1960s, the Pakistani community was able to grow, forming ethnic clusters (Phillips, 2006) and resulting in the tight-knit networks that are experienced in parts of Britain today (Shaw, 2000). Pakistanis coming to Britain faced many structural constraints as a result of their migration and one way of overcoming this was to collectively share resources (see Shaw, 2000). Their motivations for engaging in informal support are therefore likely to differ from the settled White British population who have not experienced the same structural constraints. As such, the resources available to migrants upon arrival will have been influenced greatly by their ethnic, cultural and religious background.

Ballard (2008) who has studied extensively the social order and cultural characteristics of South Asian communities, states that there is a tendency to ignore the various benefits and practices that exist within the extended South Asian networks of kinship reciprocity. These practices are described as 'freedom limiting duties and obligations to which participants in networks of mutual reciprocity amongst kinsfolk are required to subordinate themselves' (2008:38). In addition,

scholars such as Pnina Werbner (1990) and Alison Shaw (1988, 2000) carried out extensive anthropological studies among groups of early Pakistani migrants to Britain, documenting ethnographic accounts between the 1970s and 1980s. More recently, Harriet Becher's (2008) study of South Asian Muslim family practices contributes to older literature but focuses largely on the parent-child relationships within these families and less on the utilisation of informal support and resources. Becher's study did, however, identify that for many Muslim families, religious membership and the networks and resources which accompanies this 'could be seen as a potential source of social capital' (Becher, 2008:147).

In addition, Michela Franceschelli (2013, 2016) provides useful context in her Doctoral study of identity and upbringing in South Asian Muslim families. The focus here is on the importance of Islam to upbringing and the shifting value of South Asian cultural norms in Britain. Families were found to rely strongly on 'reciprocal understanding, empathy, mutual support and communication' (Franceschelli, 2016:190). Franceschelli (2013) developed the concept of Islamic capital to account for access to resources that stem from Islamic principles. Islamic capital is a relatively new concept and considers the resources that derive from micro-family dynamics among Muslims; a factor which will have had increasing influence since relatives began joining Pakistani male migrants from the 1960s onwards (see Chapter 1). 'Cultural social capital' or ethnic capital (Modood, 2004:101) has also enabled access to specific resources over the years. Ethnic capital takes account of specific attitudes and norms attached to ethnic identity and how these vary across ethnic groups (Modood, 2004). Both concepts are integral to understanding more about the extent of engagement in informal support today and how ethnicity, culture and religion may provide a rationale for such activity (see Chapter 4). Both Islamic and ethnic capital encompass elements of cultural and social capital while also extending beyond these (see Wallace, 2018) to consider the nuances surrounding the household and family composition of Pakistani Muslims.

The remainder of this chapter focuses on three lenses in which to explore the context of informal support among Pakistani Muslims in Britain. This is made up of literature from policy and academic research surrounding the informal activities which exist at a micro-level. These relate to caring responsibilities, finances, and food provision. These areas have been chosen because of the potential impact they have upon engagement with the labour market, formalised care,

formalised banking institutions, the welfare system, and emergency food banks. It must be acknowledged however, that much of the existing evidence relevant to the thesis, comes from research conducted by White academics. While there can be advantages to being an ‘outsider’ researcher (see Chapter 5), these studies will nonetheless have been conducted through the researchers own ‘gaze’ regardless of remaining objective (see Kanuha, 2000:440).

3.3.1 Informal caring

The UK depends heavily upon unpaid care with informal carers²¹ being estimated to save the UK economy £132 billion annually (Buckner and Yeandle, 2015; Greenwood, 2018). This contributes to the estimated £1.24 trillion (ONS, 2018) industry of unpaid work²² in the country. The value of care has increased by seven percent since 2011 resulting in a ‘rise in the cost of providing care and a dramatic increase in the amount of unpaid care being provided by family and friends’ (Buckner and Yeandle, 2015:9). The number of BAME carers in England and Wales is steadily increasing²³ with the highest prevalence of carers being amongst Pakistani and Bangladeshi adults (Khan et al, 2014). However, unpaid care work in the UK predominantly falls upon women over 50 years of age, regardless of ethnicity (Women’s Budget Group, 2020). Across all ethnic groups, women are also said to be ‘almost eight times more likely to be economically inactive in order to care for their home and family’ (Government Equalities Office, 2019:13). This aligns with literature which reveals women conduct the ‘vast majority of self-help and mutual aid’, centring on ‘routine and open-ended work such as housework, caring and emotional support’ (Burns et al, 2004:59).

British Muslims have some of the lowest employment rates (42.2 percent) of any group in Britain, as well as the highest pay gap than any other religious group (Citizens UK, 2017; House of Commons, 2016). Muslim women are subsequently less likely to be in paid employment compared to non-Muslim women (House of Commons, 2016). More specifically, economic

²¹ Carers Trust defines an informal carer as anyone who cares, unpaid, for a friend or family member who due to illness, disability, mental health problem or an addiction cannot cope without their support (See Carers Trust, 2018)

²² Unpaid work is defined as unpaid service work which households perform for themselves but which they could pay someone else to do for them. Examples of this include: childcare, adult care, preparation of meals, laundry, transport, housework, DIY, gardening and volunteering services (ONS, 2016b, 2018).

²³ ‘The 2011 Census showed there were just under 600,000 BAME carers in England and Wales’ (Greenwood, 2018:3).

inactivity varies among Muslim communities, affecting 65 percent of women from a Pakistani background (Citizens UK, 2017). The household responsibilities held by Pakistani women in Britain play a part in restricting employment opportunities within the labour market (Chowbey, 2016; Griffith and Malik, 2018; Weekes-Bernard, 2017). Many women can be 'prohibited from working because of their caring responsibilities for elderly family members and children', and for some, there can be negative consequences to challenging these traditional roles (Chowbey, 2017b:463).

In general, the majority (63 percent) of carers across all ethnic groups undertake care for more than 50 hours per week (Carers UK, 2019). Undertaking a caring role can have a significant impact upon the physical and mental health of carers, causing loneliness, isolation, and a financial strain (Carers UK, 2019; Yeandle, 2016). Higher levels of isolation exist among Pakistani carers who are said to be even less likely to engage with formal services (Albakri et al, 2018; Aston et al, 2007; Becher, 2008; Citizens UK, 2017; Greenwood, 2018; Shorthouse, 2015; Weekes-Bernard, 2017). Some research also suggests that BAME carers find formal services 'insensitive to their needs' (Greenwood, 2018:6) as well as being too expensive and inflexible; impacting upon their overall engagement (Dunlop et al, 2002; Yeandle et al, 2007). A report which focused on the uptake of health services by BAME people also offers insight into some additional barriers associated with the delivery of social care services for those with long-term conditions. These included poor English language skills and a gap in awareness and understanding, including a lack of awareness about self- help groups. There were also possible conflicts with religion and culture, and issues around the cost of travel to attend appointments (Bashir et al, 2016).

Culturally, there is an expectation from most Asian parents that their 'sons or daughters-in-law will look after them in their old age' (Katbamna et al, 2004:403). The obligation usually falls upon the daughter-in-law to look after their husband's family and this is seen as a duty of care (2004). While the perception that Pakistanis and other South Asian families look after their own (Katbamna et al, 2004) may be outdated (see Owens and Randhawa, 2004), care within the family is clearly of great importance (Salway, 2007). Family can thus be interpreted as a culturally specific resource that may not be accessible by all social groups (Owens and Randhawa, 2004) and this will have an impact upon the extent of informal support available. Pakistani Muslims have many family obligations in accordance with their culture and religion, and these are

reinforced by Pakistani carers who may feel that no one else can care for their relatives as well as them (see Adamson and Donovan, 2005). Correspondingly, empirical research suggests that the caring responsibilities and domesticity of Pakistani women may be linked to the Islamic moral code and hierarchy which exists within Pakistani families (Afshar, 1994; Becher, 2008; Lau, 2000).

It is important to 'recognise people's cultural and religious needs in service provision' (Greenwood, 2018:6), to understand why informal care is seemingly more prevalent among some BAME groups. For instance, when accessing formalised care, some prefer for this support to be provided by care workers of the same cultural background and language can be a barrier to accessing formalised care services (Greenwood, 2018; Greenwood et al, 2015). Social norms and a culture of gendered roles are one reason for the division in labour within Pakistani culture, leading to high numbers of informal carers. This becomes further 'embedded when mothers take time out of the labour market to care for children' (Government Equalities Office, 2019:12), reinforcing the discourse surrounding women as primary care givers. Correspondingly, research indicates that ethnic minority women belong to families that are 'particularly influential in transmitting gender norms amongst ethnic minority communities' (Shaw et al, 2016:48).

Similarly to the evidence surrounding informal carers and engagement with formalised services, minority ethnic parents in Britain are also less likely to access/use family support services for their children (Becher, 2008; Salway, 2009). Staying at home with young children is typical for women within Pakistani communities with mothers using 'mostly informal support from family' to look after children (Franceschelli, 2016:179). Pakistani mothers rely on the support of mothers-in-law, as well as sisters, aunts and sometimes friends. This is reinforced across Pakistani communities where there is 'some expectation that female relatives would help with childcare', as well as many being 'keen to help' (Aston et al, 2007:61).

External family support services can sometimes be perceived as an 'unattractive' offer to Asian parents and this may be linked to the importance placed upon resources that support the 'religio-ethnic' development of children (Salway et al, 2009:6). A report by the Institute of Public Care (2015) identified some cultural and religious barriers behind this which included communication/language difficulties, a lack of awareness of services by Pakistani families, lack of adequate resources, and issues with services being culturally competent. Research by Griffith

and Malik (2018) also revealed that services providing childcare were among those that Pakistani women are shown to disengage with. The research found that 'distrust, detachment from the community and a lack of personalisation increasingly hamper the ability of mainstream services to promote greater engagement' (2018:3).

However, while it is important to understand more about the factors that impact upon access to mainstream services, it should not be assumed that mainstream provision is the better option. Cultural and religious barriers need to be considered alongside evidence from anthropological and sociological studies of Pakistani Muslim communities in Britain in order to understand the many nuances that exist. Accordingly, parenting choices within Asian communities may be understood better if we respect and seek to comprehend cultural norms or religious teachings (Salway et al, 2009). For instance, the concept of family honour (*izzat*) may be one reason why Pakistani Muslims engage in more informal care and self-provisioning activities, resulting in less contact with mainstream services. In part, *izzat* is about maintaining the reputation of oneself and one's family (Gilbert et al, 2004) and if this is jeopardised, shame can be brought upon the entire family (Ballard, 1982). While it is common in recent literature to read about the shame and stigma of claiming state benefits or using an emergency food bank (see Garthwaite 2016b; Shildrick, 2018), not enough is known about the shame and stigma of accessing other formal provision. The hierarchy that exists within Pakistani Muslim families can therefore dictate a certain preference for utilising informal caring (see Ballard, 1982; Shaw, 2000) and any exploration of this cannot be done in isolation.

3.3.2 Informal financial provision

Existing research indicates that Pakistani Muslim's in Britain have a history of engaging collectively in informal economic activities surrounding the borrowing, lending (or loaning) and pooling of money. In addition, financial savings are prevalent amongst even the poorest Pakistani households (Carpenter and Jenson, 2002) and one method of saving is through informal savings committees (known as *kameti*²⁴). These activities are carried out in accordance with the Islamic belief that interest is *haram* (forbidden). Operating within a wider system of exchange (Samers,

²⁴ The word *kameti* is extracted from the English word committee, 'where a small group of people, usually women, contribute a fixed amount of saving for a certain period of time and the accumulated money is given to a member whose name comes in a lucky draw' (Tariq, 2014:47).

2005; Werbner, 1990), informal economic activities are largely evidenced among early Pakistani migrants who pooled their money collectively with other migrants and saved informally in order to purchase properties and start businesses (see Shaw, 2000; Srinivasan, 1995; Werbner, 1990).

Research indicates that Pakistanis began engaging in informal economic activities in Britain upon their migration, subsequently (re)producing the cultural practices of social exchange that were prevalent in their home country (Werbner, 1990). Over time, this enabled individuals and families to overcome the structural constraints of their migration such as access to mortgages and formalised banking (Shaw, 2000). The Pakistani community is said to have 'adopted a range of strategic responses to their new social and economic environment' (Ballard, 1982:179), of which, mechanisms for community savings and informal borrowing can be seen as examples. These activities were sometimes carried out in conjunction with one another, but evidence shows that they were also used individually depending on the circumstances (see Shaw, 2000; Werbner, 1990).

Kametis can be identified as a type of Rotating Savings and Credit Association (ROSCA)²⁵ (Srinivasan, 1995; Werbner, 1990), which are sometimes referred to as 'merry-go-rounds' because of their rotating nature and are considered 'One of the most secure ways to save money in the informal sector' (Brown and Mehta, 2011:84). A large-scale comparative analysis of different ROSCAs took place during the 1960s when a mix of social anthropologists and then later, sociologists took an interest²⁶. Academic studies were then increasingly carried out on ROSCAs between the late 1970s and mid-1990s (Low, 1995).

The exact origins of ROSCAs are unknown but they are most prevalent within developing countries as a model of community-based finance used by the poor as a financial resource. As such, ROSCAs are commonly used in both rural and urban areas due to a lack of access to formalised financial infrastructure (Khavul, 2010), and tend to be 'based on the existing social structure and play a vital role in creating and maintaining communities' (Khan, 2012:1). In this

²⁵ Within ROSCA literature, there is evidence of *kametis* existing outside of Pakistani culture, and their presence has been found in Africa, Asia, the Americas and Europe. Each model of *kameti* differs according to culture and tradition (Low, 1995).

²⁶ Clifford Geertz (1962) and Shirley Ardener (1964) were among the first to collect ROSCA material from different cultural groups.

sense, they most likely derive from ‘forms of co-operation’ stemming from ‘neighbourliness’ and ‘help in kind’ (Low, 1995:1). Operating on a trust basis, *kametis* are localised, typically set up among friends, family and neighbours where there is a common social bond (Carpenter and Jenson, 2002). Werbner’s (1985; 1990) study of Manchester Pakistanis in the late 1970s provides one of the most insightful and detailed accounts of *kameti* (or *kommitti*) in the UK along with evidence of informal borrowing. In addition, Shaw’s (1988; 2000) study which began in 1979 and Srinivaasan’s (1995) study conducted in the 1990s, identified the use of these informal resources among Pakistanis in Oxford.

There is evidence to show that informal savings committees, as well as interest-free loans, were introduced and utilised by early Pakistani migrants to Britain during the 1940/50s (Shaw, 2000). Werbner (1990:138) revealed that Pakistanis in Britain borrowed ‘substantial sums of money’ from friends and relatives and that these loans were restricted in purpose and ‘granted only for capital investment in a house or a business, and for emergencies’ (1990:201). Described as ‘Large acquaintance networks’ that tied family earnings into ‘credit free loans’, *kametis* enabled people to save money ‘which might otherwise be spent on consumer items, and produce’ (Werbner, 1990:70). They were typically made up of male members and involved saving large sums of money which was accumulated initially through factory work. Money was received in a ‘lump sum’ (Srinivasan, 1995:204), enabling early migrants to start a new business venture (Werbner, 1985) or to purchase a house outright rather than taking out mortgages (Shaw, 1988). Literature reveals that Pakistani migrants first began to invest in housing in the 1960s (Shaw, 2000). Property has since become a major source of capital, with 58 percent of Pakistani households recorded as being owner-occupiers²⁷ (GOV.UK, 2020).

Each *kameti* was ‘usually run by a highly respected and reputable member of the community’ (Werbner, 1985:374) and trust of payment was vital. Anyone who defaulted on this could be charged 50p per day. Mutual trust and the fact that all members were well known, meant that members could be traced. The migration of Pakistani women to the UK from the mid-1960s

²⁷ Compared to 68% of White British households and 74% of Indian households. Source: English Housing Survey 2017 to 2018. The percentage of households that owned their own home across all ethnic groups was 63%. See <https://www.ethnicity-facts-figures.service.gov.uk/housing/owning-and-renting/home-ownership/latest#by-ethnicity-and-area>

onwards, resulted in women taking on the organising role of male *kameti*s, as well starting their own; saving money earned through part-time 'piecework' for local factories. (Shaw, 1988, 2000; Werbner, 1985). Saving in this way meant that women could put money aside in the event of a marriage or if travel abroad was required. Savings were also documented as being used 'for unforeseen contingencies' (Werbner, 1985:375) such as emergencies or a 'particular life-cycle event' (Shaw, 2000:242). As such, members received their lump sum in turn, but the order of payment could be changed if someone was in urgent need of money (Srinivasan 1995). While these measures made *kameti* a very appealing system of saving money (Werbner, 1985; 1990), there was a reluctance among those who used *kameti* for starting a business venture, to continue once a business was established. In these instances, more formal financial provision was preferred (Srinivasan, 1995)

Outside of the very dated studies explored above, most evidence surrounding the use of *kameti* among Pakistanis comes directly from Pakistan but this does not tend to include the practice of informal borrowing (see Boonyabanha and Kerr, 2018; Bowes et al, 1997; Carpenter and Jensen, 2002; Idrees and Cheema, 2012; Tariq, 2014). As such, only a small amount of literature indicates the continuation of interest-free informal savings and borrowing among Pakistanis in Britain today (see Butler and Hamnett, 2011; Phillimore et al, 2010; Power et al, 2017a; Soteri-Proctor, 2011)²⁸. This literature does not, however, go into detail about *kameti* or what the benefits and motivations are for engaging in informal economic activities. Resultantly, there is a gap in knowledge surrounding the current impact upon deprived Pakistani communities in Britain. Moreover, while informal borrowing among neighbours, friends or family is documented as a coping strategy for those impacted by welfare reform in Britain (see Patrick, 2017; Smith, 2017), less is known about this activity among Pakistanis who may engage less with the state and other formalised support provision (see Chapter 2).

It is therefore unknown, why some Pakistanis still engage in informal economic activities, despite seemingly having access to formalised financial banking that was not available to earlier migrants. It may be case that the UK banking sector does not meet the needs of some Pakistanis due to

²⁸ Others authors have focused on elements of household finances but have not identified the use of informal savings committees or informal borrowing as part of this (see Chowbey, 2017a).

religious or cultural reasons but this is unknown. Regardless, this chapter has revealed that Pakistanis in Britain have a culture of utilising their social network to access informal financial resources. Such resources have the potential to assist during times of financial need but the extent to which Pakistani communities are still engaging in informal economic activities needs to be explored further.

3.3.3 Informal food provision

With an increasing number of people struggling to afford food alongside other basic needs (see Chapter 2), it is important to understand more about deprived populations that are not accessing emergency food banks to the same extent as other groups (see Power et al, 2017a). Literature reveals a plethora of examples in Britain where food-aid is being delivered by Muslims, highlighting the charitable nature of Muslim society. Driven by the Islamic principles of *zakat* (almsgiving) and *sadaqah* (voluntary charity)²⁹, there is evidence of the vital contribution that Pakistanis and other Muslims make towards the social welfare of the UK (APPG, 2017; May, 2018). In accordance with these principles, British Muslim charities are very active in addressing forms of crisis such as poverty and food insecurity. This is done through community altruism, unity, and cohesion as well as through bridge building and collaborations between Muslims and other faiths (APPG, 2017).

Socially, both *zakat* and *sadaqah* contribute to the solidarity and wellbeing of the Muslim community through making voluntary donations (*sadaqah*) as well as a systematic giving of 2.5% of one's wealth or savings each year to the poor (*zakat*) (Singer, 2006). Muslims are encouraged to give these donations to help those less well-off financially. The economic function of *zakat* is to 'ensure the proper distribution and circulation of wealth' (Dean and Khan, 1997:197) and it is intended to reduce the gap between the rich and the poor. This consists of obligations to help others such as sharing food and ensuring your neighbour is looked after. *Zakat* reflects belief and obedience and is the only one of the five pillars³⁰ which compels people to engage with other

²⁹ *Zakat* and *sadaqah* are cornerstones of Islam. *Zakat* represents an obligation for adults to remit funds for the social and economic benefit of those in poverty (Bashir, 2014; Dean and Khan, 1997; May, 2018). *Sadaqah* refers to voluntary charity by practicing Muslims (Singer, 2006).

³⁰ The five canonical obligations of every believer, along with affirmation of the faith, prayer, almsgiving, fasting on Ramadan, and the *hajj* or pilgrimage to the holy cities of Mecca and Medina.

human beings rather than perform individual acts. *Zakat* is subsequently for the benefit of the entire community and can be both altruistic and instrumental (see Dean and Khan, 1997).

The British Muslim community is said to have 'a great wealth in the variety of its capital that can be dedicated towards helping the less fortunate' (APPG, 2017:16-17). Food-aid initiatives facilitated by British Muslims have been documented in recent years by the Muslim Council of Britain (2018) and the All-Party Parliamentary Group (APPG) on British Muslims (2017). These reports demonstrate the cultural and religious significance of food provision whilst at the same time emphasising that many of the Muslim initiatives in operation, are open to anyone in need, regardless of their background. The Muslim Council of Britain (MCB) provides a multitude of examples where British Muslims are delivering food bank initiatives and local community projects, as well as providing continuous support through fundraising and donations.

Mosques act as social hubs within Muslim communities, making them more than just places of worship, but places of social action also. Mosques take responsibility for organising food drives, soup kitchens for the homeless and many more activities that stretch beyond the benefit of the Muslim community (MCB, 2018). One case study comes from Birmingham where '20 per cent of the city's population is of South Asian descent' (MCB, 2018:27) and food hubs are helping people on a low income with social and financial support. Operated within the UK Islamic Mission, local food hubs are delivered in collaboration with two local churches. While the exact number of users is unknown, the food hubs are reportedly utilised by a diverse community including people of Romanian, Iranian, Yemeni, Pakistani, Indian, Nigerian, and French backgrounds (MCB, 2018). In Blackburn, some food-aid is carried out through regular contributions to food banks by Mosques and in North West London, Muslims have initiated a food bank, community kitchen, and welfare and employment service to help refugees (MCB, 2018; Sufra NW London, 2018).

In addition, British Muslims throughout the UK have created Sadaqa Day (taken from the Jewish model of Mitzvah Day) (APPG, 2017). A key feature of this initiative is to 'encourage Muslims to focus their charitable work on communities in the UK' (2017:22). Past events have included organising food banks and soup kitchens, as well as other local initiatives to help refugees and asylum seekers and those in care homes. Charitable food-aid initiatives were also set up following the Grenfell tragedy in June 2017. British Muslims responded by providing meals to survivors and

victims, as well as issuing £2,000 worth of food vouchers. Further afield, a food kitchen to support the homeless community was set up by British Muslims who wanted to ensure that homeless people in Bradford were getting fed. This charity is supported by other Muslims in Bradford who started delivering home cooked meals by car. Since 2012, this service has grown to include a mobile delivery van and food truck, providing over 200,000 meals and half a million drinks for the homeless (APPG, 2017).

While there are numerous food-aid projects and initiatives carried out by British Muslims, they are not indicative of the extent to which Pakistani Muslims are in receipt of food-aid. Outside of community-led initiatives, an exploration of food provision at the household level could assist with further understanding of food insecurity among Pakistanis (see Power et al, 2018). Sharing food³¹ is of great cultural and religious significance to Pakistani Muslims, reflecting a reciprocal exchange within the wider South Asian Muslim network (Becher, 2008). Sharing food conveys messages of belonging and is a focal point of religious festivals such as *Eid* where a big feast is prepared and eaten to end the fasting of the holy month of Ramadan.

Across all societies, food is intrinsically linked to identity and the social dimensions of food and eating are vital to achieving a socially acceptable standard of living (Padley et al, 2015; O'Connell et al, 2018). Certain social and economic factors affect food practices and healthy eating, as well as food choice. The affordability and accessibility of food is thus embedded in the wider context of poverty and deprivation and this is particularly important for the Pakistani group who are at high risk of poverty (Weekes-Bernard, 2017). Poverty and deprivation subsequently have a direct impact on the ability and capacity to afford healthy food (Chowbey and Harropp, 2016). The charitable work that is carried out by British Muslims creates an illusion of adequate conditions and resources for Pakistani Muslim communities because they are helping others. However, it is important to understand more about the needs, values, obligations, culture, and religion of Pakistani Muslims. Accordingly, while research indicates that Pakistani Muslims are not accessing charitable food-aid provision to the same extent as other groups (Power et al, 2017a), existing

³¹ Foods are consumed in accordance with the dietary rules of Islam in relation to what is permitted (*Halal*) or forbidden (*Haram*).

literature suggests that strong social and familial networks provide a protective role (Power et al, 2018).

3.4 Conclusion

This chapter has focused on presenting the different conceptualisations of informal support, highlighting that while some typologies are too broad for this study, they share the same values of mutual aid and reciprocity. Ordinarily, mutual aid and reciprocity are connected but some mutual aid that occurs within the Pakistani Muslim community may not always be reciprocal and instead guided by cultural and religious obligations. The motivations for engaging in informal support are therefore affected by ethnicity, culture, and religion. This chapter has highlighted a gap in knowledge surrounding the extent to which Pakistani Muslims in Britain are currently utilising informal support as a mechanism for coping, and which practices have continued following initial migration. Cultural values and religious principles are subsequently shown to play a prominent role in the lives of Pakistani individuals and families, increasing their utilisation of informal resources, despite having access to formal provision.

A review of literature has revealed that informal caring responsibilities are prevalent among Pakistani women; something which may be indicative of their family structures and obligations. As such, lower engagement with formalised care and family support services may be unavoidable but more research is required to understand if this is the case, and how Pakistani female carers can be supported in their role. This chapter has also demonstrated continued engagement with informal economic activities. The extent of this activity in the current socio-economic climate is unknown, along with how informal economic activities may benefit deprived Pakistani populations or be used as a coping strategy. In addition, literature indicates that British Muslims are active in providing charitable food-aid, but it is not clear whether Pakistani Muslims themselves are food insecure. There is also no evidence to indicate how adequate food provision is at the household level. Accordingly, there is a wider issue relating to the invisibility of informal support within Pakistani communities which may be due to their operation within very tight-knit networks. Through uncovering and exploring some of these 'hidden' activities, the myth that Pakistanis are 'looking after their own' needs to be dispelled so that an appropriate balance can be found between informal and formalised support provision.

Chapter 4: Theoretical and conceptual framework for analysis

4.1 Introduction

This chapter establishes the theoretical and conceptual framework for analysis, drawing upon the work of Pierre Bourdieu into how different forms of capital have been extended and why these are necessary. This analytical framework is in line with the chosen philosophical perspective that underpins the study, enabling a critical investigation of the social reality in which the research participants are situated and interpreted through their lived experiences. As such, the constructionist-subtle realist perspective as outlined in Chapter 5 connects with the key concepts of ethnic capital (Modood, 2004) and Islamic capital (Franceschelli, 2013). These concepts are fundamental to exploring the roles of culture and religion and how they are incorporated within a community setting. Having explored the relevance of Bourdieu's concepts of capital and his broader theoretical toolkit, the chapter moves on to highlight some of the limitations associated with Bourdieu's work, and how other scholars have developed and adapted notions of capital. Definitions of ethnic capital and Islamic capital are explored in more detail, focusing on the application of these concepts and their contribution to the study. Through this, the chapter argues that cultural capital varies across ethnic groups as well as within ethnic groups.

4.2 Introducing ethnic and Islamic capital

Pierre Bourdieu's (1986) work on capital has been, and continues to be, an extremely popular approach for analysing empirical data. The development of adapted concepts, particularly surrounding cultural and social capital further demonstrates its versatility. Drawing upon the work of Bourdieu, the framework developed in this study takes inspiration from the concepts of economic, cultural and social capital, bringing in the extended concepts of ethnic capital (Modood, 2004) and Islamic capital (Franceschelli, 2013; 2017). It is through the latter two concepts that the framework extends beyond Bourdieu's theory to address the roles of ethnicity, culture, and religion and their significance for engagement in informal support among Pakistani Muslims.

Modood (2004:101) argues that Bourdieu's distinction between cultural and social capital needs to be blurred so that it becomes 'cultural-social capital' (or ethnic capital). Ethnic capital stems from acknowledgement that ethnicity acts as a body of resources for some ethnic minority groups. The concept has typically been utilised for investigating the relationship between capital, ethnic identity and educational qualifications, as well as the social mobility of ethnic groups (See Modood, 2004; Zhou, 2004). The notion of Islamic capital, on the other hand, was developed to investigate the intergenerational transmission of moral values and Islamic principles, and the significance these have upon the upbringing of children in terms of future life chances (Franceschelli, 2017). Franceschelli subsequently identifies the importance of education for parents and young people and their aspirations, and the dynamics of resource transfer among South Asian Muslims (Franceschelli and O'Brien, 2014). Both concepts share a common focus in relation to educational attainment and social mobility.

In contrast, this thesis utilises the concepts to investigate how culture and religion influences or motivates Pakistani Muslims' engagement in informal support which can be broken down into two elements. First, through an exploration of how cultural practices and Islamic principles shape the lifestyles of participants, thus informing the utilisation of informal support. Second, how these factors may result in a lower engagement with more formalised support provision.

As extensions of Bourdieu's work, both ethnic capital and Islamic capital are described as 'nuanced renditions of cultural capital' that are 'fundamentally about persistent racialisation' (Wallace, 2017:912). While ethnicity and race may be 'implicated in the formation and expression of cultural capital' in Bourdieu's work, they are thought to be largely ignored (Wallace, 2018:468). The notions of ethnic and Islamic capital subsequently 'challenges the implicit assumption of cultural capital as synonymous with whiteness³²' (Wallace, 2017:920). These concepts developed by Modood (2004) and Franceschelli (2013, 2017) are subsequently utilised to bridge the limits posed by cultural capital, highlighting the 'traditions and practices deployed by groups of ethno-racial minorities' (Wallace, 2018:470). As such, it is necessary to consider the role of the

³² 'Whiteness' can be regarded as a 'category of positional superiority that exists in juxtaposition to 'non-whiteness'' (Babak et al, 2016:57; also see Wallace, 2018).

community and how for instance tight-knit networks such as those of the Pakistani community may assist with access to certain forms of capital.

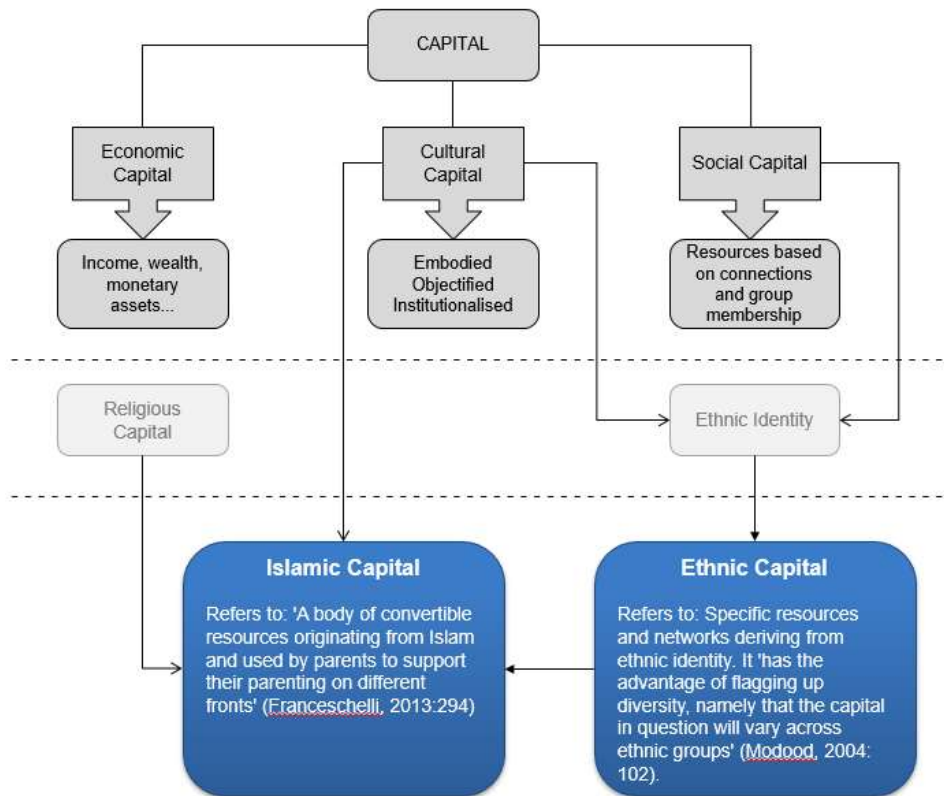
Communities that are 'embedded in dense but geographically restricted networks of kinship, friendship and local religious' associations, are often considered more constrained (Crow, 2018:47). Nonetheless, Shaw (2000) identified that kinship is the most powerful resource available to British Pakistanis. The Pakistani community within Sheffield is well-established, comprising of multiple generations, many of whom live in some of the most deprived areas of the country. Crow and Mah (2012) identify that the word 'community' is synonymous with positive connotations, implying connections which can be inward or outward looking, and may relate to common bonds or ties, or the idea of belonging together. Connections within Pakistani Muslim communities are characterised by cultural and religious commonality through the 'interlocking social networks of neighbourhood, kinship and friendship' (Crow and Allan, 1994:1). These connections are shown to be hierarchical and gendered, existing both within communities and families (see Akhtar, 2014; Ballard, 1982). As such, these structures can create a 'form of exclusionary social capital' (Crow and Mah, 2012:10) within community networks. Communities can therefore be inclusive as well as being places of exclusion which impose 'inequality, oppression and social divisions' (Crow and Mah, 2012:2).

While tight-knit social networks comprise of strong ties, Granovetter (1973) recognised the strength of weak ties which relate to the connections that people have beyond their immediate community. Strong ties should not, however, be regarded as less valuable than weak ties (Crow, 2018). Rather, it is important to recognise the various dimensions of the connections that people have within communities. Similarly, Putnam (2000) developed the concepts of bridging and bonding capital for distinguishing between different types of social capital and has similarities to Granovetter's work. In the context of this study, it is argued the connections that individuals have are influenced by their ethnic and Islamic capital.

Figure 4.1 illustrates the relationship between the concepts of Bourdieu, Modood and Franceschelli, with ethnic and Islamic capital featuring most prominently. Accordingly, while economic, cultural and social capital create the underpinnings of the analytical framework, they

are not sufficient on their own for exploring the cultural and religious factors that dominate the lived experiences of Pakistani Muslims.

Figure 4.1: The relationship between the different concepts of capital



More in-depth descriptions of both ethnic and Islamic capital will be provided following an overview of Bourdieu's theoretical toolkit, along with descriptions of Bourdieu's capital, and the work of other influential theorists; all of which provide broader context to this framework.

4.3 Capital and Bourdieu's theoretical toolkit

Ethnic capital and Islamic capital have been described as extensions of Bourdieu's work (Wallace, 2017) and as Figure 4.1 illustrated, these are linked directly to cultural and social capital. Given the strong relationship that ethnic and Islamic capital have with Bourdieu's concepts, it is important to understand where these fit in relation to Bourdieu's theoretical toolkit as well as an overview of economic, cultural, and social capital. However, Wacquant (2018:10) argues that 'it is not only possible but generally desirable to *decouple Bourdieu's concepts from one another*, to

ensure that there is a real payoff to their individual usage'. To align this within the existing frameworks of the PhD study, the concepts that are most applicable are those of capital rather than field, habitus and doxa. Thus, the research is able to address the aim and questions and ultimately explore the variances that occur within and across ethnic groups.

For Bourdieu (1986), cultural capital exists in three forms; the embodied state (in the form of long-lasting dispositions of the mind and body); the objectified state (in the form of cultural goods); and the institutionalised state (in the form of educational qualifications). Social capital on the other hand relates to resources based on connections of group membership (Bourdieu, 1986; Skeggs, 2002:8). Economic capital relates to income, wealth, financial inheritances, and monetary assets and while economic capital and social capital can exist alone, cultural capital is believed by Bourdieu to only exist in relation to the network of the other forms of capital. There is also a fourth form of capital recognised in Bourdieu's toolkit termed symbolic capital which refers to the form that the different types of capital take once they are perceived and recognised as legitimate (Skeggs, 2002).

4.3.1 Field, habitus and doxa

Alongside Bourdieu's concepts of capital are three other elements vital to his theoretical toolkit: field, habitus and doxa. All four are interconnected and make up 'the structure and conditions of the social contexts' that Bourdieu studied (Grenfell, 2012:2), and can be useful for understanding how inequalities are created in social spaces.

Field is a structured system of social positions and in its basic form is seen as an objective and distinct social space where agents compete for resources. Habitus demonstrates how social class is experienced on the individual level and is the source of 'objective' practices around a set of 'subjective' generative principles produced by the 'objective' patterns of social life (Jenkins, 1992:82). Bourdieu considered the social world to be divided into arenas (or fields) such as art, education, religion, and law. Each field has its own unique set of rules, knowledge, and forms of capital which are controlled by the various agents operating in those fields, while habitus is believed to be ingrained in people (Longhofer and Winchester, 2013). Lastly, doxa relates to

‘what is taken for granted’ and while this has a number of different meanings, is conceptualised as unquestioned ‘shared beliefs’ that are constitutive of a field (Deer, 2012:115-6).

Habitus can be described as an ‘embodied history’; ‘a term used in sociology to explain an internalised second nature, a way of learning to act, to behave, learning what to expect and what not to expect, but to know these things without remembering that we have learned them’ (McKenzie, 2015:114). In relation to this study, early Pakistani migrants to Britain re-invented informal resources and specific traditions known to them, enabling them to adapt to changing circumstances and structural constraints (see Duncan, 2011; Phillips, 2006). The deeply ingrained cultural and religious practices that exist within Pakistani Muslim communities have subsequently become ‘natural’ within their current social field in modern Britain. Resultantly, the social structures that Pakistanis have been brought up within have since been reproduced and reinforced in their everyday practices (Dean, 2016; McKenzie, 2015) through a process of intergenerational transmission (see Francescella, 2017). These practices exist within localised tight-knit communities such as those that are experienced in Sheffield today, comprising of social networks of family, friends and neighbours, often bound together by solidarity and a system of fundamental beliefs.

4.3.2 Economic capital

Economic capital is 'immediately and directly convertible into money' (Bourdieu, 1986: 243) and includes all goods that have a monetary value such as cash which is gained from employment, or in the form of savings, land or property ownership. For Bourdieu, this form of capital is at the root of all the other types of capital meaning that, depending on certain conditions, cultural and social capital can be transferred into economic capital (Longhofer and Winchester, 2016). As a result, Bourdieu sees cultural and social capital as transformed, disguised forms of economic capital, and whilst they are ‘never entirely reducible to that definition’, the fact that economic capital is at their root, means that they can never exist without it (Bourdieu, 1986:54).

Economic capital is 'not of intrinsic value but is always only a means to an end' e.g. profit, interest, wages (Moore, 2012:100) and ultimately, wellbeing and happiness. For Bourdieu, economic capital brings more status and power than cultural capital but if utilised together, has the high

advantage of gaining power within a specific field (Moore, 2012). However, economic capital from a community perspective *can* have intrinsic value and, in this sense, 'family, friends and associates constitute an important asset' that can be 'called upon in a crisis' (Woolcock, 2001:67). The basic idea of social capital is embodied within economic capital and can be 'enjoyed for its own sake and/or leveraged for material gain' (Woolcock, 2001:67). Certain social ties can subsequently grant or deny access to key resources at both the household and community level. This has 'important implications for economic development and poverty reduction' (Woolcock, 2001:68).

4.3.3 Cultural capital

Bourdieu described cultural capital as existing through cultural goods such as specific forms of music, art and popular culture, as well as knowledge inherited from family and educational institutions (Bourdieu, 1986). Cultural capital exists within our 'tastes, knowledge and skill sets re-produced by privileged groups' (Wallace, 2018:468). It is also the most developed form of capital by Bourdieu, providing a metaphor for 'pointing to the way in which groups traded on the fact that some types of cultural taste enjoy more status than others' (Field, 2008:16). In broad terms, cultural capital relates to the understanding of practices within a particular community or society and for Bourdieu, cultural capital only exists in relation to the other forms of capital. All forms of cultural capital can act as enablers or hinderers to accessing certain fields i.e. social networks where high levels of cultural knowledge are deemed to be of value (Bourdieu, 1986).

4.3.4 Social capital

Bourdieu distinguished social capital as 'the possession of both informal and formal networks of acquaintance' (Goldthorpe, 2007:4), defining it as:

'The sum of resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalised relationships of mutual acquaintance and recognition' (Bourdieu and Wacquant, 1992:119).

Social capital is therefore an attribute to an individual who can, or has the potential, to produce capital. With strong links to social networks, it concentrates on the social connections and

relationships that facilitate interactions within social structures. Bourdieu saw the position of agents in the social field as determined by the amount and weight of their relative capitals. The notion of social capital has subsequently been criticised for being designed for the elite who were exposed to cultural capital in the form of dinner parties, cruises, and dances. Social capital was thus thought of as part of the wider analysis of social order and to maintain one's social capital, it was deemed necessary that an individual or group had to 'work at it' (Field, 2008:17).

4.4 Limitations and extended notions of Bourdieu's capital

For Bourdieu, social capital was made up of obligations, or connections, which are then convertible (in certain conditions), into economic capital. He subsequently held the view that social capital could never be entirely independent of economic or cultural capital (Bourdieu, 1986). This is because Bourdieu's main concern was the understanding of social hierarchy, and inequality was to be explained through the production and reproduction of capital. Whilst social capital was the least developed of his three forms of capital, it is a multidisciplinary concept and one that has been debated and adopted as a tool for understanding the modern world (Schuller et al, 2000).

Accordingly, while traditional understandings of social class are understood through economic categorisation 'classifying individuals through measures such as their employment, earnings, or savings - a Bourdieusian conceptualization of social class puts the importance of social and cultural aspects of everyday life alongside the economic' (Dean, 2016:97). Economic capital is thus at the root of both cultural and social capital meaning that individuals are inherently restricted to making contact with people in a similar position to themselves, rather than cultivating connections with different social groups e.g. marginalised populations. Moreover, Goldthorpe (2007:4) recognises that Bourdieu does not speak of cultural values and resources when referring to cultural capital but instead, has a central interest in 'the processes through which dominant classes effectively appropriate and monopolise these resources and use them to their own exclusive benefit'. Wallace (2018:479) comments that 'cultural capital need not be culturally homogeneous or geographically constrained', highlighting that there is a need to illustrate how 'cultural capital is mediated by ethnicity and race according to social fields'.

Consequently, it is important to acknowledge other prominent theorists in addition to Bourdieu who have explored concepts of capital and sought to adapt them in different ways. James Coleman (1988) for instance conveyed the benefits of social capital to poor and marginalised communities, recognising that it is not limited to the powerful elite. While Bourdieu explained academic success as a form of cultural capital, Coleman was more concerned with human behaviour, recognising for example, that quality of teaching in schools can be particularly beneficial for pupils from less-advantaged backgrounds (Schuller et al, 2000). Coleman was influenced by Gary Becker's (1964) work on human capital, a concept which resides within individuals in the form of knowledge, skills, health, or values (see Becker, 2009). Coleman was subsequently interested in the relationship between social and human capital, seeing them as an interrelated but separate phenomenon that were often complementary to each other (Field, 2008). In relation to wealth and income, Coleman used the term financial capital rather than economic capital which is measured by a family's wealth or income. His application of financial capital was used alongside human capital and he argued that 'Without positive parent-child interaction, there is no mechanism to transmit available human and financial capital to children' (Teachmean et al, 1996:774).

Additionally, Robert Putnam's (1993) work on social capital is cited across a wide range of fields, appearing prominently in policy debate. Putnam (1993:167) refers to social capital as 'features of social organisation, such as trust, norms and networks' and identified the importance of distinguishing between bridging and bonding social capital. Bridging social capital is considered inclusive, or *outward* looking and may exist in the civil rights movement, youth groups, and non-sectarian religions. It thus connects an individual to broader society, comprising of relations of respect and mutuality between people who know that they are not alike in some socio-demographic sense e.g. have different social identity (Álvarez and Romani, 2017). Correspondingly, Granovetter's (1973) work observes that weak ties facilitate the communication required to create bridging social capital; demonstrating that weak ties provide a 'beneficial flow of information and resources among groups' (Patulny and Svendsen, 2007:37). Bonding social capital on the other hand is exclusive, or *inward* looking, and may be in the form of ethnic fraternal organisations, church-based women's reading groups, and fashionable country clubs (Putnam, 2000). Bonding social capital is especially useful in this study for understanding how strong ties form a dense network (Granovetter, 1973) and both secure

'specific reciprocity' and mobilise solidarity (Putnam, 2000:22). For instance, in relation to the solidarity which is experienced among many Pakistani Muslim women who share caring responsibilities for children with other female relatives (see Aston et al, 2007; Franceschelli, 2016).

Social capital can be converted into economic capital through the mobilisation of social networks (Woolcock, 2001) and can be grown through the introduction of new members. Where social connections or social networks are weak (or have a weak member), the opportunities for advancement and effective social existence are limited (Bourdieu, 1986). Woolcock (2001) identifies that those communities with a multitude of social networks are in a stronger position to confront poverty and vulnerability, as well as having the ability to resolve disputes and take advantage of new opportunities. He asserts that when falling upon 'hard times' it is 'friends and family who constitute the final "safety net."' (2001:67). The absence of social ties is therefore important since this can hinder one's ability to get ahead. This contrasts with Granovetter's (1973) view that weak ties are important since they create a bridge in a social network, thus creating more connections. Linking to weak ties therefore extends the amount of contact individuals have with others rather than simply moving within the same social circles (Brown and Konrad, 2001). Accordingly, weak ties can be 'crucial for accessing resources outside one's immediate social networks' (Wessendorf and Phillimore, 2019:130).

In addition, Woolcock and Putnam share the view that social ties can be a liability as well as an asset. Accordingly, the interplay between strong and weak ties among Pakistani Muslims who typically belong to dense social networks (Ballard, 1982; Phillips, 2006) will be an interesting theme to return to during the data analysis. As well as exploring the individual interplay of social connections, the concepts of social and cultural capital need to be explored within a community context, taking account of the common bonds (see Crow and Mah, 2012) which exist among the group in question, and the role that cultural and religious beliefs have in reinforcing these.

4.5 Defining ethnic capital and Islamic capital

So far, this chapter has identified that the concepts of ethnic and Islamic capital can create a bridge from Bourdieu's (1986) concepts of capital to explore the role of ethnicity, race, culture

and religion. Ethnic capital and Islamic capital subsequently enable this study to view cultural capital in a 'differentiated way' (Goldthorpe, 2007:1), going beyond the work of Bourdieu to take account of variances across and within ethnic groups, including the importance of cultural values and resources. 'Cultural capital does not possess an inherent ethno-racial character' (Wallace, 2018:468) and is therefore not the same for every ethnic group. Re-thinking the notion of cultural capital to take account of ethnicity, allows for an examination of the social connections among Pakistani Muslims and the relationship they have with their ethnic, cultural, and religious identity.

Modood (2004) identified the concept of ethnic capital to explain the relationship between capital, ethnic identity and educational qualifications. This was modified from what Zhou (2004:131) referred to as 'ethnicity as social capital'. While Zhou developed this notion for investigating the social mobility of ethnic minority groups, Modood's concept was developed to explain an over-representation of some minority groups in British Higher Education (see Modood, 2004). Ethnicity is thus said to have an effect 'regardless of time or social class factors', meaning 'that different ethnic groups not only face varied structural conditions but also develop varied strategies of coping' (Zhou, 2004:133). Correspondingly, while recognising that Bourdieu's concepts of capital are useful in the field of educational achievement (Modood, 2004), they are considered less useful for explaining 'why some groups of disadvantaged class fare better than expected' (Wallace, 2018:470). Importantly, 'ethnicity can work to accelerate the upward progress of some groups, while keeping others from advancing, or possibly even pushing them further down toward the bottom' (Modood, 2004:133).

Modood's (2004) study suggests that family background is integral to the role of ethnic background in understanding how capital is acquired and can be utilised for exploring the contribution of ethnicity. Ethnic capital has relevance to both cultural and social capital since cultural capital is recognised as being 'indistinguishably incorporated' with social capital (Modood et al, 1997:9). Moreover, Modood et al (1997:9) suggest that ethnicities are 'shaped partly by their original heritage and partly by racism and the political and economic relations between groups'. While Bourdieu's (1986) concepts of the different forms of capital assume a certain cultural homogeneity, the concept of ethnic capital is seen as one of several 'new formations of cultural capital' that are 'sensitive to ethno-racial differences' (Wallace, 2018:468).

The application of ethnic capital 'highlights the broad roles that ethnicity can play', identifying 'important and sometimes hidden mechanisms' that are transmitted through the enforcement of attitudes and norms (Shah et al, 2010:1112). The role that social capital plays among ethnic minority groups is important since this emerges from local social ties (Zhou, 2004) creating 'dense co-ethnic networks in immigrant communities' (Shah et al, 2010:1112). This forms a 'closed structure' in which access to resources are provided 'through the enforcement of familial and community norms' (2010:1112). As such, 'social capital refers to features of social organisation such as networks, norms and trust that facilitate co-ordination and co-operation for mutual benefit' (Putnam, 1993:35). Putnam (2000) argued that cohesive societies made up of active citizens were the result of engaged communities. Poor neighbourhoods can therefore be identified as being rich in social capital due to the social ties and relations that exist (Zhou, 2004). Community and neighbourhood level social ties were not however, a main focus or concern for Bourdieu. Instead, the concept of social capital was 'underpinned by economic capital and the focus was on privilege rather than disadvantage' (Forest and Kearns, 2001:2138).

Accordingly, ethnic capital enables this study to move beyond the boundaries of Bourdieu's theory, recognising that both cultural and social capital will vary across ethnic groups (Modood, 2004), and not necessarily result in economic capital. Ethnic minorities are identified as having access to different resources and networks that derive from their ethnic identity (Shah et al, 2010). In this regard, ethnicity can act as a body of resources that are negotiated between the family and wider community (Franceschelli and O'Brien, 2014; Modood, 2004). Nevertheless, it must be recognised that applying the concept of ethnic capital to this study could inadvertently suggest that the Pakistani Muslim population 'are a static, homogeneous, neatly bounded group' (Modood, 2004:101). The position that this study takes is to move away from the homogenisation of ethnic minorities and while it is only possible to draw conclusions from the research sample, participants will have a variety of experiences. For instance, there are 'variations between and within families in terms of how norms and values are operationalized and enforced' (Shah et al, 2010:1110). It is important to understand how social inequalities intersect with ethnicity and the impact this has upon access to socially valued resources. The experiences of British Pakistani individuals are subsequently shaped by these along with structural constraints such as those within the labour market and their relationship with religion and gender (2010).

Shah et al (2010) acknowledge that Islam can influence outcomes for British Pakistani families and that adjustments in how ethnic capital is utilised needs to reflect this. This is recognised in the concept of Islamic capital developed by Michela Franceschelli (2013). Franceschelli identified during her study of South Asian young British Muslims, that neither Bourdieu nor Modood took their concepts far enough to explore the identity of Muslim communities in the UK. She subsequently developed the relatively new concept of Islamic capital, taking inspiration from ethnic capital as well as cultural and religious capital; the latter of which features less strongly in Bourdieu's work. Franceschelli and O'Brien explain that Islamic capital refers to:

'A body of convertible resources originating from Islam and used by parents to support their parenting on different fronts' (Franceschelli and O'Brien, 2014:1194).

Franceschelli developed the concept of Islamic capital in order to focus on religion in the context of micro family dynamics as opposed to Bourdieu who used religious capital to explain the 'formation and maintenance of structural and institutional relations of domination' (Franceschelli and O'Brien, 2014:1192). Bourdieu's theory of religious capital functions in a similar way to cultural capital (Baker and Miles-Watson, 2010) but sits in connection to the religious field (Swartz, 1996). Religious capital is theorised by Bourdieu (1991) as 'an autonomous social field, which involves the production, reproduction and diffusion of religious goods' (Franceschelli, 2017:169). While religious capital can be described as a 'power resource' (Swartz, 1997:43), it is a broad concept which does not focus on family-based resources. Bourdieu (1991) recognised that religion imposed a hierarchical way of thinking among institutions such as the church. Moreover, the 'concept of religious capital implies understanding religion itself as a social field where resources are at stake' (Franceschelli, 2013:159). Religious capital has subsequently become less broad and more localised when extended into Islamic capital, taking account of micro-family dynamics (see Franceschelli, 2017).

Islamic capital 'operates in the specific context of intergenerational transmission' making it different from cultural, ethnic, and religious capital, whilst also relating to all of them (Franceschelli, 2017:168). Islamic capital is viewed as a key resource for transmitting moral values and Islamic principles and has significance upon the upbringing of children as well as having the power to 'improve the future life chance of young people' (Franceschelli, 2017:198). This concept

is also non-class specific and Franceschelli (2017) suggests that the way it is employed varies by class as well as mediating the effects of class differences. The concept provides a way in which to capture the 'particular dynamics of resource transfer between South Asian Muslim parents and their children' (Franceschelli and O'Brien, 2010:1194).

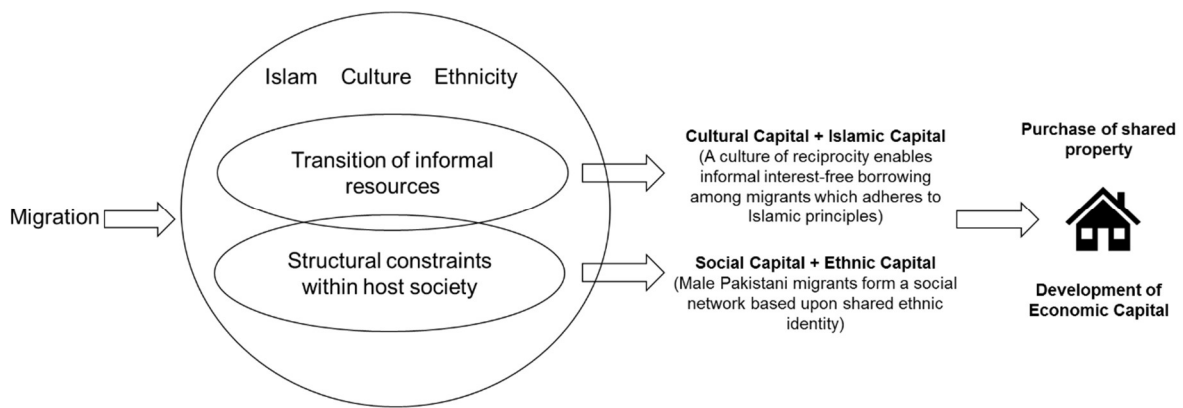
Similarly to ethnic capital, Islamic capital also needs to be applied alongside other factors which intersect, including culture, ethnicity and gender, in order to explain the complexity of intergenerational transmission and the role of Islam. Islamic capital can however be utilised alongside ethnic capital in order to account for the role that religion plays in people's access to resources. The socio-economic background of Pakistani individuals and families will also impact upon the use of Islamic capital and how much it is relied upon (Franceschelli and O'Brien, 2014). For this reason, I suggest that Islamic capital needs to be extended beyond its conceptualisation as a resource for parenting to account for its use more broadly and how Islamic principles are transferred across and within tight-knit Pakistani Muslim communities.

4.5.1 The application of capital in the context of this study

This thesis draws upon the concepts of capital to explore the different ways research participants engage in informal support. Of paramount importance is the identification of the role that ethnicity, culture and religion plays in the lives of participants, in order to recognise the direct relationship between these characteristics and the use of informal resources. The following model outlines how these concepts can be mobilised among individuals, showing the inter-relationship between capital, culture, religion, and ethnicity. Figure 4.2 has been created for the purpose of the thesis to demonstrate a possible scenario relating to how early Pakistani migrants utilised their different forms of capital to purchase shared properties. In this sense, economic capital is 'only a means to an end' (Moore, 2012:100) since property ownership provided greater security for migrants and their families; increasing their overall wellbeing (see Shaw, 2000; Werbner, 1990). The outcome of economic capital cannot therefore be explained solely by any one of the four capitals on its own. Other scenarios will not necessarily result in economic capital but hold intrinsic value and may focus more on the ontological security achieved through 'civic participation, and exchanges among neighbours' (Woolcock, 2001:68). The different forms of capital therefore need to be looked at in situ with the ontological perspective of subtle realism

(explained in Chapter 5), in order to explore which forms of capital contribute to or motivate engagement in informal support.

Figure 4.2 Mobilising the theoretical and conceptual framework of analysis



Franceschelli (2017:165) explains that ethnic capital which ‘originates between family and the wider ethnic community’ holds the ‘power to compensate for the lack of economic capital and the weakness of cultural capital’ often used to characterise disadvantaged populations. Applying the concept of ethnic capital is also an important step in the identification of social networks which may be informal in nature and utilise mechanisms of coping that are attached to ethno-religious identity. The concept of ethnic capital assists in the identification of how social networks with shared commonality can provide access to resources that would otherwise remain hidden to those outside of a tight-knit community.

To elaborate, economic capital is typically seen as a sign of material wealth such as those ‘institutionalised in property rights’ and yield monetary returns or profits (Goldthorpe, 2007:4). Similarly to cultural capital, economic capital is transmitted through social reproduction (2007) but it is thought that families from lower socio-economic backgrounds typically have lower levels of economic, cultural and social capital (Leonard, 2004). The Pakistani population is seen as possessing a lower socio-economic position since they are at high risk of being in poverty (Marmot et al, 2020; Weekes-Bernard, 2017) as well as experiencing disadvantages in the labour market (Hall et al, 2018; also see Chapter 2). Some evidence suggests that low-income populations may rely on the existence of informal economic networks to meet their everyday

material needs (Leonard, 2004; also see Sassen, 1996), such as those that are documented as being prevalent among early Pakistani migrants to Britain (see Shaw, 2000; Werbner, 1990).

As demonstrated in Figure 4.2, the 'ethnic shared norms and values' (Shah, 2010:1110) mobilised by Pakistani migrants derived from their cultural and social capital, resulting in access to resources that may not be typical of a deprived population in Britain. Cultural capital is also important for identifying practices and 'inner-family resources' (Franceschelli, 2017:164) that are transferred across different generations; a factor which is also linked to the transfer of religious principles. Accordingly, Islam reveals itself as a culture as well as a religion and for this reason, Islamic capital draws upon Bourdieu's concept of cultural capital in the specific context of the integrational transmission of resources (Franceschelli and O'Brien, 2014).

However, we need to understand how networks of support within ethnic clusters (see Phillips, 2006) are (re)produced in new environments and which forms of capital enable access. Doing so will help demonstrate the nuanced characteristics of Pakistani Muslim communities, and the need for ethnic and Islamic capital to be reflected in this study as a tool for understanding more about (dis)advantage in modern Britain. Islamic capital is yet to be developed outside of Franceschelli's study, but this thesis provides an opportunity to extend its application. It subsequently enables Islam to not only be viewed as a resource for parenting as suggested by Franceschelli, but rather as a resource that is utilised by the Pakistani Muslim community as a whole. Islam is described as a lifestyle and belief system (Johari et al, 2013) which is linked to the Islamic moral code (Afshar, 1994). The concept of Islamic capital goes beyond the shared ethnic norms and values applicable to ethnic capital and is necessary for identifying the role that religion plays in the lives of the participants in this study. Islamic capital is therefore a vital concept for exploring the engagement of mutual aid and reciprocity among Pakistani Muslims and how Islamic principles are a mobiliser of certain informal activity.

Accordingly, and in line with this analytical framework, ethnic capital and Islamic capital are identified as resources mobilised and transmitted through a tight-knit community of shared ethnicity, culture, and religion. These resources that originate from Islam (see Franceschelli and O'Brien, 2010) and cultural practices can be converted into mechanisms of informal support that are used by Pakistani Muslims in their daily lives.

4.6 Conclusion

This chapter has presented the theoretical and analytical framework for the study, setting out how the concepts of ethnic and Islamic capital are of relevance, whilst also recognising the contribution of Bourdieu and other influential scholars. The concepts of cultural and social capital have been situated within a wider sociological context, emphasising the need to move beyond the boundaries of Bourdieu's theory. As a result, it has been identified that while useful, Bourdieu's work does not emphasise the importance of ethnicity within cultural capital nor take account of the significance of cultural values and resources for developing capital. Scholars have recognised the impact that socio-economic background has upon access to resources that rely on capital; a factor which is of extreme relevance to the chosen demographic. To this avail, ethnic and Islamic capital can be utilised as a bridge to explore the cultural and religious traditions expressed by Pakistani Muslims and how those in a lower socio-economic position cope day-to-day and in the longer-term. The chosen framework supports an investigation around the lived experiences of Pakistani Muslims, who live within tight-knit communities in areas of deprivation, and how their access to informal support is influenced by cultural and religious factors. This analytical framework is supported by a research methodology and associated philosophical underpinnings which are outlined in the next chapter.

Chapter 5: Methodology

5.1 Introduction

This chapter identifies and justifies the methodological approach taken to address the research aim and key questions. The chapter first engages with the ontological and epistemological underpinnings of the study. Following this, the chapter provides an overview of the scoping exercise that was carried out and how this integral part of the study helped inform the research aim and questions. It then presents the chosen qualitative research design which was co-produced with key stakeholders. This section presents a detailed description of the methods used, the process for selecting these, and how participants were identified, before moving on to the chosen data analysis framework. Lastly, the chapter takes a reflexive approach to identify some of the challenges that the study posed around positionality and the validity of data, before outlining the fundamental ethical considerations that needed to be made.

5.2 Research paradigm: a constructionist-subtle realist perspective

The application of a research paradigm enables research to be shaped in a way that considers philosophical assumptions relating to reality and knowledge, how this knowledge is obtained (Blaikie, 2008:12) and 'how we know this reality to be true' (Sarantakos, 2005:30). Research paradigms comprise broad philosophical perspectives distinguishing two core characteristics: ontological assumptions and epistemological assumptions. Ontological assumptions are those 'made about the nature of the social reality³³ that is investigated' while epistemological assumptions are 'a related set of assumptions about the way in which knowledge of this reality can be obtained' (Blaikie, 2008:12-13).

To elaborate, ontology is concerned with 'people's knowledge, attitudes, the words people use' (Dillon and Wals, 2006:550), the conditions of their existence and the relationships between these things (see Ramey and Grubb, 2009). The social reality in which everyday life occurs can

³³ 'Social reality refers to the material and socially constructed world within which everyday life occurs' (Blaikie, 2008:13).

thus have an impact upon people's lives, providing both opportunities and restrictions (Blaikie, 2008). Epistemology is a 'theory of how human beings come to have knowledge of the world around them (however this is regarded)', and 'how we know what we know' (2008:18). Within the social sciences field, it can be used as a way of establishing what kinds of knowledge are possible and for answering questions around how social reality can be known.

5.2.1 Subtle realism

This study adopts a subtle realist³⁴ ontology which believes 'in the existence of an external social reality' (Blaikie, 2008:17) and has been suggested by Hammersley (1992) as being appropriate for ethnographic research. Subtle realism recognises that 'all knowledge is based on assumptions and purposes' as well as being a human construction (Hammersley, 1992:52). Reality is therefore known only from our perspective (Cohen and Crabtree, 2006) and subtle realism rejects the notion that knowledge must be validated with known certainty (Hammersley, 1992). This study takes the view that reality is the product of the interpretations of social actors and that 'multiple and incommensurate socially constructed realities' exist (Blaikie, 2008:17). In doing so, it seeks to present the subjective experiences of Pakistani Muslims living in some of Sheffield's most deprived areas, to understand more about *their* social reality. This will enable an investigation of the role that culture and religion plays in creating opportunities for sharing resources within Pakistani Muslim communities, as well as evidence of wider engagement in mutual aid. It also recognises that living within the boundaries of cultural traditions and religious principles can create restrictions and power imbalances such as reinforced gendered norms that may disproportionately affect Muslim women (see Chapter 3).

5.2.2 Constructionism

Knowledge and meaningful reality are contingent upon human practices, constructed through the interactions between human beings and their world (Crotty, 2003). A social constructionist epistemology relates to reality and knowledge as being socially constructed, meaning that 'knowledge may be gained by examining the ways in which individuals co-create knowledge' (Savin-Baden and Major, 2013:56). The outcome of constructionism is that people have 'to make

³⁴ A subtle realist approach holds some elements of other *realist* and *idealist* ontologies but investigates independent knowable phenomena while denying that we have access to the phenomena (see Blaikie, 2008:17).

sense of their encounters with the physical world and with other people', and social constructionism refers specifically to 'intersubjectively shared knowledge' and the 'collective generation and transmission of meaning' (Blaikie, 2008:22; also see Crotty 2003). Utilising a social constructionist perspective alongside subtle realism, enables this study to explore the extent to which collective participation is utilised among Pakistani Muslims in Sheffield as a coping strategy, through capturing the experiences of individuals and families. The research paradigm thus provides an understanding of the different social relations that exist and the influence that belonging to tight-knit social networks has on people's ability to get by. These social connections may relate to common bonds or the idea of belonging together in a community (see Crow and Mah, 2012) where there is a cultural and religious commonality. Accordingly, this perspective enables the study to investigate how Pakistani Muslims may collectively construct their social reality based upon a shared belief system and traditions that are not typical of the host society.

5.3 Refining the study

The research aim and questions were shaped following a scoping exercise conducted during the first year of the PhD, between January and April 2017. This was completed in two stages and used to inform the rationale for this study. Stage one focused on exploring the key issues that service users within the voluntary and community sector (VCS) were facing, and the current strain on such organisations to meet these needs. This involved conducting semi-structured interviews with four VCS organisations (see Table 5.1 below). The topic guide for the stakeholder interviews focused on exploring some of the ways that vulnerable or socially excluded people were engaging in different types of help/support to get by on a day-to-day basis, and how the VCS were responding to wider issues linked to austerity and poverty. After gaining consent (see section 5.7), an audio recording was taken during these interviews and a summary write-up was produced. The key findings are summarised below:

Table 5.1 Summary of VCS interviews

Organisation description	Summary of key findings
Not-for-profit organisation that supports voluntary and community action (Sheffield-based)	<ul style="list-style-type: none"> • The sector in general was suffering from an inability to plan because the future is so uncertain. • The sector was struggling to keep vulnerable people out of financial crisis in the long term – they felt only able to deal with short term crisis and this was largely achieved by food bank referrals. • Some communities were said to be more resilient and were able to find ways of looking out for each other while others lacked the resources and tools to do this. • All stakeholders reported increased demand in food banks from service users, recognising that this emergency provision was addressing the symptom rather than the cause of poverty. • The rise in food banks within communities was not seen as a positive but rather something that needed to be overcome in the longer term.
Community-based charity in an area of high deprivation (Sheffield-based)	
Community enterprise that tackles inequalities (Sheffield-based)	
National network which supports local community organisations, some of which are based in Sheffield	

Taking these findings, I wanted to understand further about food bank usage which was a key theme across all interviews. I began by carrying out a literature review, focusing on food bank studies in the UK. During this, I discovered that the literature reflected the thoughts of stakeholders and there was a huge emphasis on food banks being a legacy of welfare reform (see Chapters 2 and 3). A turning point was when I came across a study relating to charitable food-aid in Bradford. Bradford has the largest proportion of people of Pakistani ethnic origin in England, but users of food banks were largely White British. The study revealed a gap relating to studies that focused on the ethnicity of food bank users (see Power et al, 2017a). Further investigation

revealed that the Pakistani population in Britain is one of the most likely to experience high levels of poverty (see Chapter 2). This left me with some key questions to address - what are vulnerable populations, who are not leaning on the safety net of food banks doing instead to get by? And, what other provision are they not engaging with?

To explore this further, I embarked upon stage two of the scoping exercise where I interviewed three Sheffield-based food banks (n=2 independent, n=1 Trussell Trust) in three different neighbourhoods. In order to identify which food banks I would focus on, I submitted a data request to the Performance and Research team at Sheffield City Council (SCC) to get a breakdown of deprivation across BAME populations at neighbourhood level³⁵ across Sheffield. I began by identifying areas that had the highest levels of deprivation combined with a BAME population that exceeded 50 percent. I then broke this down further by identifying those neighbourhoods that also had a high British Pakistan population (above 15 percent). This level of analysis was needed in order to test the hypothesis that the Pakistani group was not engaging in food bank use to the same extent as their White British counterparts. Table 5.2 below shows the 20 'Most Deprived' neighbourhoods in Sheffield, with those highlighted in yellow to indicate those with a high BAME population combined with a high Pakistani population:

³⁵ Data in Sheffield is typically broken down by ward rather than individual neighbourhoods. Identifying areas by ward was too broad and did not provide me with the detail I required.

Table 5.2: Deprivation and BAME populations at neighbourhood level

Neighbourhood	Ranking on overall deprivation score (1=worst)	Quantile	Total Population	Percentage BAME population	Asian/Asian British: Pakistani	Food bank serving this area
Manor	1	Most Deprived	9,146	18.1%	1%	
Arbourthorne	2	Most Deprived	6,199	15.5%	1%	
Darnall	3	Most Deprived	8,140	68.1%	25%	Living Waters Food Bank (satellite branch of Burngreave Food Bank)
Gleadless Valley	4	Most Deprived	6,462	19.4%	1%	
Burngreave	5	Most Deprived	5,306	71.4%	17%	Burngreave Food Bank
Old Parson Cross	6	Most Deprived	8,674	11.6%	1%	
Woodside	7	Most Deprived	4,772	67.8%	11%	
Stubbin / Brushes	8	Most Deprived	5,473	45.9%	10%	
New Parson Cross	9	Most Deprived	5,141	6.1%	0%	
Southey Green	10	Most Deprived	5,723	10.2%	1%	
Shirecliffe	11	Most Deprived	4,622	19.8%	4%	
Longley	12	Most Deprived	6,011	14.7%	2%	
Flower	13	Most Deprived	2,940	29.7%	8%	
Batemoor / Jordanthorpe	14	Most Deprived	4,107	11.2%	0%	
Fir Vale	15	Most Deprived	8,431	75.1%	39%	Fir Vale Food Bank
Firth Park	16	Most Deprived	1,638	56.0%	21%	Firth Park Food Bank
Wybourn	17	Most Deprived	7,119	30.7%	3%	
Shiregreen	18	Most Deprived	10,924	13.9%	1%	
Lowedges	19	Most Deprived	6,404	11.2%	1%	
Hemsworth	20	Most Deprived	3,902	11.9%	1%	

Data sources: IMD 2015; SCC Public Health Intelligence Team: IMD_Neighbourhood_calcs.xlsx; Nomis: 2011 Census: LC2101EW— Ethnic group by sex by age

As indicated in Table 5.2, the food banks that I visited were in Burngreave, Firth Park and Fir Vale. Unfortunately, the Living Waters Food Bank in Darnall was unable to accommodate my request to visit their site. However, since this was a satellite branch of the Burngreave food bank, I took the opportunity during this interview to enquire about Darnall also. After gaining consent, an audio recording was taken during these interviews and a summary write up was produced, demonstrating the following key findings across those visited:

Table 5.3 Summary of food bank interviews³⁶

Food banks visited	Summary of key findings
Burngreave Fir Vale Firth Park	<ul style="list-style-type: none"> • Main reasons for accessing a food bank was due to benefit delays, sanctions, waiting for emergency payments, and mental health referrals; • There was ethnic diversity in food bank users, but this was due to usage by asylum seekers and refugees rather than by the established Pakistani population who live in the area; • A small number of Pakistani (and other South Asian) individuals were said to be using the food banks and were not thought to be excluded from them. Their usage was not however, representative of the size of local Pakistani population; • It was thought that the Pakistani group may be accessing support from within their own community. The food banks did not have any evidence of whether this was true but showed a general interest in learning more.

The decision to concentrate on the Pakistani group was informed through this stage of the scoping exercise as well as further evidence from existing research which suggested a lower take-up of formal support provision among this group. The rationale for focusing on practicing Muslims came from evidence which indicated the importance of religious practices for informing daily and household practices (see Chapter 3). The neighbourhoods visited during the scoping exercise later became the focus for recruitment of interview participants, with some expansion to bordering neighbourhoods.

³⁶ Interviews and conversations were conducted with volunteers. None of the volunteers were Pakistani but one was married to a Muslim man and it was thought that the few Pakistanis using the food bank were friends and family of the couple. Ethical approval for the scoping exercise was granted for stakeholder engagement only.

5.3.1 Research aim and questions

The aim of this study is to explore the extent, rationales, and utilisation of informal support networks amongst Pakistani Muslims living in deprived areas of Sheffield.

The research questions for the study are:

1. To what extent do Pakistani Muslims engage in informal support?
2. What are the rationales for engaging in informal support and how do Pakistani Muslims utilise their informal support networks?
3. What roles do religious and cultural practices play in influencing Pakistani Muslims' engagement levels of informal support?

Through the framing of these research questions, the study has sought to identify the role that culture and religion plays within Pakistani Muslim communities, and how these characteristics shape daily lives. The research questions engage with existing literature, to both challenge and highlight gaps in knowledge. Correspondingly, there is a need to recognise that different groups utilise different mechanisms for coping with their poverty and deprivation and that experiences of so-called 'hidden populations' often get missed.

5.4 Research design and methods

In brief, the study utilised qualitative methods, combining semi-structured interviews as the principal method and supported by a focus group. Both methods served different purposes, with the latter being chosen as a result of engagement with stakeholders.

5.4.1 Co-producing research

While some research studies can be entirely co-produced, this study has utilised a co-produced approach to inform the research design only, rather than to assist with the gathering of data or analysis. This would have been beyond the scope of a single PhD research project. Nonetheless, co-production was deemed important for different facets of the study, assisting with issues of researcher positionality in relation to the sample population. Elements of co-production resulted in a better understanding of how to engage participants in the research, acknowledging that I

was approaching the study as an outsider and needed to retain an objective position (see section 5.6). This approach enabled me to gain vital insight from those who work to support the Pakistani Muslim community. Durose et al (2011) provide the following explanation of co-production:

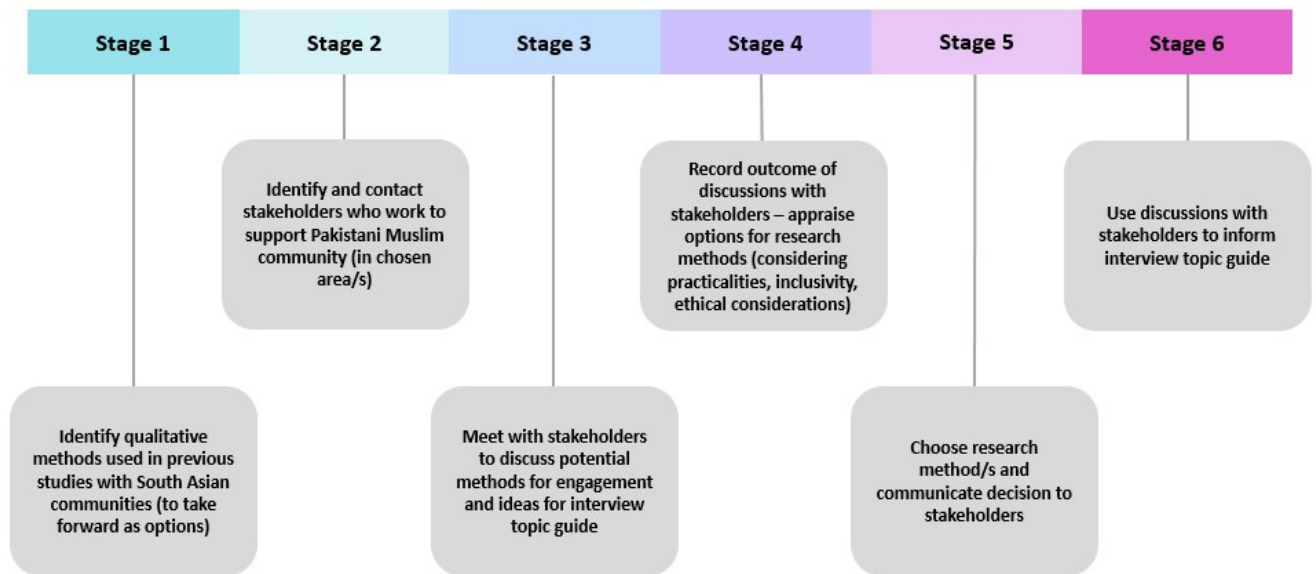
Co-production in research aims to put principles of empowerment into practice, working 'with' communities and offering communities greater control over the research process and providing opportunities to learn and reflect from their experience (Durose et al, 2011:2).

It was anticipated that the chosen approach would help guide the research design with regards to which data collection methods would be most effective (Campbell and Vanderhoven, 2016) for the chosen group, as well as aiding the development of topic guides. Acknowledging my own positionality as a White British female with limited experience of connecting with the Pakistani Muslim group was important, not least because of the assumption that this group is 'hard to reach'. Through communicating and consulting with stakeholders I was able to explore which methods would be most inclusive and appropriate. Durose et al (2011:6) argue that co-produced research is a welcome challenge to ask why research can be exclusionary, thus demonstrating that at times, particular communities may or may not 'choose' to be marginalised.

Participation and contribution from service providers such as those I liaised with, can in part offer a 'more open and democratic process of knowledge production' (Brock and McGee, 2002:8). The process that I undertook began with an investigation around which method/s could potentially work alongside the principal method of semi-structured interviews. Four stakeholders³⁷ were consulted from across the VCS who all worked to support the Pakistani community within the areas identified during the scoping exercise. Figure 5.1 illustrates the process undertaken to co-produce the research design:

³⁷ Comprised of one Pakistani Muslim female; one Pakistani Muslim male; one Bangladeshi female; one female of African heritage.

Figure 5.1 Stages of co-production



The potential methods that were considered for the study are listed below along with a brief synopsis of each one. More detail on each method, along with ethical and practical considerations and a summary of the outcome following discussions with the four stakeholders can be found in the tables provided in Appendix 1.

- **Ethnographic Walking Tour** – Involves the participant taking the researcher on a walking tour of their local area whilst narrating/taking photographs of significant places;
- **Mapping** - Maps would be drawn to identify the places that participants access day-to-day for different things, with a focus on the network in which their day-to-day lives operate;
- **Diary keeping** - Participants would be asked to complete diary entries to show what they do day-to-day. This would highlight where they go, the social ties they access and the provision they use;
- **Focus Group** - Used to explore the practice of informal community savings schemes, identifying members of the community who put money in to a *kameti*.

The outcome of the stakeholder engagement was that while all of the proposed methods would engage participants in some way, a focus group and mapping exercise would be the most inclusive, appealing to the largest audience in relation to age, gender, language skills and literacy.

It was always envisaged that the mapping exercise would be carried out after the focus group and interviews. While mapping would have provided a visual element, a decision was made following the collection of rich data from the focus group and interviews that it would be difficult to incorporate it within the confines of the thesis. Holding off on the mapping would enable a stronger and more critical analysis of data and this method was removed from the research design. Nonetheless, Chapter 9 recommends a future extension of the study whereby a visual method could be used not only to complement the existing data but providing the opportunity to explore a more spatial element.

In addition to the stakeholder contribution noted above, I was offered the chance to deliver a Research Information Session in a community setting to help shape the research further. The opportunity to hold this session came following a meeting with one of the stakeholders who was keen to promote my study and offered to help with the identification of attendees. The session was attended by five individuals who all identified as Pakistani Muslim (female n=4, male n=1) and the stakeholder was also present, acting as an interpreter when required. The session took place in a private room at a community organisation, lasted approximately one hour and was run informally like a focus group. I decided to use the session to further inform the interview topic guide. The purpose was therefore to help me as the researcher, understand more about how those within the Pakistani Muslim community support each other day-to-day. I began by explaining the focus of my research to the participants, stating that I was going to cover three main themes in the session; family support, where they go in times of crisis (financial or otherwise), and any help with food provision. The session provided the opportunity to trial the draft topic guide and make amendments prior to fieldwork commencing, as well as providing an early insight into the lives of potential participants and possible obstacles relating to language. The discussion was recorded with a Dictaphone and attendees completed a consent form.

5.4.2 Qualitative methods

The following section provides a detailed overview of the data collection methods chosen, along with a detailed account of how participants were selected and the effectiveness of utilising different strategies for recruitment.

Focus Group

Focus groups can be used as a stand-alone method or as part of a mixed methods approach (Barbour, 2008), providing the opportunity to facilitate a discussion on a specific topic. 'The purpose of conducting a focus group is to better understand how people feel or think about an issue, idea, product, or service' (Krueger, 2014:1). For this study, a focus group was utilised to explore the practice of an informal community savings scheme known as *kameti* within Pakistani culture (a detailed description of *kameti* can be found in Chapter 3). The focus group comprised of six Pakistani Muslim women who lived in Sheffield and, at the time of the study, used or had used in the past, a *kameti* as a form of saving money.

The aim of the focus group was to ask participants to share their knowledge about the benefits of belonging to a *kameti*, how they are run, and the motivations for joining one. I also wished to explore examples of why someone might use a *kameti* for financial saving as opposed to another form of saving. The focus group was supported by a female gatekeeper who ran a *kameti* and subsequently took part in the focus group; her insight was invaluable. Due to the availability of the gatekeeper, the focus group was conducted in February 2018 shortly after the interviews commenced. Owing to the closed nature of *kametis*, the gatekeeper was able to approach individuals that I would not have access to and provided advice on how I should tailor the topic guide. It was agreed that the discussion should focus upon hypothetical scenarios relating to personal finances rather than asking for examples of a personal or sensitive nature relating to how individuals spend their money. Taking this approach meant that the option was left open for participants to voluntarily divulge information of a more personal and private nature should they wish to, without having the expectation put upon them which could have been a deterrent to participation. This approach was successful, and the participants were actively engaged in the discussion that took place.

The focus group discussion was recorded using an encrypted Dictaphone and later transcribed. Whilst the names of participants have been anonymised during the data analysis and pseudonyms used to protect identities, participants were advised that full anonymity could not be ensured since they were in a group setting. As such, a mechanism was in place for participants

to share information privately in order to discuss issues of a more sensitive nature if required. The topic guide for the focus group is available in Appendix 2.

Selection of focus group participants

As detailed above, focus group participants were identified through a Pakistani Muslim stakeholder who acted as a gatekeeper. The gatekeeper secured all the focus group participants, with some living in neighbourhoods outside of the geographical areas identified in Table 5.2. The focus group consisted of women only since men and women do not typically mix within individual *kameti* groups. On reflection, it is unlikely that this particular focus group would have been formed, had a male researcher been conducting the study instead. Moreover, while my role as the researcher was to facilitate the focus group session, this would not have been possible without the reassurances made by the gatekeeper prior to it taking place, and there were times during recruitment when individuals showed a reluctance to take part.

The gatekeeper essentially hosted the focus group, suggesting early on that it took place at her home address. Conducting the focus group in her living room, where she provided homemade refreshments for myself and the participants, a comfortable and friendly environment was provided, helping to alleviate any fears from the participants whilst also demonstrating the hospitable nature of the Pakistani community. The participants represented membership of a variety of different *kameti* groups in Sheffield but had the shared commonality that they all paid in £10 a week. These were considered small scale *kametis* for 'working mums'³⁸.

Interviews

The use of interviews as a qualitative research tool was chosen as it is a particularly useful method for recording participants' experiences and stories (King and Horrocks, 2010). The interviewer can pursue in-depth information about a specific topic to explore accounts from a range of participants whilst being flexible enough to accommodate a focus unique to each individual (Kvale, 1996). Interviews are considered valuable in ethnographic research since they provide the ability to describe the meanings of central themes that can be related to specific cultures (Kvale,

³⁸ Term used by focus group participants.

1996). Interviews can therefore be adjusted to meet many diverse situations, providing the opportunity to establish different perspectives, insights, experiences, and opinions.

A total of 23 in-depth, semi-structured interviews were undertaken with 24 participants (male n=11, female n=13) between the period December 2017 and July 2018. These were conducted with members of the Pakistani Muslim community who live in some of the most deprived neighbourhoods in the northern and eastern suburbs of Sheffield. Taking a semi-structured approach allowed for new ideas to be brought up during the interviews whilst remaining focused on a framework of themes. Emphasis was upon flexible and open-ended questions that were non-leading in order to build a rapport with the interviewee and minimise any power imbalance between parties (King and Horrocks, 2010). The interviews took place in people's homes where this was possible in order to capture ethnographic data surrounding the home environment. There were however several instances where participants were interviewed at their family business or in a public place.

It was anticipated that conducting research in peoples' homes would be convenient for the participant, helping them feel more comfortable to share confidential experiences (Bashir, 2018). As a researcher, I was flexible about this and gained insight into participants' home life and where possible recorded this valuable contextual data in a research diary. The topic guide for the interviews is available in Appendix 3 while the attributes collected during the interviews along with short biographies of each participant are in Appendix 4.

Determining the number of interviews to conduct is a challenging task since every research project is different. However, it was useful to speak to fellow researchers to ask their advice and to draw upon literature such as Baker and Edwards' (2012) paper on '*How many qualitative interviews is enough?*'. This allowed me to consider how many interviews is enough to say what I think is true, and how the number of interviews very much depends on the research purpose. Some argue for instance that twelve interviews can suffice for most researchers studying common views and experiences among relatively homogeneous people but will not necessarily be a strong sample that commands respect (see Baker and Edwards, 2012). Too large a sample can, on the other hand, be time consuming and produce too much material to analyse effectively.

The sample size was monitored at intervals with considerations being made to gender and residential area as well as the reoccurring themes that emerged during the interview process.

As an incentive, each interviewee was given a £10 high street shopping voucher. I felt that payment for the interviews was essential on two aspects; firstly, to fairly pay participants to demonstrate my appreciation for their time and effort, and secondly to reflect an amicable approach that recognises an exchange between the researcher and participant. All interviews except for one where an interpreter was used were conducted in English and recorded using an encrypted Dictaphone and later transcribed verbatim.

Selection of interview participants

The recruitment process for the interviews was conducted in two phases with a review taking place half-way through the fieldwork. Some participants were accessed via gatekeepers who worked for VCS organisations within the desired locations, but other recruitment methods were also utilised (as outlined in Table 5.4 below). Where gatekeepers were used, they identified participants on my behalf and either liaised with participants to arrange interviews or forwarded contact details onto me directly. Recruitment was carried out face-to-face where possible which involved attending organised groups/events (gaining permission where required), as well as through approaching individuals during a walkabout. More detail on the recruitment methods are explained in the following section.

The qualitative sampling strategy for this study can in part, be defined as purposive, but snowball sampling was also utilised. Purposive sampling is based on the selection of participants through specified criteria (Ritchie and Lewis, 2003), while in snowball sampling, the researcher uses initial contacts or participants to recommend other potential participants who fit the inclusion criteria for the study (King and Horrocks, 2010). This method 'offers real benefits for studies which seek to access difficult to reach or hidden populations' such as deprived or socially stigmatised groups (Atkinson and Flint, 2001:1). The study explored the experiences of both men and women and the recruitment strategy needed to account for this. Being able to explore the experiences of both genders was integral to a more holistic understanding of how this group utilised informal support.

It was also important to recruit a diverse range of participants within the chosen areas. While both genders were recruited through a variety of different methods, in general, snowballing was found to be most effective for recruiting male participants while purposive sampling was the most effective method for females. Choosing to adopt different recruitment techniques meant that I was not simply seeking the views of service users but rather, I made the study accessible to those considered to be more ‘hard to reach’ who are not necessarily engaging with local support services.

The first phase of recruitment for interviews took place between December 2017 and March 2018. It began with an initial meeting with selected stakeholders, with some being an extension of the meeting to consult on the research design. The aim of these meetings was to build a good rapport, as well as to ask for their assistance with finding research participants. Some stakeholders subsequently acted as gatekeepers in the recruitment process. The second phase of recruitment took place between April and July 2018, focusing on increasing the number of male participants and many of these were identified through snowballing. Snowballing was also used to try and boost the numbers in the east of Sheffield. Stakeholders and gatekeepers were influential in the recruitment process, opening doors to other avenues to identify potential participants, as illustrated in Table 5.4:

Table 5.4 Recruitment method and numbers

Recruitment method	Number recruited	Participant pseudonym	Age	UK born?³⁹	Residential area of participants (outward code)
Stakeholder meetings	7	Sabina	36	No	S4
		Roshini	39	Yes	S4
		Alishah	29	Yes	S4
		Naira	27	No	S4
		Abeera	48	No	S4

³⁹ ‘No’ denotes born in Pakistan.

		Isha	56	No	S4
		Parveen	55	No	S5
Walk about of recruitment area	2	Haamid	39	No	S4
		Fatima	42	Yes	S4
Attendance at events and groups	3	Zainab	46	Yes	S5
		Kameel	36	Yes	S9
		Farah	34	Yes	S9
Research information session	2	Abdul	65	No	S4
		Mariam	35	No	S4
Snowballing	10	Tariq	27	Yes	S4
		Jamilah	26	Yes	S4
		Aamir	36	Yes	S4
		Saaleha	30	Yes	S4
		Daanish	22	Yes	S4
		Nazim	36	Yes	S4
		Faisal	23	Yes	S4
		Ghaalib	Early 20s ⁴⁰	Yes	S4
		Hussein	25	Yes	S4
		Masood	23	Yes	S4

The following section provides more detail on the different methods of recruitment, beginning with the stakeholder meetings:

Stakeholder meetings

Most of the stakeholders that I approached worked for VCS organisations and all meetings took place face-to-face. The stakeholders were identified through web-searches, but I also sought advice from my supervisory team as well as other experienced researchers at CRESR to help identify which organisations to focus on. I arranged meetings with stakeholders which provided the opportunity to positively communicate the value of the study and to gain their support. These meetings supported the co-produced approach taken but no data from these discussions were

⁴⁰ Exact age not revealed (at the request of the participant)

used during the analysis of data. Instead, the discussions helped to inform my approach to the data collection and the process of engagement with participants.

Some stakeholders acted as gatekeepers, identifying interview participants known to them or the organisation they worked for. The use of gatekeepers as a route to access participants is common within social research and very useful at times, particularly from a health and safety perspective. From an ethical perspective, gatekeepers can exert their power in different ways, causing issues around access and informed consent, as well as a resistance from potential participants (Miller et al, 2012). Too much reliance on gatekeepers can also have a negative impact upon a study since there is the risk that the topic of the research and its aims can be miscommunicated.

Walkabout

During one of the stakeholder meetings, I was offered the opportunity to accompany a Pakistani Muslim female who worked with one of my stakeholders, to do a 'walkabout' within some of the recruitment areas. During the walkabout, my contact took me to a selection of local shops but we also went in to a takeaway and walked around the local areas so that I could become more familiar with which shops were owned by Pakistanis. This was helpful because it was difficult for me to distinguish between signs in Urdu and Arabic. She also pointed out some Mosques and we spoke to someone who was connected to one of them. I later interviewed the Imam⁴¹ from this Mosque as well as interviewing individuals from two garment shops that we visited.

The walkabout was a beneficial exercise and accompanying someone from the Pakistani Muslim community provided me with a level of integrity that I may not have portrayed otherwise. While my contact knew a small number of the business owners/shop workers, it soon became apparent just how tight knit the Pakistani community is. Despite living outside of the recruitment area and some of the shops being a short drive from her place of work, there was an obvious ease about the way that she greeted the shopkeepers (saying 'As-Salam-u-Alaikum' which means 'Peace be unto you'). This demonstrated a commonality that I did not possess and having a member of the

⁴¹ Most commonly used as the title of a worship leader of a mosque and Muslim community.

Pakistani community accompany me into the shop instilled trust and confidence in me as a researcher.

Attendance at events and groups

Through sending emails, conducting web searches, and meeting with stakeholders, I learnt about some of the different groups, events and activities that were taking place within my recruitment areas. Engagement with stakeholders and discussions with an experienced BAME researcher helped me to understand that face-to-face recruitment would be the most effective. I produced recruitment flyers (see Appendix 5) to leave with potential participants and stakeholders when I attended events/groups and specifically targeted those that attracted the Pakistani community. One of the groups I attended was for BAME women suffering from chronic pain and I was invited by one of my stakeholders who ran the group. The group was well attended by approximately 12 women, many of which were Pakistani Muslim. I managed to obtain contact details for three women from the group who were willing to be interviewed but was later only able to secure one of these. I also attended a small craft fair organised by another stakeholder. Here, I had the opportunity to tell stall holders (several of which were Pakistani) about my research and leave flyers with details to get in touch if they were willing to take part in an interview. In addition, I presented my study at a day-conference on British Muslim Identity held in Nottingham. This resulted in the recruitment of two Sheffield-based participants along with a third sourced through snowballing.

Research Information Session

As mentioned previously, the opportunity to hold a Research Information Session arose following a meeting with a community stakeholder. As well as helping to inform the interview topic guide, the session led to the recruitment of two participants. There were also three individuals that could not make it to the session, but I later recruited through the stakeholder who acted as a gatekeeper.

Snowballing

Most interview participants were identified through snowball sampling. This proved to be a successful method of recruitment and one that was utilised throughout the fieldwork process. Snowballing can, however, create issues around the diversity of the sample. For example, the

recruitment of young men was initiated through a Youth Worker who helped me to increase the number of male participants. Following this, I asked each participant to recommend one or two additional people to interview, sometimes comprising of another family member or a friend. In part, this will have counteracted against a lack of diversity, but participants all lived in ethnic clusters resulting in a greater chance of them being connected and sharing similar views. This was the case for most of the young men that I interviewed but unfortunately, other approaches to recruit this demographic had been unsuccessful. The use of snowballing will impact upon the data collected while also providing an opportunity for future research to seek to diversify the sample. A future study should subsequently seek to include more non-English speaking participants which would rely on the use of an interpreter (see Chapter 9).

5.5 Data analysis framework

The study adopted an inductive ethnographic research strategy which started with the collection of qualitative data followed by a thematic analysis, allowing the emerging themes to be of primary importance and the application of theory, secondary (Blaikie, 2007; Hammersley, 1992). Use of an inductive method such as this, can be associated with numerous data analysis approaches including thematic analysis, discourse analysis and grounded theory. In addition, and in accordance with this PhD, the collection of ethnographic data through carrying out interviews in people's homes and family businesses afforded the opportunity to observe and record information in a natural setting to present an accurate reflection of participants' perspectives and behaviours (LeCompte and Schensul, 1999).

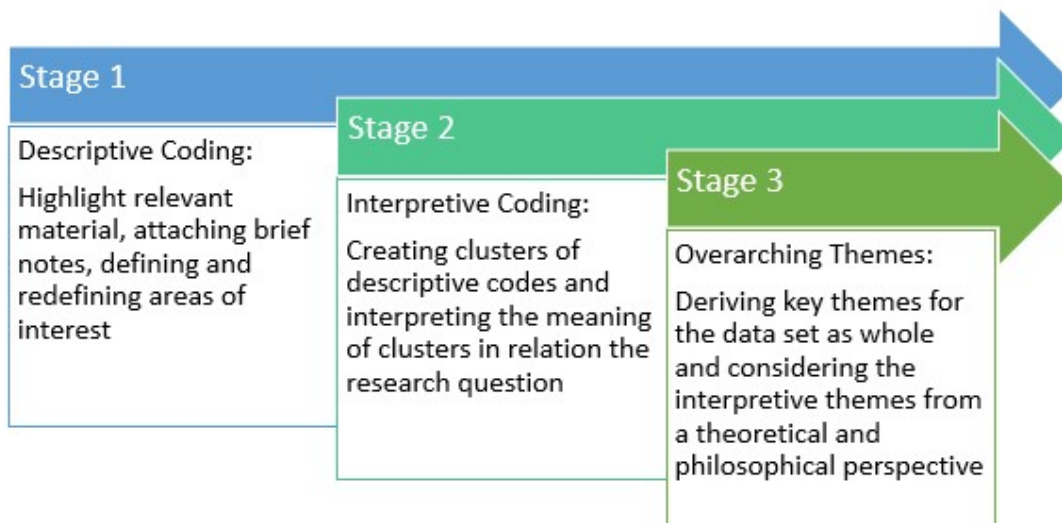
Recognising the constraints of a PhD, it was not the intention to carry out a full ethnography for this study and full immersion into the field was therefore not possible. Nevertheless, it is important when in the field to consider the way in which we situate ourselves in relation to those we observe and how our own self and personal experiences can influence knowledge production (Mauthner and Doucet, 2003). Carrying out ethnographic research alongside the chosen research paradigm provided the opportunity to explore the constructed roles associated with Pakistani Muslim identity and to remain objective to these ideas in order to avoid taking certain events out of context. Failure to do this could lead to the data being misunderstood, a common problem in ethnography.

However, research is seldom objective and there is a risk within ethnographic studies of getting too attached to participants, causing work to be discredited (Hammersley, 1992). Accordingly, while it is important as a researcher to remain objective, this is not always possible. Taking a subtle realist perspective meant that I was able to investigate the subjective experiences of participants, whilst acknowledging the cultural assumptions surrounding this group. This approach towards ethnographic fieldwork was favoured by Hammersley (1992) since it recognises that while knowledge is a human construction, the researcher is able to capture data in a meaningful way, through different lenses (Hammersley, 1992; Hammersley and Atkinson, 1995). Subsequently, an inductive research strategy is 'useful for answering 'what' questions but is very limited in its capacity to satisfactorily answer 'why' questions' (Blaikie, 2008:9). For this reason, it is important to consider contextual data, alongside an appropriate framework of analysis, whilst also considering both the philosophical and theoretical underpinnings of the research.

5.5.1 Thematic analysis

This study undertakes a thematic analysis of qualitative data which supports the inductive approach outlined. Coding was carried out in an inductive way to ensure that points of interest are not missed within the rich description (LeCompte and Schensul, 2010). The basic process of carrying out a thematic analysis begins with the identification of themes. Themes must be relevant to the research questions and account for features and characteristics that are likely to be present in the data collected (King and Horrocks, 2010). This process can be broken down in to three stages as illustrated in Figure 5.2 below:

Figure 5.2 Stages of interpretive thematic analysis



(Adapted from King and Horrocks, 2010:153).

While the basic stages above were applied throughout the thematic analysis, they were used only as a guide since it was necessary at times to repeat certain stages and revisit aspects of interpretive coding (King and Horrocks, 2010). The process comprises some sub-stages whereby the data can be queried, reflected upon and visualised, as well as accounting for my own insights and thoughts during the data collection and write-up stages. The key themes evolved during the programme of study and in-line with the inductive approach taken, allowing for flexibility around the emergence of new themes. Themes were initially identified following the scoping exercise and stakeholder engagement, in order to produce topic guides, and then reviewed and revised following a literature review which focused on preliminary findings from existing academic research. These themes have informed the research questions, providing a conceptual model in which to investigate the data (King and Horrocks, 2010).

Immediately following each interview and the focus group, I listened back to the audio recordings, making notes about the key points and themes in my research diary. I found this to be a very beneficial task as it enabled me to continuously review the points that were being raised and how participants responded to certain questions. This low-level analysis was also used in the early stages to review my topic guide and key themes, helping me to become more familiar with my data. To assist with the thematic analysis, NVivo software was utilised to provide a range of ways to handle the qualitative data. The software includes coding and retrieval tools, enabling

data visualisation and interrogation (Lewins et al, 2015). NVivo has many features including the ability to import files directly in order to carry out analysis, as well as the ability to capture observations and thoughts through the annotations feature which is of extreme importance to the analysis of interviews (Hoover and Koerber, 2011).

I used NVivo for the coding and retrieval of data, setting up nodes and sub-themes that can be linked to data using a drag and drop function. Coding in NVivo (as shown in Appendix 6) enabled the analysis of complex data to be conducted fairly quickly but unless an intuitive layout view is chosen, relevant material surrounding the context can be missed (Hoover and Koerber, 2011). Following the coding stages in NVivo, I created mind maps and brainstorming on flip chart paper which enabled me to understand more about how the themes interlinked and overlapped. This was an invaluable exercise and I used these tools throughout the thematic analysis and to assist with planning the findings chapters (see Appendix 7).

The success of a thematic analysis is dependent upon the quality of the audio-recordings and the rich descriptive content captured during the different stages of data collection. Any missing context or content could impact on the accuracy of the data analysis. One issue that needed to be overcome during the data analysis was the proficiency of English language among participants. For several of the participants that I interviewed, English was not their first language and levels of English varied greatly with one participant requiring an interpreter. For others, English language was broken or spoken with a thick accent making it difficult to understand at times. Throughout the interview process, I gained an understanding of how a simple change such as using the word 'work' instead of 'job' when discussing employment made it easier for some participants to understand, as well as recognising when I needed to keep questions very short and simple. Issues such as these are to be expected when studying an ethnic group and it was important to avoid choosing participants based on their ability to speak perfect English since this would have been exclusionary. It was the case however, that some participants were unable to be descriptive enough in their answers because they lacked the language ability to do so.

Interview transcripts were transcribed word-for-word where possible, with the main exception being the interview where the interpreter was present. Despite briefing the interpreter beforehand, it was clear that she embellished the conversation and led the participant during the

interview process, highlighting some known personal details relating to the participants' circumstances that I do not believe came directly from them. In this case, only a small amount of data from this interview was used and importance instead was placed on capturing the main points resulting in some lesser points being missed.

5.6 Being a reflexive researcher

Reflexivity is linked to the validity of data and whether field notes and transcripts can be deemed an accurate representation. However, it is not possible to ever know if an account is true because social researchers have no access to an utterly reliable reality. Judgements therefore need to be made about the data and where there is the possibility of doubt, the data must either be verified or adjusted (Hammersley, 1992). Being reflexive in qualitative research requires us to acknowledge that the words and language used by participants and the researcher themselves have a material presence in the world (Denzin, 2001). The following section reflects on the obstacles encountered during the research, how these were overcome and the impact upon the reliability and validity of data.

5.6.1 Validity and reliability: reflections on 'outsider' research

Outsider research refers to a group that the researcher is studying to which they are not a member. This is opposed to insider research which refers to studies conducted with populations that the researcher is also a member of (Dwyer and Buckle, 2009). Merriam et al (2010:411) explain that for researchers, it is possible to be 'insiders and outsiders to a particular community of research participants at many different levels and at different times'. However, Dwyer and Buckle (2009) argue that rather than looking at the insider or outsider status, it is more important to be open, honest, authentic and interested in the experiences of research participants. Nonetheless, factors such as gender and ethnicity all have a bearing on the data collection process and it is important that these, along with individual subjective opinions do not impact on the overall validity of data (Madison, 2011). Recognising one's own positionality forces the researcher to acknowledge their own power, privileges, and biases. For myself, this meant remaining as objective as possible about what life looks like for those living in deprived areas and while it is useful to have knowledge of this from life experience or existing research, I sought to avoid making assumptions.

Positionality 'refers to the way in which *others* position the individual identity and affiliations he/she may have', and subsequently has bearing on whether the researcher acquires the positionality of an 'insider' or an 'outsider' (Sanghera and Thapar- Björkert, 2008:553). As an outsider to a specific group, there are concerns around research conducted with minority communities and the issue of power and authority between the researcher and participants (De Andrade, 2000:270). Tinker and Armstron (2008:53) argue that reflecting on our own experiences of being perceived as outsiders means that 'the differences between researcher and respondent can be used as a tool to provide a particular perspective'. My position as a White British female made me an outsider to the Pakistani Muslim community, particularly with regards to the research I undertook with male participants.

I also must acknowledge that while religion was a fundamental factor in this study since it was found to have shaped the lifestyles of many participants, I have no attachment to religion myself. Regardless, while some participants assumed that I was a Christian, I did not engage in a conversation about this. Moreover, I gained only a limited amount of knowledge relating to the Muslim faith prior to conducting the study and therefore embarked upon this with very few preconceptions around religion and Islam in general. Instead, I designed the topic guide for both the interviews and focus group to enable me to delve into the topic of religion, allowing participants to guide me.

I had a responsibility to identify how my positionality may impact upon my ability to collect data and ensure the validity of that data. To assist with this, time was invested in attending some groups/events and observing and chatting informally with Pakistani and Muslim individuals. I also spoke to stakeholders who work to support the Pakistani community as well as one of my supervisors who, as a Pakistani Muslim, could share her insight both personally and through her extensive research with BAME communities. During these discussions, I sought advice on how I might identify the different religious or cultural factors attached to certain activities that participants may talk about during the interviews. The advice offered was to simply clarify when receiving an answer to a question by asking, '...is that because of culture or religion?'. The rationale behind this was that participants would respect me for taking an interest and not assuming knowledge about their lifestyle or the complexities around culture/religion. The

technique was simple but not something that I would have felt comfortable asking in the first instance since as a researcher I felt pressure to have a certain level of knowledge.

I spent some time conducting background research on the cultural and religious characteristics of the Pakistani Muslim group but, and as an outsider to this community, I had to recognise that my participants were the best people to teach me about this. Accordingly, the aim of the background research was to equip myself with enough knowledge to produce the interview topic guide whilst maintaining a distance, enabling me to recognise when it was appropriate to delve deeper into a topic that could have cultural/religious motivators. The background research, along with the co-production of the research design, was time well invested and an approach that I would be keen to repeat in the future in order to ensure the research has the highest level of integrity.

It was not, however, assumed that because of my acquired knowledge that I 'fitted in' but rather this had the opposite affect at times, making me feel like more of an outsider and there were times during the recruitment process that I felt uncomfortable. For example, following the successful recruitment during the accompanied walkabout, I approached some shops on my own later into the fieldwork process. The shops that I targeted had been suggested to me by a female participant since they were local to her. The aim of this exercise was to try and increase the number and diversity of male participants.

I went into several grocery shops that I believed to be Pakistani owned but did not always feel able to speak with a member of staff. Staff members or shop owners could generally be found at the shop counter/checkout, but I found the environment very intimidating and sometimes there were large groups of Muslim men that congregated near or behind the shop counter. While I did not feel uncomfortable buying something from the shop as a customer, and did take the opportunity to do so, I felt uncomfortable speaking to these men as a White British female researcher. Despite this, there were a couple of shops that I went into that were less crowded and less intimidating and I did feel able in these situations to approach one of the male shop workers/owners. In these instances, I was able to explain my study and leave a flyer with details of how to contact me if they decided at a later date that they would like to take part. Unfortunately, this activity did not lead to any further recruitment.

The feeling of being an outsider was also experienced with Pakistani women and in particular, when I went to a pain support group during the early stages of fieldwork. The group was attended by BAME women and held in a church. Despite having no religious affiliation, I did not feel uncomfortable in the church and had in fact visited a food bank also located in this church during my scoping exercise. I struggled however with how to communicate with the women. The group was for older women (60+) and comprised of approximately 12 Pakistani women as well as some from other BAME groups who had been referred through social prescribing. I was invited by the group organiser who was also in attendance. All the women suffered from chronic pain, often caused by their lifestyle e.g. domestic labour. While I had been given free rein to talk to people, I felt that I was intruding on their time at the group having already overheard some of them complaining that it is not frequent enough for their needs and that the time they have for massage therapy was too short.

Many of the communication difficulties that I experienced were due to a language barrier and unfortunately the group organiser was busy most of the time and therefore unable to act as an interpreter or identify specific individuals for me to talk to. It was, however, fortunate that I attended the group on a day when people had brought food to share and this helped a little, making it more sociable than usual. Nonetheless, I still felt awkward at times approaching people and there were several instances where I began talking to an individual, only for it to become apparent that they did not have the English language skills to understand what I was saying. In the end I managed to overcome this obstacle by taking a different approach, deciding that it would be better if I just observed the group for a little while. Listening to the women switching between English and Urdu meant that I could ascertain who I could communicate with. This tactic worked but while I was able to get contact numbers for three of the women who expressed willing to be interviewed, only one later agreed.

Planning the focus group was also not without its challenges and during the conversations with stakeholders to co-produce the research design; I was advised that focusing on the topic of *kameti* was going to be problematic. This was explained as being down to the informal basis of *kametis* and the fact that the money that goes through *kametis* is collected in cash and therefore not declared for tax purposes. I was informed that people would be very private about this

activity and that they may be sceptical about talking about their finances with a stranger. It was suggested therefore that people may be more willing to take part in a focus group that was in a closed setting. As outlined previously, gaining the trust of the focus group participants was aided by the gatekeeper who organised the group on my behalf, and I was able to talk through these concerns with her. In addition, there have been criticisms that 'white researchers cannot elicit meaningful data' from ethnic minority groups (Troyna and Carrington, 1993:107). Tinker and Armstrong (2008:55) explain that by acknowledging a lack of cultural knowledge, the researcher is able to 'elicit detailed responses', 'minimise the respondents' fear of being judged', 'ask some questions that a researcher from the same cultural group may not feel able to', and 'maintain a critical distance from the data'.

During the fieldwork, I conducted an interview with a young Pakistani male who wanted to meet in a public place away from his family home. He confided early on that he identified as a 'cultural Muslim', explaining that he has moved away from the fundamental beliefs that he was brought up with. This was not however, something that he had shared with anyone else and when I asked if one day he might confide in his parents, he explained that he would never be able to tell anyone because of the shame it would bring upon him and his family. The participant was going to extreme lengths to hide this from his family, 'pretending' to be a practicing Muslim. He gave an example of how this transpired during the month of Ramadan where he no longer fasts but was pretending to do so.

While being an 'outsider' researcher has its challenges as identified above, I believe that this worked to my advantage since I was able to ensure a level of anonymity for participants resulting in the sharing of sensitive information that, in the wrong hands, had the potential to be very damaging. However, some participants may have avoided telling me certain things or could have embellished some details in the accounts provided. It must therefore be recognised that my embodied positionality will have had some bearing upon the data that was collected, as well as the interpretation of data from the perspective of a White, non-Muslim female researcher. As such, it is possible that some details and information may have been missed in the analysis of data and similarly, some elements will have been focused on more greatly creating a certain bias.

5.6.2 A 'hard to reach' group?

None of the stakeholders or participants were known to me prior to this study and they knew me only as a doctoral researcher. I recognised the importance of building trust and rapport but was continuously overwhelmed by the enthusiasm people had for the research and how willing people were to help with recruitment. While some of the stakeholders were Pakistani Muslim, others belonged to the wider BAME community, yet they all worked in various capacities with the Pakistani community and it was this commonality that I focused on since it was important that they understood the value of the research and how it could potentially assist them in future planning or support needs.

The population that formed the focus of this study is however, considered hard to reach (see Crozier and Davies, 2007); a perception which exists for the wider BAME community also (see Hoppitt et al, 2012). For various reasons, this is because individuals and families 'do not make use of the support offered to them by statutory agencies', despite having specific needs (Boag-Muroe and Evangelou, 2012:209). Crozier and Davies (2007) have argued however, that it is the services rather than the people that are hard to reach. Other terms synonymous with 'hard to reach' groups include but are not limited to; hidden populations, socially excluded, minority ethnic, vulnerable, marginalised, and disengaged (Boag-Muroe and Evangelou, 2012).

English language acted as one barrier to accessing potential participants and it must be recognised that this will have had a limiting factor on the data sample. The sample for the interviews did however, comprise of participants that had varying levels of English proficiency, ranging from those who were born in the UK and spoke perfect English, to those who moved to the UK as adults and subsequently had broken English which ranged from severe to slight. As outlined previously, the interview style was adapted to account for language difficulties which included some self-reflection on the specific words that I used.

I also found it difficult to identify male participants, with networking opportunities providing little contact with Pakistani men. I was advised by other participants and stakeholders that this was to be expected and that men are less likely to attend organised groups and activities. Most of the Pakistani Muslim men that I interviewed were therefore not recruited through stakeholders

because they did not engage with local services, groups or events to the same extent as women. For example, I was able to recruit five females through one particular stakeholder/gatekeeper who coordinated adult learning, but only one male. Moreover, while there were female only community groups such as the pain support group mentioned previously, there did not appear to be male oriented groups. In order to access Pakistani Muslim men, I was advised to contact some of the local Mosques. This required having the contact details of the Imam who is usually male⁴².

To assist me, the wife of one of my male participants passed on the name and telephone number of an Imam who was also a youth worker. Rather than visiting the Mosque in person, I decided that telephone contact would be the best approach since there are separate entrances in Mosques for men and women. Being unfamiliar with prayer times, it would also not be appropriate for me to turn up unannounced when prayers were taking place. The Imam agreed to meet with me, and I took the opportunity to interview him as a male participant rather than a stakeholder because he came from a large family within the recruitment area. We met at his other place of work and after a very informative interview; he circulated the details of my study to a network of over 400 individuals on WhatsApp. I discovered at this point that this social media network was a common method of communicating with the wider Pakistani community. This avenue would not have been accessible to me without his assistance and would have remained hidden. As such, this enabled me to turn a corner with the recruitment of men and as a result of more snowballing, I was able to identify a further five male participants.

At this point, I must also reflect on my experience with a male stakeholder who managed a very prominent and large Pakistani Muslim charitable organisation in an eastern suburb of Sheffield. While they did engage with the study initially, taking part in the co-production exercise to inform the research design, they failed to assist with the recruitment or identification of any participants despite promises to do so. The initial meeting proved relatively straightforward to set up and I had purposely introduced myself to the Manager of the organisation previously when networking at an event they hosted. During the meeting, we had a very positive, if somewhat brief, discussion about my study, the proposed research methods and recruitment. The manager offered to help

⁴² Some Mosques train women as Imams in order to serve female congregants.

publicise my call for participants on their Facebook page for which I provided content to accompany a photo that was taken of me with one of their workers on the day I visited. They also operate a charity radio station and offered to interview me on air.

I took them up on each of these offers yet none came to fruition. After some time had passed, I made several attempts to contact the Manager via email and telephone, resorting to visiting the organisation in person to try and speak with someone. While the manager was not there, I spoke to someone on the Board of Directors who assured me he would help, and we exchanged email addresses. Unfortunately, despite several more attempts at communication, there was still no response from this organisation. Resultantly, recruitment for the S9 postcode area was very low and the two participants that I did interview here were recruited by me via an unrelated event held outside of Sheffield.

The low recruitment within the S9 postcode area is problematic on two levels. First, because it includes the neighbourhood of Darnall which has one of the highest proportions of Pakistani people whilst also being considered an area of high deprivation (see Table 5.2). Second, that the most prominent and influential Pakistani Muslim organisation in the area failed to engage with the research. The participants that were spoken to within this area commented that it lacked the same sense of 'community' typically found in the other recruitment areas, as well as highlighting issues around community cohesion, and culturally sensitive services to support Pakistani Muslims.

Overall, the response that I got from the organisations that I contacted varied greatly and while some responded promptly to an email, others required a follow-up telephone call. There were also some organisations that did not respond to emails or phone messages and there were some instances where I physically visited the organisation so that I could ask to speak with the contact face-to-face. A face-to-face visit proved to be a worthwhile exercise (albeit time consuming) for a support and advice centre that had failed to respond to me. The visit to this centre did, however, enable me to have a short meeting with the manager who then enlisted the help of a colleague who arranged interviews with three participants. Nonetheless, there were others who refused to meet with me such as a large centre for Asian women in Sheffield. I had hoped to include them in my discussions around research methods, but they explained that they could not

accommodate an interview or even a brief chat. Even after I obtained a different contact for the centre, from one of my stakeholders, I received the same response, and they would not make the time to meet with me.

On reflection, I did not necessarily find that the Pakistani Muslim group was hard to reach but rather that I needed to adapt my recruitment style throughout the process and use a variety of means to ensure I could engage with both male and female participants. I believe this would be the case with any group, regardless of ethnicity. While I was fortunate to not encounter much resistance from potential participants, I experienced a higher success rate with those participants who were identified through snowballing. This may have been because I had been able to build up an element of trust with a person known to them; something which is a main benefit of snowballing (Atkinson and Flint, 2001).

5.7 Ethical considerations

It was vital to ensure that ethical practices were followed in line with Sheffield Hallam's University Ethics Policy and Procedures (2017). This included taking into account key considerations around anonymity, confidentiality, privacy, access, and informed consent (deVaus, 2001). These broad principles should form part of any social research project and need to be identified prior to commencement.

5.7.1 Informed consent and anonymity

In providing informed consent that is voluntary, it is expected that participants will not be deceived or coerced into taking part in the research. By informed, this means that accurate and balanced information on the research (including research process and the uses that the research will be put to) is explained in terms that are meaningful to the participant. Informed consent means that participants are informed about the purpose of the study, the role of the researcher, and the way in which data are going to be used (deVaus, 2001). To adhere to this, all interview and focus group participants were provided with a Participant Information Sheet and Consent Form (Appendix 8) asking the participant to agree to taking part in the research. These

documents⁴³ were explained in detail providing the opportunity to ask further questions prior to proceeding. Duplicate copies of the Consent Form were signed by the participant and researcher, with the second copy being provided to the participant for their records. It is also important that participants have the capacity to make the decision on whether to take part or not, in compliance with the Mental Capacity Act (2005). Participants were informed that they may decide to withdraw from the study at any point during the 14-day period following the interview and any data collected will be destroyed immediately.

From the outset, all participants were informed of their anonymity in the thesis and any proposed research outputs from this study. However, unlike the Participant Consent Form for the interviews, the Focus Group Consent Form stated that full anonymity cannot be assured as others will be present in the room. As the researcher, I stressed the importance of participants respect to others' confidentiality by asking them not to share information outside the focus group. All transcripts and notes produced from the interviews and focus group were anonymised by removing real names and any personal details. I also had an obligation as the researcher to disclose any intention on the part of the participant to harm themselves or others if needed.

5.7.2 Doing interviews in peoples' homes

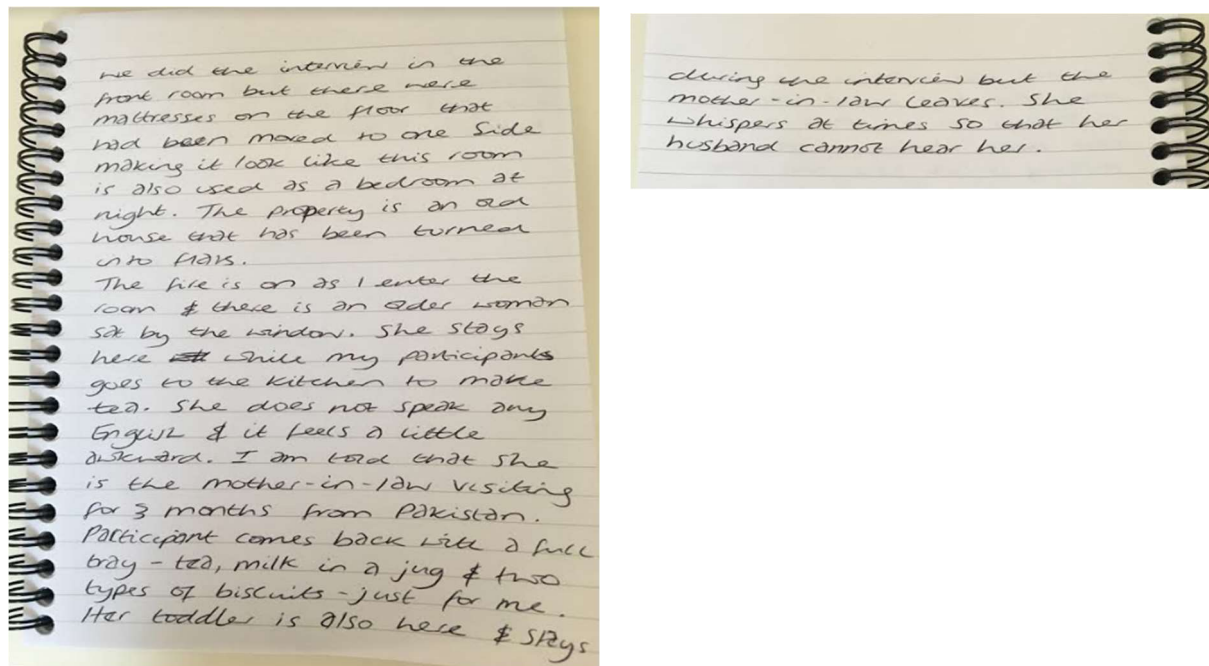
The decision to undertake interviews in participants' homes was befitting to the programme of study which included an exploration of household practices, family dynamics and how roles in the home may be gendered. The home environment offered an opportunity to observe living conditions both inside the house as well as outside in the neighbourhood. I was also able to observe interactions between participants and other family members who were sometimes present in the room during the interview or in another part of the house. I was always welcomed into people's homes in an extremely warm manner and shown a high level of hospitality throughout the interviews. All of these elements helped me to build a holistic view of the participants' home life and wider Pakistani culture. From a safety perspective, I followed CRESR's

⁴³ Documents were produced in English, but I always explained the wording using plain language with the participant prior to the interview commencing. In one interview and at the Research Information Session, an interpreter helped to translate the consent form and information sheet; an approach which would have been repeated had the situation required it.

established 'ring in, ring out' procedure when conducting fieldwork. I had a nominated person who was informed of my travel route, location of fieldwork and the expected time of return.

The ethnographic data from home-based interviews was captured in a research diary during and immediately after each interview, allowing me to later reflect on the experience. Figure 5.3 shows an extract taken from my research diary:

Figure 5.3 Research diary extract



A research diary allows the researcher to record important and relevant information such as interactions, impressions and feelings, making it a useful methodological tool for capturing contextual data in the field (Alaszewski, 2006; Bashir, 2018). Doing research in peoples' homes is not however without its difficulties and there are ethical dilemmas and health and safety challenges to consider. Bashir (2017) reflects that challenging situations can unfold when working alone in the field in disadvantaged areas leading to concerns around risk and the potential impact on both the participant and researcher. While participants may be more inclined to be open when in the comfort of their own home, basic lines of inquiry can have an inadvertent effect. Threats may arise for example when there is a power imbalance between the researcher and the participant, leaving the participant feeling powerless and threatened (Elam, 2003). Ethnicity can be a further sensitivity and can be understood as the 'sense of difference that can occur when members of a particular cultural, tribal or national group interact with non-members' (2003:18).

Prior to the fieldwork commencing and during the process of gaining ethical approval, I acknowledged that many of my participants may have life experiences that have been shaped by their religion and/or cultural values and practices. The concept of *izzat* (honour) is very prevalent within Pakistani culture and if jeopardised can lead to shame, not just upon the individual but upon the entire family (see Ballard, 1982). As I was planning to direct interview questions to include themes around household finances, engagement with state benefits and food bank usage, it was necessary for me to approach these questions with caution and sensitivity due to the stigma attached. I was aware from the literature reviewed that these are sensitive topics for all groups regardless of ethnicity but that I needed to have some understanding of *izzat* in order to approach these topics in an appropriate way. During the interviews and focus group, I discovered a lot more about shame and stigma in Islam and Pakistani culture which is discussed in my finding's chapters (6, 7, 8). Body language sometimes changed when the topic of finance and money came up in interviews, making the conversation a little stilted and losing the natural flow that had occurred during other topics.

As a researcher, I felt uncomfortable asking these questions and I was very aware of this during the interviews. The other element that made this a difficult topic on a personal level, was seeing how well kept and proudly presented people's homes were. I was made to feel very welcome and although participants were very open about the support networks and resources they accessed, it was apparent that money and finances were a very private matter. It was also sometimes the case that female participants could not answer certain questions due to the finances traditionally being a male role. Being in the family home meant that occasionally, a female participant would go to ask her husband about the household income, but this was rare. As the interview process progressed, I learnt more about Pakistani culture as well as the basic Islamic principles and became more experienced and confident at raising the issue of finance and money problems. I was able to tweak my questions resulting in participants opening up a little more and sharing their private experiences.

5.8 Conclusion

This chapter has presented the methodological approach taken for this thesis, demonstrating the qualitative process taken for exploring the lived experiences of Pakistani Muslims living in areas of deprivation. In doing so, it has framed the study within a constructionist-subtle realist research paradigm, which provides the opportunity to consider how social reality can be interpreted in different ways, recognising that both knowledge and reality is socially constructed. The methodology is reinforced through the decision to conduct a scoping exercise and then later to engage with stakeholders who had experience of supporting Pakistani Muslims within the VCS. Having considered a range of data collection methods with key stakeholders, the limitations, ethical considerations and practicalities of each method were taken into account.

Stakeholders contributed to the design of the research methods and subsequent topic guides, providing me as an 'outsider' researcher with the additional knowledge required to execute the chosen design. While it was unfortunate that the mapping element initially identified could not be carried out, this was due to the time constraints and limitations attached to a PhD study. This decision was subsequently based upon enabling a more robust and critical analysis of data, resulting in transcripts that could be analysed to draw out key themes. Conducting the interviews required constant attention to issues of reflexivity surrounding my positionality as the researcher and the validity of data. As such, levels of English language competency among participants and gaining access to male participants were two of the most prominent issues experienced throughout.

The following three chapters present the empirical data generated from the fieldwork. Chapter 6 explores the role of women within Pakistani Muslim families and households, considering the influences that culture and religion have upon access to both informal support and formal provision. Chapter 7 focuses on a shared responsibility for ensuring the social and economic wellbeing of others, and the impact this has upon food provision. Lastly, chapter 8 explores the utilisation of informal financial resources. This combines both interview and focus group data to evidence the practices of informal borrowing and lending of money, along with evidence of an informal savings committee known as *kameti*.

Chapter 6: Cultural and religious influences on family and household responsibilities

...it is a typical Pakistani family, my dad is the bread winner, and my mum is the housewife.
(Daanish)

6.1 Introduction

This chapter explores women's roles within Pakistani Muslim families and households, focusing on the duty of care that women have towards children and elderly or sick relatives. Presenting interview data from male and female participants, this chapter provides a more holistic view of women's roles than captured in previous studies. As such, the chapter provides an exploration of the power that direct, and extended family have upon the maintenance of traditional cultural norms and social structures⁴⁴. These reveal how the proximity (or closeness) of the Pakistani group can reinforce gendered roles, presenting challenges for breaking free of such roles.

Forming the first of three findings chapters, this chapter introduces the collective nature of the Pakistani community, a theme which permeates throughout. While there are many associated positives, particularly surrounding the extent of mutual aid and reciprocity, the chapter addresses some of the negative impacts also. These are explored in relation to the domestic and caring duties undertaken predominantly by female participants. Over time, these have had a detrimental impact upon their mental health and wellbeing. While there is considerable literature which relates to this topic, it tends to focus on the impact upon the economic inactivity of Pakistani women and their discrimination in the labour market due to the presence of young children (see Abdelhadi and England, 2018; Chowbey, 2016; Citizens UK, 2017; Dale et al 2002; House of Commons, 2016; Khaltab and Hussein, 2017).

Considering insights across multiple generations of men and women, the findings reveal that great importance is placed upon the presence of elders within this community but also that mothers are respected figures within the family, playing a pivotal role in raising children and

⁴⁴ Cultural norms in this context refers to the standards that Pakistani Muslims live by such as those learned or reinforced by parents. Social structure includes various institutions of society such as family, marriage, kinship, religion.

looking after older relatives. Many of the accounts that follow indicate that most female participants married into very traditional Pakistani families with strong notions around *biradari* (or *biraderi*)⁴⁵. It was, however, possible to distinguish between such participants who came from a very conservative background and those who were from a more liberal background. With regards to the latter, some women expressed the view that they had previously experienced more freedom but became restricted when they married into a family that had a very conservative attitude towards gendered roles.

The analysis examines the findings in relation to participants' ethnic and Islamic capital which is revealed as having both positive and negative consequences. Female participants were revealed as primary care givers within families and Islamic capital was embedded within both parenting practices and in ensuring that elders remain present within the faith community. Female participants demonstrated the solidarity that exists among Pakistani Muslim mothers and how their ethnic proximity afforded access to shared childcare arrangements. However, their position within the family hierarchy could limit opportunities to develop social capital beyond this group, creating restrictions within the home. Women's lives were wrapped in processes of reciprocal exchange which acted as an enabler of female networks whilst also reinforcing the continuation of social structures and traditions. As such, the chapter addresses the research aim and questions (see Chapter 1) through highlighting the extensive informal caring responsibilities female participants had for children and elders; the rationales of which were strongly associated with the roles of culture and religion.

6.2 Daily routines and household responsibilities

The interviews examined different aspects of life for Pakistani Muslim men and women, beginning with questions about their daily routines and which tasks people were responsible for within the home. It became obvious that there was a clear distinction between the household roles of men and women, demonstrating that certain cultural and religious factors influenced routine activities which were distinctly gendered. Table 6.1 below provides an overview of some

⁴⁵ *Biradari* broadly relates to relatives of an equivalent caste but has a range of meanings i.e. 'that of a kinship group of virtually infinite size' or a 'small group of inter-marrying close kin' (Shaw, 2000:140).

of the attributes collected on interview participants, providing important context for this chapter and those that follow:

Table 6.1 Economic status and informal caring responsibilities of research participants

Participant (pseudonym)	Gender	Age	Household Size	Marital Status	Economic Status	Childcare/Informal Caring Responsibilities	
1	Jamilah	Female	26	8	Married	Full-time employment	None - Newly married and doesn't currently have any children or caring responsibilities.
2	Naira	Female	27	3	Married	Looking after a home, voluntary work	Childcare - Has one child who she cares for
3	Alishah	Female	29	4	Married	Looking after a home	Childcare - 3 children (husband works away)
4	Saaleha	Female	30	4	Married	Looking after a home	Childcare - 2 children and is expecting her third
5	Farah	Female	34	3	Married	Full-time employment, self-employed, voluntary work	Childcare - 1 child (joint responsibility with husband)
6	Mariam	Female	35	5	Married	Looking after a home	Childcare - 3 children
7	Sabina	Female	36	6	Married	Looking after a home, voluntary work	Childcare - 4 children
8	Roshini	Female	39	5	Married	Looking after a home	Childcare - 3 children
9	Fatima	Female	42	5	Married	Part-time employment (family business)	Childcare - 2 children Informal Carer - Provided care for her ill father for 12 years. He has since passed away.
10	Zainab	Female	46	3	Divorced (single mother)	Voluntary work, looks after a home	Childcare - 2 children Informal Carer - 1 child has a disability who she cares for full-time in the home.
11	Abeera	Female	48	6	Married	Looking after a home	Childcare - 3 children and 1 adult child (who all live with her). Also helps her sister with her 4 children. Informal Carer - Provided care to her mother who lived with her following a stroke for 2.5 years but she has since passed away. She now helps her elderly father with cooking, cleaning, washing, ironing. This is shared with her sisters.
12	Parveen	Female	55	5	Married	Looking after a home	Childcare - Her children are grown up but she cares for 3 of her grandchildren that live with her from her son's previous marriage (son does the school run).
13	Isha	Female	56	4	Widow	Looking after a home + voluntary work	Childcare - Her children are grown up but she cares for 1 grandchild from her sons first marriage who lives with her 3 or 4 days a week. She also has 4 other grandchildren who she provides informal childcare for. Informal Carer - Provided long-term, 24 hour care for her husband and her father-in-law, they have both passed away now.
14	Daanish	Male	22	6	Single	Part-time employment, Self-employment, Voluntary work	None - Lives at home with parents
15	Faisal	Male	23	4	Single	Self-employed, Student, Voluntary work (Working full-time from Autumn 2018)	None - Lives at home with parents
16	Masood	Male	23	6	Single	About to start part-time employment and part-time University study	None - Lives at home with parents
17	Hussein	Male	25	5	Single	Part-time employment, Student	None - Lives at home with parents
18	Tariq	Male	27	8	Married	Full-time employment	None - Newly married and doesn't currently have any children or caring responsibilities.
19	Aamir	Male	36	5	Married	Full-time employment	Informal Carer - Shares caring responsibility with his wife for their disabled child.
20	Nazim	Male	36	4	Married	Full-time employment, voluntary work	None - doesn't have any children but does the Mosque run for child relatives
21	Kameel	Male	36	3	Married	Full-time employment, voluntary work (does some studying as part of job)	Childcare - 1 child (joint responsibility with wife)
22	Haamid	Male	39	5	Married	Full-time employment (family business)	None - Has 3 children but wife looks after. He does the school and Mosque run.
23	Abdul	Male	65	2	Divorce in progress	Retired	Informal Carer - Since his divorce he cares for his adult son who has a disability and still lives with him. His adult daughter helps out quite frequently.
24	Ghaalib	Male	early twenties	4	Single	Student, Voluntary work	None - lives at home with parents

The data presented in the table highlight the variances between male and female roles, both inside and outside of the household. Female participants were more likely to be involved in activities that occurred within the home and all but one had caring responsibilities of some description. While five of the men were single, all of the women interviewed were married, with the exception of Zainab who was divorced and Isha who was widowed. As such, the views of participants will have been influenced by factors such as this, as well as age, where they were born and upbringing.

Most female participants did not undertake any paid employment and were married with children, looking after the home full-time. The amount of help with domestic chores and childcare provided by their husband and/or other family members varied and was dependent upon the individual dynamic of their relationship. Only two female participants worked full-time outside of the home while one was employed part-time in the family business (see Table 6.1 above). Daily routines for women largely took place indoors, the extent of which is demonstrated in the following quotes⁴⁶:

...it is like I am spending my time in the kitchen 24/7...and then when [husband] comes home he is like what did you do today and it is like are you being serious? (Saaleha, 30, married, looking after a home)

I get up in the morning at 7 o'clock...I clean one job and I go another one...after that I cook...when my girls come back from school I make lunch for them... I make dinner and some cleaning and sometimes we have guest...after that...we have dinner together...my kids go to bed... sometime I am ironing...washing, any work, at nearly 11 o'clock I will sleep. (Mariam, 35, married, looking after a home)

It is...the same really, every day... Monday to Friday it is school, drop [children] off, do the housework, cleaning, washing... pick them up they go to Arabic classes in the evening...drop them off, come back home, get prepared for their dinner, pick them up, eat,

⁴⁶ Due to the context required for these quotes, additional labels providing age, marital status and occupation of participants has been used. For all other quotes, only the participant pseudonym is used.

have some family time...with the kids and then bed.... (Roshini, 39, married, looking after a home)

In contrast, male household roles were more varied, largely focusing on activities outside of the home such as paid employment or university study. Some of the married male participants shared a proportion of the domestic chores and childcare responsibilities with their wife when not working but again, this depended on individual relationships. The majority were married with children but five were single and still living at home with their parents.:

...typical day is...get up...get our son ready for school. I usually drop him off...or my wife drops him off and I maybe work from home or go to work... I work...till about 5...My wife usually picks him up...usually do the whole kind of household work...food shopping maybe on a Sunday...I would maybe Hoover...she...maybe cleans, we tidy up together...We both...give our son a bath... share getting him ready in the morning, I think she is probably doing a bit more than me recently. (Kameel, 36, married, full-time employment)

...have breakfast, come to work, and then go back home sometimes we have like evening sports and that's about it. (Haamid, 39, married, full-time employment)

Being the...second oldest man in the house...a lot of it does fall on my shoulders...we have got...about 5 cars in the household...whenever it comes to insurance, I am expected to do everyone's quotations for them ((laughs)), I am expected to...check their taxes for them... Telling them...what to do, what not to do, with the advice side of things... (Tariq, 27, married, full-time employment)

The levels of responsibilities for men varied according to marital status as well as age. While Kameel shared certain responsibilities with his wife because they both worked, Haamid played the role of the traditional 'breadwinner' explaining that his wife 'mainly maintains the home' but that she 'helps out in the shop as well'. In contrast, Tariq was the eldest son in his family which brought a certain level of responsibility within the household. Overall, daily routines for male participants were more diverse than those of women who, regardless of age, generally referred to their role within the home or as a mother.

Some husbands shared more of the household chores than others such as Ghaalib's father who was a chef and helped with meal preparation at home. It became apparent however, that the domestic chores most commonly shared among married couples were limited to activities that required a car. As such, many female participants relied on their husbands for shopping, school runs, or taking children to Islamic classes since they could not drive themselves. Both male and female participants emphasised the integral role that Pakistani women play within the household, which extended to household budgeting. Ghaalib explained that while the husband earns the money, the wife is 'better...looking after the money' because she will 'delegate' what that money gets spent on.

In addition, Daanish and Masood who were unmarried and living at home with their parents, explained the typical roles in their household:

...it is a typical Pakistani family, my dad is the bread winner, and my mum is the housewife. So my mum she does everything, from the inside... my mum has a lot in the finance, which doesn't always happen in Asian households but in mine it does. (Daanish, 22, Single, part-time employment/self-employed)

My mum takes care of [finances] as well...so she works full time, she...looks after the house... she still does all the financial bills, and...my dad just works...he has been doing very long shifts...every day apart from a Sunday, so...that is fair enough but when he was working on taxis he would be doing...20 hours a week, and then mum would be working as a housewife and doing all the bills, but she wasn't working at that time. (Masood, 23, single, part-time employment/studying)

These quotes demonstrate a gendered divide between daily routines and household responsibilities. Both participants highlighted the role that their mother had in relation to the household finances which was typically seen as a male responsibility, and while Masood's mother worked full-time, she was essentially still undertaking the role of a 'housewife', indicating the dual role of women. The following section explores this further, focusing on women's roles within the home and the associated cultural and religious influences.

6.3 Cultural and religious influences of gendered roles

Family composition for Pakistanis is considered different to that of White British populations where there is a greater pattern of smaller nuclear households⁴⁷ (Becher, 2008). Masood explained that Pakistani families have a 'male centred...power dynamic' which 'doesn't stem from religion' but rather 'stems from culture'. He went on to say that when a woman marries, she essentially leaves her own family and joins her husband's:

...the guys get married to the women and the women all live with the male side of the family... the males in the household are seen as the like, powerful figure... (Masood)

Motherhood and wifeness provide security for Pakistani Muslim women and are said to be important signifiers of their identity and sense of fulfilment (Afshar, 1994; also see Velayati, 2018). For sisters Alishah and Roshini, Sheffield's Pakistani community was considered very 'traditional', influencing the roles of women within the home:

Roshini: ...we have noticed in Sheffield compared to [South East England]... it is very traditional here... in [South East England] it is like they have moved with the times and here they seem to have been really stuck in the old days.

Alishah: About 30 years behind.

Roshini: At least 20-30 years... if we talk to people, the mentality...is what we used to think back in the days you know...

(Alishah and Roshini, Joint Interview)

Roshini and Alishah distinguished between Sheffield and the South East of England where they had lived previously, indicating a regional difference in the way that Pakistani communities live. Alishah explained that the domesticity of Pakistani Muslim women is culturally influenced but that in Sheffield, there is a more old-fashioned mentality. To address this, she spoke of classes where you can go and 'learn...that a woman's role is very empowered in Islam...'. The classes teach that

⁴⁷ Defined as a household consisting entirely of a single family nucleus e.g. a married couple living with children or mother/father with children (see <https://stats.oecd.org/glossary/detail.asp?ID=1857>)

'women have a lot of rights in Islam' and can be empowered by taking this knowledge back to their homes. She acknowledged however, that 'because of culture' this is not something that is 'perceived well'. Rather, it is the case that 'people get culture and religion mixed up...a lot'. Similarly, Roshini believed people's 'upbringing' to be a factor in this 'because they have been brought up in very traditional families with traditional values' whereas she and her sister 'have been brought up slightly different'. The regional differences that Roshini and Alisha highlighted begin to demonstrate that individual factors related to place and upbringing have an impact upon lived experiences. For Roshini, this meant the difference between those women who were likely to 'just accept it as it is' and those who may question certain cultural norms in their lives and whether Islamic principles supported those cultural norms.

From the perspective of a male participant, Faisal, who was in his early-twenties and not yet married, acknowledged the dominant discourse surrounding the traditional role of Pakistani women and the potential negative impact of this:

...you see some people who say...females should definitely stay at home. I have some friends who think like that... I just don't agree with it...there has been a lot of cases recently... the husband and wife have been together for years... The husband was the bread earner, and they have had a divorce, what is going to happen to the female, she is unskilled... all she knows how to do is look after her home and now...she has got to leave her own house...what is she going to do... (Faisal)

During this point of the interview, Faisal explained that he did not think 'anybody should rely on other people' unless it is for support which you should know is available 'if you need it'. Similarly, Hussein who was in his mid-twenties, also unmarried, explained that while it is 'very rare', some women come to the UK from Pakistan who are 'quite independent' (i.e. working, passed driving test), while many 'just...look after the house, do the cooking, look after the kids...'. Hussain revealed that while he does not have children yet, he would not want his daughter 'to be dependent on someone else', explaining; 'I would want her to be independent working herself' (Hussein).

Additionally, some female participants expressed a desire to enter the labour market. However, this was a difficult aspiration to achieve since it can be challenging to find employment after being at home for so long. It is typical for Pakistani Muslim women to look after children within the home since it is the mother who is responsible for teaching her children good behaviour, religion, and customs (Afshar, 1994; Becher, 2008). In this sense, many can be limited by their caring responsibilities (Dale et al, 2002). Most of the participants came from large extended families that lived within close proximity, but childcare arrangements could be challenging, especially for those who had as many as '18 or 19 grandchildren' (Alishah) in their family. For Abeera, despite having a desire to get back into employment after being away from work for over ten years, staying at home with her children was more economical:

...at the moment, it is better off me staying at home, and looking after my own children... rather than me going into work because it will cost me more for childcare... (Abeera)

Despite the high levels of economic inactivity among Muslim women (see Chapter 3), Islamic values do not prevent them from being in receipt of paid work but conflict within marriage or families may hinder opportunities:

...when our Prophet, peace be upon him...got married he got married to a woman who was a very, very successful businesswoman. When you put that to a lot of the Pakistanis nowadays...they don't want to acknowledge the fact that he got married to a successful businesswoman who was older than him and that marriage wasn't arranged...from religion aspect there is absolutely nothing wrong with the woman working...When it starts conflicting her marriage...there needs to be a mutual ground not just the man says this and then it just follows. (Daanish)

For those women who are employed, Islam affords special privileges in relation to her earnings. Kameel spoke about this from the perspective of his own wife:

...for a wife, whatever she earns, even if she earns more, Islamically speaking then she is...entitled to keep it to herself. It doesn't mean she does, but she is entitled... (Kameel)

Saaleha provided further distinction around the role of Islam and women, and the influence that upbringing has, emphasising conflict within her own extended family:

They just been brought up the way they have been brought up from their parents and the parents from their parents. It is...all instilled...it is not Islamic, at all... Islam is such a beautiful...religion for us... what these lot are doing, or what my in-laws are doing... [Women] are cursed basically. We shouldn't be doing that to our daughters-in-law... it says in the Quran that a woman's role, they are equal as a man, women has been built out of the man's ribcage that is how the woman's role is and heaven lies underneath the mother's feet. (Saaleha)

This quote, along with the views of other participants begin to demonstrate the conflict that exists between culture and religion, indicating that it is culture rather than Islam that has negative connotations for women. Accordingly, it may be the culture surrounding the family hierarchy and social structure, rather than religion which has the power to limit opportunities for women. This is closely linked to family honour (*izzat*) which encompasses respect of the entire family (Shaw, 2000), and maintenance of *izzat* requires conformity with ideal norms of behaviour by all family members (Ballard, 1982). Participants have demonstrated a positive attitude towards the role of women in Islam, highlighting that the role of the mother is very important, whilst it also being acceptable for them to work without compromising Islamic values (see Shaw, 2000).

6.4 Informal caring responsibilities: childcare and elder care

Many participants provided in-depth accounts of how they managed childcare day-to-day. These came largely from the perspectives of mothers and grandmothers, reflecting the traditional role that many of the women undertook. Out of the 13 women interviewed, all but one had children. As illustrated in Table 6.1, the age of female participants ranged from 26 to 56 years old and for those who had adult children, childcare extended to helping with grandchildren who sometimes lived with them. These responsibilities are indicative of Becher's (2008:149-50) study which found that extended kin 'played a central role in daily routines', being 'particularly salient in children's lives'. Grandchildren were a significant responsibility for Parveen and Isha who were both in their mid-50s and having raised their own children, were essentially doing this for the

second time with their grandchildren:

...my three grandson...they are living with me... My son he lives separate because he has got three children from other [marriage] and we can't keep six children in home... I go and look after them as well... (Parveen)

Parveen's six grandchildren were aged between 4 and 12 years old. Her son and daughter-in-law dealt with the school run and for the rest of the day Parveen carried out domestic duties, often walking 35 minutes each way to do her grocery shop because she did not drive. Parveen said 'my son doesn't help me but we have to help him' emphasising, 'my daughter-in-law she always there' to help with anything. If she needed additional help with childcare, Parveen called upon her next-door neighbours who 'are Arabic', explaining 'We help them, they help us'.

Similarly, while Isha only had one grandchild living with her, she also looked after four other grandchildren who were left at her house occasionally, meaning that she could sometimes be looking after five grandchildren at the same time:

I have my two sons one lives with me, he has daughter... my son is married a second one, the first one is separated and [my granddaughter] live with mum about three or four day...and for three or four day live with me...and the other grandchildren are coming, my daughter [has] four children. (Isha)

In addition to caring for her grandchildren, Isha occasionally helped friends who would leave their children with her. This was a reciprocal arrangement and she explained that during a period when her husband was unwell, her friend would help her out with the children while she went to the hospital. Reciprocal childcare arrangements with female friends and neighbours were typical for many of the participants and it was often these relationships that provided the most informal support.

From the perspective of a male participant, the culture of dropping multiple children off at one house for a woman to look after while other family members went out was considered very typical:

...in terms of families there is a solid support network. You have got people...like our family for example...they just throw the kids in the house and off they go... And sometimes there is 6 grandkids in one house, just come and throw them all in one house, and...everyone has just gone off to do whatever they need to do... (Nazim)

Similarly, shared childcare arrangements were present in Tariq's household of eight. He explained that while he and his wife do not have children yet, his sister who lives with them has a baby and she got help from her mother whilst at work:

...for my sister and brother-in-law...they both work...my mum has...stopped work and she is looking after the baby mostly. (Tariq)

Arrangements with direct and extended family were made possible because of the proximity that people lived within. Jamilah explained that 'Asian families stay close together in one area' but that 'A lot of White British people move away and they don't have that close network'. There was a cost saving element attached to informal childcare arrangements but there was also the advantage of leaving children with someone who was trusted:

Instead of having to go out to a childminder...you have got someone to...rely on here... The cost and I think it is the trust as well... (Jamilah)

Fatima elaborated on this financial element, explaining that with 'an extended family', 'you get free service of childminding'. Fatima also spoke about her sister-in-law who looked after her sister's child and even though she liked to give her a small amount of money, this was 'cheaper' than 'having her in nursery'. Informal childcare was subsequently considered one of the many 'advantages' of having family support (Fatima) as well as being more economical than formal provision.

The interviews revealed a complex relationship that existed between some daughters-in-law and mothers-in-law serving to limit help within the home. Becher (2008:151) recognised the conflict that can arise when 'in-laws put pressure on parents', sometimes by 'making unwelcome

suggestions about the children's upbringing'. Relationships between daughters-in-law and mothers-in-law can be fraught with friction due to the requirement to uphold cultural norms to protect family honour (see Ballard, 1982). While most of the female participants lived in separate houses to their in-laws, they lived in very close proximity to them i.e. next door, across the road, on the same street. The spatial proximity along with cultural expectations of mothers-in-law, left some female participants feeling restricted in the activities they could do outside of the house. For instance, Saaleha, who was 30 years old at the time of the interview had lived previously with her family in the south of England before she married. Similar, to other participants, a regional differentiation was made and Saaleha described having 'less freedom' since moving to Sheffield and that it had been 'a bit of a culture shock... Because there are so many Asians...'. Saaleha had a difficult relationship with her mother-in-law and saw her life as 'typical for everyone here':

...we don't have that help that you require as a woman... sometimes you just want to leave [the children] round for a babysit for an hour or two, no... I have got my husband's side of the family here...they are about 5 minutes' walk...but nothing... you have to...fend for yourself basically. You are in the wild, fend for yourself. ((laughs))...that's how it is in our culture...

...I have asked [mother-in-law to babysit]... when [son] was...two... I wanted to join a gym before I got pregnant again, and I had said...just to take care of him for an hour or two, two hours tops...but no that was...a big ask... You just have to do it yourself... Even like...keeping him round their house...for an hour is a big commitment.

(Saaleha)

Despite having her in-laws close by, Saaleha did not receive support from them. She was pregnant with her third child at the time of the interview and had recently been ill. Saaleha had no contact from her husband's parents during this period, saying; they 'didn't bother calling to find out if I was ok'. Conversely, she emphasised that if 'their son got ill they would be calling every day, they would come to check up on him, they would do everything'. Nonetheless, Saaleha's sister-in-law lived next door and their relationship had a different dynamic, built upon reciprocal support. She also had 'no one giving her that support' and Saaleha explained; 'we try and help each other out

as much as we can'. Sharing childcare was difficult however and the help they provided each other tended to consist mainly of passing food between them to save the other one cooking.

In contrast to these difficulties, Saaleha spoke fondly of the relationship with her own mother and siblings who lived elsewhere in the UK. She felt they would openly provide her with support:

...if I was to go to my mums with my kids...I wouldn't have the worry. Because my parents would just get on with it. My brother and sisters they would do everything...they would feed them take them out here and there and I am literally relaxing, putting my feet up, no care in the world. (Saaleha)

Similarly, to Saaleha, Naira also had a sister-in-law that lived next door and they too had a reciprocal arrangement where they helped each other out. Naira's sister-in-law provided extra support with childcare when needed and she also spoke of her mother-in-law who stepped in to help during a time she was in hospital:

...my sister-in-law got autistic child, sometimes...she will drop here for I look after him and care for him.

...sometimes my mother-in-law and sister-in-law have helped me...look after my daughters... last year I have been in hospital with certain problems and they always like help my daughter or help my husband to housework and that kind of things. (Naira)

While Naira was able to draw upon an instance where her mother-in-law had helped with childcare, the support provided was focused on Naira's husband who needed assistance at home while his wife was in hospital. Moreover, it was often the case that most of the day-to-day informal support with childcare and domestic tasks came from a female network of mothers with a shared ethnicity. In contrast, Farah was one of the few female participants who worked, juggling home life with several jobs. She and her husband had more of an equal partnership compared to other participants but neither of them had family in Sheffield. When her husband could not pick their son up from school, life was made easier by the help of her son's dinner ladies who were Bangladeshi and Pakistani:

...there is two dinner ladies...and they are next door neighbours and they work at the school... So she takes the responsibility on herself even though she has got her own children and everything else, as well as taking mine on, to look after them like with no...charge or anything. Just doing it...literally out of the kindness of her heart... (Farah)

In addition, Mariam had moved to Sheffield from the south of England but was originally from Pakistan where all her family remained. Some of her husband's family were living elsewhere in England but his parents were also in Pakistan. At the time of the interview which took place in Mariam's home, her mother-in-law was staying on an extended holiday from Pakistan for three months and was present before the interview began. It was clear that her mother-in-law did not speak English but even when she moved to the next room, Mariam whispered when talking about her. In particular, Mariam emphasised that when visiting from Pakistan, her mother-in-law did nothing to help:

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

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

Mariam: No [getting upset].

(Mariam)

Mariam saw her situation as being typical of Pakistani households that do not have family nearby. In the absence of family support, Mariam was fortunate enough to lean on female Pakistani friends (mainly her neighbour) for help. Her Pakistani neighbours who also happened to be the landlord of her property, would sometimes look after her youngest child when Mariam attended hospital appointments. Mariam could not drive so if her husband was at work, her friend's husband helped with dropping her daughter at the Mosque for lessons. In addition, Mariam had recently visited her sick mother in Pakistan and was away for one week. She took her youngest son with her but during this time her neighbour looked after her other two children after school and while Mariam's husband was at work.

For sisters Alishah and Roshini who asked to be interviewed together, their situation was different again since they had both direct and extended family living close by. They each had three children and the support they provided each other was invaluable. Living across the road from one another, their close proximity made sharing childcare responsibilities easier and they had a very close relationship in general. Alishah was essentially a single mother at home since her husband worked away full-time. When asked about any help she receives with her children she said, 'My support is my sister across the road' and Roshini confirmed, saying; 'we try and support each other together'.

The presence of other family members living in the household or nearby does not guarantee that help will be on hand (Katbamna et al, 2004). Female friends, neighbours, sisters and sisters-in-law were subsequently an integral part of managing daily life for the female participants and reciprocity was prevalent. Informal childcare was not only made possible because of the close proximity in which the Pakistani community lives but also because of a shared need for support day-to-day, resulting in tight-knit female networks.

Abeera also struggled with her caring responsibilities but in her case, these extended beyond her three children at home, also including the care of an elderly parent:

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

Other female participants also spoke about the informal care of parents and in-laws to varying degrees. Three out of the 13 women interviewed had these additional caring responsibilities and similarly to Mariam, Abeera explained that her situation was 'hard' but 'it is one of them things... You have to carry on'. Abeera revealed that before her mother passed away, she cared for her at home rather than putting her in a care home:

...my mum has passed away recently...she had a stroke and she were bed bound for like 2 and a half years but we brought her home because they wanted to take her into a care

home but, you know we don't send to care homes... we looked after her and the nurses came to give her medicine twice a day but we looked after her, all the family. We had a rota... (Abeera)

Caring responsibilities for Abeera's mother were shared with her female siblings rather than with her brothers. This is an arrangement that has continued now that her father needs care and men in the family do not tend to assist with this:

...he is just over 80 my dad...he is quite capable, he lives alone, he will make his own breakfast...but we tend to make his meals... So we make extra and we always make sure he has eaten. Once a week might go and clean the house, or bit of washing, cleaning, ironing we just take it all in turns... My brother doesn't really help, boys are boys in the Asian families, there is four girls we just take it in turns. (Abeera)

Fatima also talked about her father, saying 'we looked after him' at home rather than utilising a care home, despite him having 'emphysema for the last 12 years' (Fatima). In contrast, Isha's experience of being an informal carer was the most extreme of all the female participants, explaining that she had been a full-time carer for both her father-in-law and husband:

...I looked after my father-in-law and my husband...my father-in-law passed away about 7 year ago, and...after my husband is diabetes...he passed away five year ago... I looked after him about 24 hours I stay at home... (Isha)

Isha's role as an informal carer was in addition to her extensive caring responsibilities of her grandchildren, as outlined previously. Additional support was at times provided by her adult children who had helped with the care of their father/grandfather. Since the passing of her husband and father-in-law, Isha now helps her bed bound mother-in-law who is socially isolated:

...my mother-in-law...lives near my house... I have been helping while she in bedroom [bedbound]... like every 2-month, 1 month...not very well... Before, I said, you come down my house I will look after you(?) here, and they said...she can't cope with the stairs... sometime I will go there helping. (Isha)

Becher (2008:41) explains that the 'idea of showing respect for one's elders' appears to symbolise a desirable traditional practice for South Asian Muslims which is attached to the idea of family hierarchy, reputation and honour. As depicted through the examples of informal care for elderly relatives, Pakistani Muslims have an overarching respect for their elders who are seen as pivotal figures within the Muslim faith community:

We have got all these people they just want to come and see their elders for blessings... whether they are well or not they will just go and sit with them for 5 minutes just as a tradition and just ask for their prayers... So if the elder is not in the house...it is devoid of blessing in some sense. (Nazim)

Nazim explained the significance of the family hierarchy, telling me that his home is known as the 'head house' because of his parents. The head house is where the 'entire family' gathers for 'every celebration'. (Nazim). While his father had passed away, Nazim's mother still lived in the head house and was thus considered 'the elder of the household'. This figurehead of the family was also said to be the person that 'holds everything together', helping them to be 'one big...happy family' (Ghaalib).

In accordance with cultural norms, the responsibility of living with parents in their old age 'normally falls to the youngest son' because 'it is a tradition' and was said to be 'an unwritten rule amongst the Pakistani community'. However, living with in-laws was said to 'cause some friction from some people' (Nazim), particularly if a wife moves in with her in-laws. When the youngest son marries, it is his wife who will physically carry out any caring duties in the home and thus cares for her in-laws as and when required. It is also common for her to care for her own parents too, but the level of responsibility depends on the family hierarchy as well individual family dynamics. Caring for in-laws/parents occurs even if the couple live separately in their own home. Ghaalib who still lived at home with his parents explained that for his generation, he is considering how this could affect his marriage options:

It is not expected of me - my mum has always said that, because it is very difficult to find...a wife who would want to live with my parents because the mother-in-law, daughter-in-law

you know, it has happened for generations despite my mum being an amazing woman...but my mum said it is difficult just to find anyone that would want to live with her in-laws, so like you can move out... my dad said the same thing he is like you are definitely not living with us the older you get...so it is more of...a decision I have made myself and...I am going to, I will just have to find the right person... (Ghaalib)

As a compromise, Ghaalib's mother suggested that he 'buy the house next door' instead which he was considering because he would still 'live quite close'. Hussain also offered his opinion, explaining that the family all take on responsibility for looking after elderly parents:

I think it is a form of disrespect...if you were to just chuck your parents into a care home...especially with the older generation... so usually what happens is...when your kids reach...an age where they are working, being married...you could decide to live at one or moving around from one to the other, and they will all take responsibility to sort of look after you... I know some elderlies who have their own property...and the kids are sort of coming in and come in and say hi... (Hussein)

For Pakistani Muslims, the honour of taking care of one's parents is so significant that this can cause arguments among siblings:

There are times when the eldest fight - "I want to keep them", that does happen like they fight amongst each other to say...she [mother] is living with me and other son is no I want my mum to live with me... (Nazim)

As such, Pakistanis are brought up with the notion 'that the younger generation always look after the older generation', a belief which Roshini said is 'embedded in us from...childhood'. Abeera also explained that 'we have been brought up' knowing 'we have got to look after mum and dad' because 'they looked after us and made a better life for us'.

The amount of respect the Pakistani community have for their elders and their parents informed attitudes around care homes. There was a consensus among participants that the use of care

homes was frowned upon, favouring care within the home instead. This view was reinforced by several more participants, demonstrating the cultural and religious factors behind this:

...my grandma still lives with my dad's sister...we would never think of putting her in a home. My partner's grandma...lives a few doors away, we would never think of putting her in a home, she is better off in the family than she would be in a home. And I think that's...an Asian thing...let's say they don't approve of putting an older person in a home. They would rather take that responsibility and help to look after them. (Jamilah)

...elder people, they would never get sent to a care home in a Pakistani home. I mean, the general gist is that when you were younger... they took care of you so you can't abandon them when they are old and they need your support... even...uncles, aunties it doesn't have to be your parents... You would never send them right to a care home. That is one thing I think you would never see, I personally wouldn't do that as well, to my parents send them to a care home. I would prefer for them to live with me than live on their own as well. (Faisal)

...[my father] had Alzheimer's but we discharged him from the hospital, we just didn't think that the care was adequate we didn't think it was sensitive enough... and you know he lived for...about five years... But we kept him at home... whether they give us the support or not, but I don't think it is easy without the support to be fair. (Nazim)

The informal care provided within this Sheffield community was likened to the same culture that is present within Pakistan, with Naira explaining that in Pakistan 'they do the same like here' and that 'most families' are 'helping each other' with caring responsibilities (Naira). The informal care of Pakistanis was subsequently shown to have both cultural and religious motivators:

...for me [Islam] is a personal journey... it is about how you treat people...how you are to people and one of them things is family. How you are with your family. Especially parents. And that is why...a lot of people in Asian communities very seldom would put their parents in a nursing home. (Fatima)

...you don't see many Asian people in care homes. It is very, very, very frowned upon as a culture, as religion it is...just the worst etiquettes manners, behaviour - your parents just absolutely have the highest authority in terms of love, devotion, respect... We go and visit the elders. So it is a religious thing definitely. It is a cultural thing, those who are not religious, and it is also a shame thing... you know, what are people going to say if they're not living there. (Nazim)

Despite these strong beliefs and associations with shame, some participants expressed concerns over how things were changing with new generations and that instances of keeping parents at home in their old age are 'getting rare' (Nazim). Some family hierarchies were said to be 'diluted' since younger generations were becoming more 'independent' (Hussein). Alishah, Roshini and Nazim also acknowledged this change:

...sadly, I am now seeing some second or third generations...just abandoning their elder generation... some people are just left in [care] homes... So you do get both ends of it...and it is really sad because...if it wasn't for their generation we wouldn't be here. (Alishah)

People don't want that responsibility...of looking after the older generation. They don't want to be stuck at home looking after them or feel the pressure of looking after them so they just dump them into a nursing home whereas really when you look at the faith side of it, that is a really big sin...just to dump them and I think really what it is, is one, they have not got their proper upbringing or they don't have the correct knowledge, and two it is just where they have got a bit of freedom and they have just run wild with it and they have just literally abandoned their responsibility... (Roshini)

the new generation now... they don't go and visit family as much... they won't do what we do right now... they don't mind the support network but they don't want to be the ones who are also helping out if that makes sense. (Nazim)

This insight indicates a change in tradition but is disconnected with the discourse surrounding the use of care homes. The quotes presented therefore challenge the cultural and religious appropriateness of formal care provision, highlighting the importance of elders maintaining a

presence within the community. Ethnic proximity made informal caring arrangements possible for the participants and it was easier to visit relatives regularly and provide daily support when families lived 'close together' (Faisal). That is not to say however, that this community does not need supporting. Rather, the findings provide more context to the constructed myth that Pakistani families are 'looking after their own' (see Atkin and Rollings, 1996). The following section explores this further, highlighting a need for women to be supported in their role as primary caregivers.

6.5 Mental health and wellbeing: the impact of life indoors

The findings presented thus far have indicated that for many of the female participants, life was centred largely inside the home. Revealing the negative consequences of a lifestyle dominated by domestic duties and caring responsibilities, this impacted upon mental health and aspirations, with social isolation being a key issue. This final section explores these issues further, drawing upon accounts provided by female participants who spoke about the restrictions they experienced in their daily lives and contributing factors such as extended family.

After moving to Sheffield five years ago when she married, Saaleha explained that she found it difficult to make friends. With all of her social ties and direct family living in the south of England where she was born, Saaleha had struggled to adjust to life in Sheffield, finding her life here to be much more restricted. Many of her daily responsibilities were concentrated within the home and there was a lack of variety in her routine which limited opportunities to mix socially:

Monday to Sunday, we are in the same routine. We are like robots...this is what you have to do...I think it is typical for everyone here...And there is the odd few here who are quite lucky and their husband takes them out for meals and stuff but that is very rare.

...recently I have started making friends because...you don't have time to go out because you are so busy inside the house... so recently I have started to just make time, go out to

parent toddler groups...

(Saaleha)

Attending parent and toddler groups were viewed as 'the only way' to meet other people and Saaleha had also recently started dropping her daughter off at nursery which provided an opportunity to meet other mums. Nonetheless, Saaleha explained 'I have only got two friends in Sheffield; I have been here 5 years'. Similarly, Mariam also described her day as being taken up with domestic chores and looking after the children, saying; 'My job is inside the home'. Mariam only tended to leave the house with her husband, explaining if he has a 'half day' at work and her children are still at school; '...then we go outside for some time and we come back'.

It was typical for some female participants to feel restricted by their gendered roles and Saaleha felt that she had 'less freedom' in Sheffield, saying; 'I have to ask permission and what I need to do, from my in-laws'. Saaleha explained that in Sheffield 'You are limited to what you are allowed to do' compared to where she was raised. These restrictions were largely connected to her mother-in-law who was said to have 'a lot of hold on what you can do, what you can't do. What can say, what you can't say'. The 'gossip' among older generation Pakistani women made going out difficult, even to do 'normal casual things' and the ethnic proximity of the community made her feel like she was always being watched:

...everyone is just so into your business... They want to know what you are doing...and it is not just in-laws...it will be...people that know your in-laws because they have lived here all their life, so they are like oh that is their daughter-in-law she is doing that... You have to be quite...careful in what you are doing or who you are mixing in with as well.

(Saaleha)

Mariam shared similar feelings of restriction, despite differences in background and being born in Pakistan, Mariam spoke broken English and while she did not have any direct or extended family in Sheffield, she still felt restricted to stay indoors day-to-day due to pressures from her husband's family, even though they lived in a different part of the country:

...like, me and my husband, if we go with kids outside, his family don't like [whispering]. He say(?) why you go with kids and wife outside, why you do like this... He [husband] is by self very good man but his family... our culture is like that... they pushing woman and kids back, our culture. (Mariam)

It was frowned upon for Mariam to leave the house, even going with her husband and children to partake in ordinary activities such as a visit to the park or shopping, explaining 'If we go they don't like'. While the circumstances were different to the account provided by Saaleha, Mariam knew from her upbringing in Pakistani that it was wrong to treat women in this way and she did not understand the restrictions she endured:

...my mother say time will change, I say I get older, what I do, where we go... why we not enjoy our lives? Why. I don't understand...I am from a big family, my mum, dad is very loving, caring... not as tricky... They teach us bad and good. But, pushing someone go back, go back, that's not good. (Mariam)

The power that in-laws had over Saaleha and Mariam was extremely isolating. Manifesting through a culture of gendered norms, their quotes demonstrate the negative impact upon some Pakistani Muslim women and the lack of agency they have over their own lives. In addition, Isha had become socially isolated whilst caring full-time for her husband and father-in-law. She had struggled to adapt since both men had passed away and explained that she found it very difficult to leave the house. Consequently, her mental health suffered badly:

...my health is not very good, and my husband passed away and...thinking every day, I stay at home and... I can't, this time I no go out, I stay home every time... and the doctor said you can't stay home, go out. You are thinking too much. And... I say I can't... (Isha)

Isha benefited from seeing her doctor and accessed counselling. She also engaged with her local advice centre which aims to improve social inclusion for marginalised individuals, providing services for Pakistanis and other BAME people. Isha attended some social-based groups/activities which really helped her:

...I changed myself, I tried pushing and before I am not pushing myself but now after I had been counselling... now it is better. (Isha)

Isha began volunteering several days a week at the same advice centre that she went to for help, and while she would only 'make tea or coffee' she explained now '...I enjoy myself'. Dedicated services such as these that focus upon improving social inclusion are designed for the needs of the local BAME population. As such, it provided a gateway for Isha to get the help she needed to overcome the negative impacts associated with life indoors. Through the advice centre, Isha attended exercise and cooking classes, as well as a separate support group for chronic pain resultant of her domestic duties.

Similarly, Abeera who had four children, three of which still lived at home, provided an example of how she had benefited from attending some support groups at the same advice centre. One group in particular was for women who are socially isolated and being at home full-time, this gave her the social contact that she needed as well as an outlet to discuss her feelings with people outside of her own family:

...you think you are the only one and when you go out into the world or when you go to these groups... and you don't know people...they are not...your friends, they are not your family, they...don't really know you so you can sit and you can pour your heart out, you can tell them things that you couldn't really sometimes tell other people... (Abeera)

The group was female only and Abeera felt able to discuss her problems because it was culturally appropriate for her needs. The support that Abeera received from the groups she attended had enabled her to start thinking about how she could continue to improve her mental health by concentrating on her own personal development:

...people think...staying at home...is a luxury – it's not, because... your mind stops... you stop being you because you are always doing things for other people and you...don't think about yourself. I think that is what I need to do now... (Abeera)

Several of the female participants had been in paid employment prior to having children and the loss of this represented a loss of freedom. While Isha was unable to work because of the pain she suffered in her back and even found standing for more than half an hour painful, Abeera, Mariam, and Saaleha all had aspirations to return to work one day:

I am trying to get into the courses and maybe...another 6 months to a year I might do some voluntary work...try to get myself a bit more things on the CV really because I have been out of work for over 10 years now. (Abeera)

Maybe Inshallah [God Willing]... I will try for a job, do something at home like a small business but it is too...difficult and too hard for one person. Because I am alone here, husband do job, and I am at home it is too difficult for me, many time I think but I can't do with my kids. ((laughs))... We are new here and we don't know any place and people just our neighbours I only know there I don't know who lives this side. (Mariam)

...my idea is as soon as [children] get a bit older, go back into work. Throw myself into work. I need to be independent because, without your independence...there is no life for you here... Without your own money and stuff, there is no life. (Saaleha)

All three women shared the view that raising their children and being a mother was a main priority. It was apparent however, that a balance between their caring responsibilities and their personal life was needed. Nonetheless, Abeera explained that 'it is really hard to get a job' because whatever she got; it would have 'to fit round the children'. Having a break from employment could therefore make it very difficult to re-enter the labour market and for this reason, Abeera viewed voluntary work as a more realistic option.

Similarly, Mariam recognised that her English language skills were a restriction, not only to employment but everyday life also. She hoped to take some time to concentrate on personal development and planned to improve her English as well as pass her driving test. She described these things as 'doing something for me' and understood that they were fundamental to her getting more freedom. Despite the restrictions from her in-laws, Mariam's husband fortunately encouraged both activities.

6.6 Discussion

This chapter has considered the views of both men and women, contributing towards further understanding of what life looks like for Pakistani Muslim women in the UK who are predominantly looking after the home. This includes their roles within the household and the influences of the wider family hierarchy; both of which are entangled within cultural norms, traditions and Islamic values. Afshah's (1995:129) study of Muslim women explains that whether they wish it or not, women have been 'required to reflect the religious commitment of the group in their attire and behaviour as well as in most aspects of their lives'. While this literature is relatively dated, the religious commitment of both women and men has resonated throughout the findings presented. It can be determined from the data, that a large proportion of female participants' time was spent looking after the home and caring for children/grandchildren as well as several acting as informal carers. Over time, this is both physically and mentally demanding and has resulted in social isolation for some. This chapter subsequently contributes to policy agendas surrounding the use of formal provision for childcare and elder care, providing context for why there is a lower take-up of such services among Pakistani Muslims (see Chapters 2 and 3). As such, the findings have revealed the importance of having local initiatives which offer opportunities for women to leave the house, engage in volunteering or join social groups that are culturally and religiously appropriate.

6.6.1 The role of Pakistani Muslim mothers

Becher (2008) highlighted a concern that minority ethnic parents in Britain have less access to or are less likely to use family support services. Evidence shows that in England and Wales, a very low proportion of such services target minority ethnic families. More specifically, Pakistani children in general have low levels of engagement with nurseries (Shorthouse, 2015). There is also a lower take-up of formal childcare among three-year olds from the Pakistani ethnic group, while the White British group has one of the highest take-ups (Albakri et al, 2018).

It was not anticipated when asking participants about daily routines and roles in the home, that there would be such consistency among the accounts of women, especially since their backgrounds and ages varied. It was the case however, that many participants (male and female),

identified with traditional gendered roles, demonstrating that these are still present within Sheffield's Pakistani community. The findings provide an overview of what daily life looks like for men and women, highlighting that tradition, culture and religion are engrained in daily lives, serving to define roles. The findings are indicative of Becher's (2008) study which identified that religious and cultural practices are central to defining role identities within South Asian Muslim families and households. These role identities are apparent in Table 6.1 presented earlier, illustrating a division of labour among male and female participants, regardless of age and generation.

The data have revealed a common thread where women are traditionally regarded as the 'homemaker', with motherhood and wifedom being vital roles (Afshar, 1994; Akhtar, 2014). This corresponds with Shaw's (2000:74) extensive study which revealed that traditionally, a woman's 'place is at home, where she has responsibility for the household, cooking, cleaning and children'. This role is largely dictated by the family hierarchy that exists within Pakistani culture, putting patriarchal structures in place. These findings are arguably more indicative of British social attitudes in the mid-1980s when a large majority of the public supported the traditional division of gender roles (see Park et al, 2013). Alternatively, some argue that the 'old fashioned' nature of South Asian families in Britain bears more resemblance to White women in Britain during the 1950s and 1960s (Robson and Berthoud, 2003:3). However, Salway et al (2009) identify that while Asian men in Britain typically view caregiving to be a mother's responsibility, some men do wish to contribute towards this.

While religion also plays a part in reinforcing certain status and roles, particularly with regards to mothers and respect for elders, culture becomes entangled within this. There is great competition within families to retain cultural and religious integrity, as well as family honour, of which women are the guardians (Ballard, 1982; Dwyer, 2000; Franceschlli, 2017). Religiously, heaven lies at the feet of the mother, meaning that if you respect her, she will take you to heaven. It is therefore the mother's responsibility to teach her children good behaviour which includes history, religion, customs and manners; in accordance with the Islamic moral code (Afshar, 1994, Becher, 2008; Wheeler, 1998). Regardless of the respect afforded to women in their role as mothers, this can no longer be seen as a privilege if the only actual opportunity available to them is to become a housewife (see Predelli, 2004).

As with other populations, family beliefs and values within Pakistani families are transmitted through parents in the upbringing of their children (Becher, 2008; Franceschelli, 2017). The family hierarchy reflects a historical and traditional association of women principally undertaking unpaid labour. Motherhood within Pakistani Muslim households is strongly linked to domesticity (Lau, 2000) and maintaining a constant presence is 'an expected sacrifice for mothers' (Becher, 2008:101). Culturally, Ballard (1982:181) explains that there is an ideal way for South Asian families to be organised which traditionally 'consisted of a man, his sons and grandsons, together with their wives and unmarried daughters'. Upon marriage, daughters would leave their 'natal home and become members of their husbands' family' (1982:182). Family members lived and worked co-operatively, sharing tasks among them. Individual freedom was however, of little significance since there was an assumed obligation to put the group before personal self-interest (Ballard, 1982).

While Afshar (1994:129) explains that Muslim women are both 'guardians and guarded', Ballard (1982, 2013) identifies that the relationships within South Asian families comprise of superordinates and subordinates. 'Superordinates were expected to support and care for their subordinates, while subordinates were expected to respect and obey their superordinates'. All relationships within Pakistani Muslim families depend on 'asymmetric reciprocities' and are hierarchical between gender and generations as well as between older and younger individuals in the same generation (Ballard, 1982:183). The way that these families function and the importance of the family hierarchy represents their ethnic capital (Modood, 2004) but can also be viewed as a form of embodied cultural capital (see Bourdieu, 1986). While embodied cultural capital derives from cultural norms, this is developed and utilised differently according to the power held by an individual within the social structure.

The findings demonstrate that some mothers-in-law are superordinates since they hold certain power within the family hierarchy and traditionally, daughters-in-law are subordinates since they are expected to carry out the wishes of her mother-in-law. Only when a woman becomes a mother-in-law herself, will she 'be able to order the household to her own satisfaction' (Ballard, 1982:185). Akhtar (2014:234) outlines however, that Pakistani women in the UK sometimes have 'sole responsibility of the domestic sphere' rather than sharing this with mothers-in-law and may

feel empowered by no longer living in multi-generational households. Participants did not however, feel empowered by this arrangement since their mothers-in-law could impose restrictions despite living elsewhere, sometimes in a different city or country.

While multi-generation households may traditionally be considered the norm, it is important to acknowledge the differences and similarities that have occurred with newer generations and the impact this has on family dynamics and household composition. Some of the accounts provided by young men indicate that while they had respect for their culture and family networks, attitudes towards women may be changing. There was a desire amongst these participants to enter into more of a partnership rather than a traditional marriage where the woman has little independence. Moreover, while both male and female participants revealed that it was typical for there to be some conflict between daughters-in-law and mothers-in-law, it was recognised that household composition may be changing in line with younger generations wanting more independence in general. Nonetheless, the Pakistani culture that exists within certain areas of Sheffield suggests that a patriarchal hierarchy continues to be maintained. Therefore, so long as there are families that exercise very traditional and conventional practices, any positive change that occurs in relation to female roles is likely to be slow.

As alluded to above, understanding both the Islamic and cultural values attached to the role of Pakistani mothers, contributes to understanding more about the importance of child rearing and the reasons why staying at home may be favourable to paid employment. The findings are indicative of old and recent literature regarding a preference for informal childcare, highlighting how important it is for policy makers to understand the context surrounding these decisions. Literature shows for example that Pakistanis have a greater liking for keeping their child at home and where additional childcare is required; there is a preference that this is provided informally (Albakri et al, 2018; also see Salway et al, 2009). People with more diverse social networks such as those in this study are also said to benefit greater from in-kind support such as sharing childcare (Shorthouse, 2015). Large numbers of families in the UK, of varying ethnicity, utilise informal childcare. This can be through grandparents rather than, or in conjunction with, formal provision (see Bryson et al, 2012). However, cultural and religious factors, as well as affordability and discrimination (Khan et al, 2014), are shown to greatly influence childcare choices for Pakistani Muslims.

The important roles that Pakistani Muslim mothers play in raising their children 'properly' (Becher, 2008: 101) emphasises a requirement for services to transmit the same cultural values and practices to children that they would receive at home. Financial implications and adhering to cultural and religious values played an important role for participants' engagement in informal childcare of young children. Economic capital is shown to play a role alongside ethnic and Islamic capital. The data suggest that the financial implications of childcare were a further reason to utilise informal childcare and this was, indeed, an incentive for some. Ethnic capital which 'originates between family and the wider ethnic community' is therefore said to have 'the power to compensate for the lack of economic capital' (Franceschelli, 2017:165). Conversely, while families from lower socio-economic backgrounds typically have fewer resources available, resulting in families being less likely to be involved in their children's education (see Franceschelli, 2017), the data presented throughout the chapter contradict this. This chapter subsequently illustrates that for those mothers who belonged to very traditional families/extended families, the cultural norm is to look after their own children. The requirement to uphold family honour means they do not necessarily have the ability or inclination to challenge this.

Reciprocal childcare arrangements existed among networks of mothers, demonstrating shared ethnic and Islamic capital which was utilised as a resource for informal support. Ethnic capital (Modood, 2004) originated between the family and wider ethnic community, and negotiated both cultural and social capital, resulting in reciprocal childcare arrangements among mothers. Islamic capital (Franceschelli, 2013) was embedded within parenting practices and 'general strategies of upbringing' among the participants, and in turn, passed on to participants' children. Islamic capital served as 'an active resource in the context of the extended family' (Franceschelli, 2017:198), as well as providing access to a social network of Pakistani women who shared the same Islamic values and found solidarity in their roles as mothers. Subsequently, while the upholding of cultural norms surrounding childcare were important, religious values were also significant since these reinforced the fundamental role that mothers play in the upbringing of their children.

While being a stay-at-home mother is a respected role within Pakistani Muslim families, the findings demonstrate that associated cultural norms and family traditions have a negative impact

upon some women. Resultantly, social capital can be identified as both a positive and negative force which, despite access to resources that rely on specific social connections and group membership (see Skeggs, 2002), has the power to be both inclusive and exclusionary. Some of the female participants were disadvantaged in terms of seeking opportunities outside of the home, often taking a long time to connect to support groups and social activities locally. Their duty of care towards both children and elderly/sick relatives contributed towards their isolation and many found little time for self-care. The upholding of social structures and cultural norms acted as a constraint and limited choices for many of the female participants in this study.

Shaw (1994:55) identified that while some argue the domestic responsibilities of a Muslim woman are incompatible with a career, 'it is possible for a woman to combine a career with marrying and raising a family without in any way compromising Islamic values'. While women in general are still underrepresented in the labour market (Government Equalities Office, 2019), Muslim women are even less likely to be in paid employment compared to non-Muslim women (Citizens UK, 2017). The findings have shown that the restrictions faced by many of the women in this study were linked to power dynamics within the extended family and as such, this limited opportunities for engaging in activities outside of the home. Although some women in the study were able to work, the findings strongly reflect Becher's (2008) study of South Asian families, demonstrating that Pakistani Muslim mothers are expected to sacrifice a lot to raise their children. Correspondingly, while Muslims in the UK have the lowest employment rate and highest pay gap than any other religious group (see Chapter 3), a large proportion of Muslim women are economically inactive 'because they are looking after the home' (House of Commons, 2016:15). Pakistani women are therefore less likely to be employed outside of the home due to the presence of young children as well as lack of educational qualifications (Chowbey, 2016; Dale and Ahmed, 2011).

6.6.2 Solidarity among women

Shaw (2000:257) explained that 'women create and maintain status in relation to other Pakistani women primarily through their networks of reciprocity'. Kinship relations within the Pakistani Muslim community are largely based on collective participation and while much of this PhD focuses on the positives that result from this (see Chapters 7 and 8), it is also important to

acknowledge that tight-knit networks can self-perpetuate negative practices. The discussion that follows seeks to explore the implications of such networks, providing greater understanding of how religion and culture can act as a precursor to the restrictions and isolation experienced by many female participants who had caring responsibilities.

Many female participants emphasised feelings of isolation and restriction, revealing the difficult relationship with their mothers-in-law. Some participants felt, in the absence of their own mother, unable to call upon their mother-in-law for respite from childcare responsibilities, relying on female friends or neighbours instead. Relationships between friends and neighbours were built upon shared ethnic or Islamic capital. Forming such friendships can be conditional upon religious, cultural, and ethnic commonality since these factors create opportunities to meet similar others. As such, the upholding of family honour creates pressure for some women to maintain relationships within their religious community and associate within their own ethnic group.

Werbner's (1990) study in Manchester found that Pakistani women rarely formed a solidarity group but instead organised themselves to protect positions within the social structure and family hierarchy. More recent research by Akhtar (2014) highlighted that female migrants who came to the UK in the 1960s and 70s suffered initial isolation. Migration impacted significantly on their social circles and daily activities, which had previously provided greater contact with other women. Pakistani women in the UK were subsequently forced to rely on 'biraderi connections for friendship and support' (Akhtar, 2014:234). The ethnic proximity of Pakistanis which exists in some Sheffield neighbourhoods has created 'ethnic colonies' (Ballard, 2002:117) or ethnic clusters (see Phillips, 2006). For this reason, Pakistanis and other South Asians are more likely to nominate one another as close friends (Muttarak, 2014). Social ties with similar others subsequently provided important support and human contact, whilst also limiting opportunities for socialising outside of this group due to a need to protect women's position in the social structure. Social capital therefore 'has costs as well as benefits' meaning that in some circumstances 'social ties can be a liability as well as an asset' (Woolcock, 2001:68).

The conflict and tension that occurs between members of South Asian families can be a result of everyone being engaged in securing his/her own self-interests, which ultimately limits and curbs

the advances of others (Ballard, 1982). Due to the time spent doing things for other people, some female participants struggled to find any time for personal interests/development. It could be years after their children had grown up or other caring responsibilities had ceased before they felt able to branch out and involve themselves in even basic social activities. Unfortunately, due to prolonged periods of isolation, forming new social connections was difficult and some sought counselling or turned to local support services to overcome this. As alluded to above, the support that existed in the form of female friends and neighbours was a vital lifeline, providing help with childcare as well as other daily tasks. This was particularly true for those who did not have immediate family in Sheffield and/or had a language barrier. The connection between female friends and neighbours was subsequently built upon an unspoken commonality and could provide socially isolated participants with someone to talk to.

The strong traditions that exist within Sheffield's Pakistani community may derive from the *purdah* system (translated to mean curtain) which is both a social structure and Islamic tradition for Pakistani Muslims (Shaw, 1994; 2000). *Purdah* relates to 'status, the division of labour, interpersonal dependency, social distance and the maintenance of moral standards as specified by the society' (Papanek, 1971:518). Shaw (2000) explains that the ideal of *purdah* for many Pakistani Muslims is a requirement for women to avoid all contact with unrelated men, apart from someone who is considered an appropriate marriage partner. The layout of houses in rural Pakistan accommodates this since they are generally organised around a courtyard which provides access to a main room and a sitting room for men (*baithak*), which has a separate entrance. In accordance with *purdah*, a woman 'should only leave the house when absolutely necessary and should then behave with proper modesty' (Shaw, 2000:75).

As expected, the style of houses in rural Pakistan differs greatly to Sheffield's housing stock. Households in Pakistan would also generally be busier and larger, as well as being configured to enable easier movement between neighbouring houses and courtyards (Ballard, 1982). In Britain, there has been a shift for South Asians to live in 'conjugal households which contain only a single married couple' and their children, while family members who move to the same area 'invariably buy closely adjacent houses' (Ballard, 1982:191). This situation is indicative of the household configuration for many of the participants, resulting in women only occasionally having contact with others because they rarely had purpose or opportunity to leave the house.

Consequently, while conjugal households create a greater form of independence because women may have their own home with their husband, this can remove opportunities for day-to-day interactions, 'further increasing their sense of isolation' (Akhtar, 2014:234; also see Ballard, 1982). Resultantly, some of the women in this study may be more socially isolated in their daily lives than they would be in rural Pakistan due to the pressure of upholding certain social structures which are not necessarily compatible with the way that British homes and society are configured. Pakistani families are built upon relations of trust and mutual support that uphold group values (Werbner, 1981).

Due to the way that social contexts influence religious faith and practice, women can 'become marginalised in some areas, but they may gain ability and power to act in other areas' (Predelli, 2004:474). Some of the female participants felt restricted by the very traditional Asian culture that existed in Sheffield compared to some areas of south/south east England where they had more freedom. In Sheffield, ethnic capital both enabled friendships and limited opportunities for socialising outside of this group. Social inequalities and life chances are therefore shaped by 'the interplay of ethnicity, class, gender, and religion within specific space/time dimensions' (Shah et al, 2010:1110). This demonstrates that while capital has been identified as both a negative and positive force, ethnic capital is shown to not only differ within a specific ethnic group but in relation to place also.

6.6.3 The value of unpaid work and informal care

As Chapter 3 explored, most unpaid and care work in the UK currently falls to women regardless of ethnicity. The reason for women in general doing most unpaid work is thought to be in part, down to social norms regarding gendered roles and household responsibilities such as caring for children (Government Equalities Office, 2019). Purewal and Jasani (2017:111) discuss the 'myth of the South Asian family as a self-fulfilling unit in which a construction of 'looking after their own' has perpetuated views around how care and caring are organised within these homes.

Evidence shows that across ethnic groups, Pakistani women spend the largest amount of time on housework per week, while Pakistani men have the fewest housework hours and the lowest

share of housework across all groups (Kan and Laurie, 2016). The specific social structures, cultural norms and Islamic values that participants displayed, reinforce a preference for informal care. Negative attitudes towards care homes are driven for example, by the respect that Pakistanis have for their elders and the integral role that elders play within the faith community. Becher (2008) explains that there is a general desirability within such communities to maintain generational continuity and showing respect for one's elders forms part of the important family hierarchy. Respect for elders symbolises traditional practices and to go against this would mean that respect and honour is at stake for all family members.

Many participants favoured care to take place within the home, with both male and female participants making it clear that care homes were not a favoured option for elderly relatives. The 'assumption that Asian people live in self-supporting families' (Atkin and Rollings, 1996:86) is reinforced by the competitiveness of some Pakistani Muslims who wish to maintain the same traditions and status as would be acceptable 'back home' (Ballard, 1982:7). Lower levels of engagement with formal care providers, along with a culture of large families creates a discourse around Pakistanis 'looking after their own' (Atkin and Rollings, 1996:86). The informal care carried out by Pakistani Muslims subsequently manifests itself through a complex structure of cultural and Islamic values, aligning with debates surrounding the provision of culturally sensitive services.

Some participants acknowledged that formal support is sometimes necessary, but the primary position was for care to take place within the home by a family member. Unfortunately, this contributes further to the isolation of women who already spend large quantities of time behind closed doors. Correspondingly, high levels of isolation have been reported for Pakistani carers and there is growing evidence to suggest that the experiences of BAME carers are 'frequently different and may be more challenging than those of their white counterparts' (Greenwood, 2018:4). As such, the nature of caring within the Pakistani community is largely internalised and this study reveals that female caregivers still require support. While there has been some research around the personalisation of support for carers, evidence relating to how BAME carers may benefit from this remains unclear (see Greenwood, 2018).

6.7 Conclusion

This chapter has focused on exploring the role of Pakistani Muslim women and the duty of care that they have towards children and elderly or sick relatives. In doing so, it has identified that gendered roles are reinforced by the proximity of extended family. This could lead to mothers-in-law (and their friends) surveying the movements of daughters-in-law and imposing social restrictions. As an issue that directly affects the autonomy and freedom of Pakistani Muslim women, the inclusion of the voices of male participants has been important in gaining further understanding of this issue. This has provided a more holistic account of the factors that contribute to certain cultural norms and the role of the family hierarchy.

The findings have addressed the research questions for the study, demonstrating that informal caring responsibilities were extensive among female participants. Engagement in informal support within this context was influenced by a combination of cultural norms and Islamic values which were motivating factors. The data demonstrated, however, that gendered roles were compounded by a complex combination of cultural and religious values that appeared to contradict one another. The family hierarchy which supports the upholding of family honour is at odds with the notion that women are afforded empowerment through Islam; a topic raised by several female participants. Family structures were shown to dictate social interactions for some female participants and while this resulted in a tight-knit network of mothers who shared caring responsibilities, women had limited opportunities in their daily lives. Conversely, several male participants expressed a positive attitude towards the future equality of Pakistani Muslim women and their independence. This was shared mainly by younger men who were yet to marry, indicating that while the research sample represented a very traditional Pakistani community, there appears to be a generational shift in attitudes occurring.

Through their ethnic proximity and shared group values, mothers supported each other day-to-day, acting as a vital social tie where they would otherwise be isolated. Restricted opportunities to develop social capital did however appear to vary across regions. Sheffield was considered to have a very traditional Pakistani culture compared to the south and south east of England where women spoke of experiencing fewer restrictions in the past. Resultantly, ethnic capital can not only vary across different ethnic groups as Modood (2004) suggests, but *within* ethnic groups

also. As such, cultural norms and ethnic capital have been revealed as a powerful factor in reinforcing the domesticity of the Sheffield-based participants and their role as caregivers. A preference for the care of children and elders to take place within the home was subsequently connected to the upholding of cultural and religious values.

Unfortunately, restrictions upon some female participants led to mental health issues such as social isolation. While some were accessing additional support services within the VCS to assist with mental health, opportunities for doing so were sought only after the majority of caring responsibilities had ceased. In contrast, the data revealed that male participants were afforded much more freedom in their daily routines and as such, they did not reveal any restrictions attached to their ethno-religious identity. Conflicts within families were identified by both male and female participants as occurring between mothers-in-law and daughters-in-law, demonstrating again the requirement to uphold traditional family values linked to honour and respect. This chapter has subsequently provided important context surrounding the role of ethnic and Islamic capital in relation to caring responsibilities, contributing to the work of Modood (2004) and Franceschelli (2017).

Chapter 7: Charity in Islam and informal support

...religion, it teaches us that...your neighbours...you always keep an eye on them and if they are struggling...you should offer them food... Your neighbour shouldn't go hungry. (Zainab)

7.1 Introduction

As explored in Chapter 6, research participants belonged to a tight-knit community, built upon traditional and conventional Muslim practices. Some important context around their domestic roles has been provided along with how religious and cultural practices can influence engagement in informal support. Building upon these findings, Chapter 7 presents data which demonstrate the responsibility, and at times, obligation that participants felt towards the social and economic wellbeing of others. The chapter begins with an exploration of the charitable principles of Islam (*zakat* and *sadaqah*) and their influence over engagement with informal support. These principles were embedded within cultural practices also resulting in both voluntary and obligatory acts of kindness. Contributing to contemporary narratives of mutual aid and reciprocity, Islam has been revealed as an integral part of daily life for participants.

Most significantly, this chapter makes a connection between the Islamic principles of charity and the way that food is shared; both socially and to help those less fortunate. Connecting with key literature (see Chapters 2 and 3) which demonstrates an intrinsic link between a growth in food bank use and the impacts of welfare reform, the findings provide important contributions to knowledge. First, the findings address the need to understand more about why ethnic minority groups such as Pakistanis (see Power et al, 2017a) are under-represented in the use of food banks while being over-represented in deprivation measures (see IFAN, 2020). Second, the findings contribute to existing research which suggests that the Pakistani population may be less food insecure than the White British population (see Power et al, 2018).

The findings reveal the strong influence that religion has upon engagement in informal support and how this supports provision of informal food-aid, indicating that mutual aid is not always reciprocal but entangled within obligations and a moral framework. As such, the role of Islamic capital (Franceschelli, 2013) and ethnic capital (Modood, 2004) forms part of the analysis.

Accordingly, the chapter investigates the 'sharing of family norms, values, practices, and community networks' (Franceschelli, 2013:68), and how both Islam and ethnicity are utilised as a resource, providing socio-economic assistance to others on an informal basis.

While some commonality can be drawn between the charitable principles of Islam and other faiths or values, this chapter demonstrates that Islam was all-consuming and could not always be separated from cultural practices. In this sense, the rationales behind engagement in informal support could be guided by the reward that participants believed they would receive from God in the afterlife. Through examples of charitable giving as well as less prescriptive informal support which depicted good deeds and acts of kindness, participants expressed a desire to look out for others. Transpiring as a cultural norm, informal support reflected the collective nature of the wider Pakistani community. Engagement in informal support in this context was positioned somewhere between religion and culture. As such, not all informal support was planned or premeditated in the same way as charitable giving but instead, manifested as a natural part of life which was not questioned.

7.2 Contextualising charity in Islam: *zakat* and *sadaqah*

The first theme with which this chapter engages is the charitable nature of Pakistani Muslims and how charity was portrayed through participants' accounts. As outlined in Chapter 3, the giving of *zakat* represents an obligation for Muslims to help others and is intended to help those less well-off financially. Participants indicated that the principles of *zakat* instilled a responsibility to give in the form of charitable donations. This was influenced by the obligation they felt towards the welfare of other human beings, both locally and abroad:

You pay Zakat which is 2.5% of your income, or...whatever cash you have in your bank, or any kind of stocks or shares...you pay towards charity...as a nation in UK you pay towards charities...it doesn't have to be a Muslim charity, as long as...it benefits the poor (Kameel)

In Pakistan, *zakat* forms part of the government's welfare system and Kameel likened this to a tax which is distributed by the state, explaining that historically, in a 'Muslim nation', *zakat* would be paid 'towards the state and the state would give [money] to people that were less well off'.

Modern-day interpretations of *zakat* appear less formal and have resulted in many websites being set up to facilitate the collection and re-distribution of *zakat* money, mainly to humanitarian-aid charities abroad. Participants associated the word 'charity' with sending donations to a registered charity, usually to help people in 'war countries' (Faisal) or to 'countries that are struggling' (Daanish)⁴⁸. Some also gave *zakat* to people they knew in Pakistan:

...giving zakat it is one of the...five pillars in our religion...one of my uncles...he recently passed away...his mum is a widow...she is living alone, so we have all decided to...put money in together so someone put in £100 here, a £100 there and we have raised a pot so we can send it back to Pakistan to help out. But we do it every year, it could be every...3 months...my dad is a big sort of player in this, he loves to give back whether it is helping with the roads in Pakistan...building wells just to help people out there...as much as helping them out here...it is a big thing in our community. (Hussein)

While giving *zakat* represents a religious obligation for adults to remit funds for the social and economic benefit of those in poverty (Bashir, 2014; Dean and Khan, 1997; May, 2018), it provided a feel good factor in the same way as other charitable giving. Dean (2020:156) recognises this as the 'glow of goodness', highlighting that charity works because people 'get something out of it'. Faisal provided further insight into his perspective of giving to charity:

...I think [zakat] is fantastic...you feel good when you give charity...some people feel they are obliged - don't want to give it...it is not going to make much difference to you, but to that person that you are giving it to...it is life changing. (Faisal)

Traditionally, Islam considers there to be eight rightful recipients of *zakah*⁴⁹ which reflects the giving of *zakat* as 'integrally linked to the salvation of the soul and rewards in heaven' (May, 2018:16). There were, however, varying views over whether the family fell within these categories of rightful recipients. Ghaalib made an important point about giving *zakat* money to

⁴⁸ Examples provided by participants were Iraq, Pakistan, Palestine, Syria and Yemen (Faisal, Fatima, Kameel, Parveen)

⁴⁹ Comprises of; the poor, the needy, *zakat* collectors, those who convert newly to Islam, captives or slaves, debtors, those in the path of Allah, and travellers (see May, 2018; Khadim, 2017).

family, explaining: ‘...my *zakat* usually goes to my relatives in Pakistan who are struggling a lot more than my relatives here’. His justification for this was that his aunty was ‘severely disabled’ and he liked to contribute to the expense of her medication (Ghaalib). Ghaalib believed that in accordance with Islam, *zakat* should not be provided to family first ‘because your family is not charity’. Nonetheless, he made a personal decision to help his family, explaining that he needed to ‘give this money anyway’ and would rather ‘give it to someone I know that is really going to benefit from it’. To this avail, he said:

...I know how much my family is struggling so I made that personal choice to help my family out...but...I would never consider it as charity or make them aware it is charity...
(Ghaalib)

Distributing *zakat* to relatives in Pakistan may formally be classed as remittances which is the ‘transfer of financial resources to family members overseas’ (Bashir, 2014:178; also see May 2018). However, the reward for giving *zakat* to a dependant first is two-fold i.e. firstly for helping a family member and secondly for giving *zakat* (see Sahih Bukhari, Book 24, Hadith 507⁵⁰). This is at odds with Ghaalib’s view surrounding family and charity, indicating that providing help in this way is more about morality and a duty of care. Similarly, Aamir emphasised; ‘I wouldn’t deem an individual as being...charity’ because ‘the whole notion of just helping out within the Asian community...is like second nature’.

Some participants identified that ‘helping out’ or just being kind to someone was recognised through the principle of *sadaqah* rather than *zakat*. *Sadaqah* represents voluntary charity (see Chapter 3) but giving in this sense is not purely financial. Kameel differentiated between the two, identifying that while ‘*Zakat* is focussed on specific issues...like poverty’ such as ‘feeding the starving people’, *sadaqah* would be used ‘towards a...well...or...building a school’. Ghaalib also recognised the non-financial side to *sadaqah* saying that ‘smiling at someone and improving their day’ is *sadaqah* because it is about ‘Making someone’s day better’. These descriptions indicated

⁵⁰ The Prophet said: ‘The best charity is that which is practiced by a wealthy person. And start giving first to your dependents’.

a seemingly fine line between obligatory and voluntary charity, and ‘just helping out’ (Aamir). To assist with this, Ghaalib gave an example of how he viewed the principles of charity in daily life:

I do try to ensure I have done one good positive thing every day...if I see somebody struggling, just help them out. If I see a homeless person, just give them some change, or just smiling at someone...something that I think would make me a better Muslim...make me a better human...That would probably help me in the afterlife as well. (Ghaalib)

There was a consciousness with both obligatory and voluntary charity that acts of giving would provide a reward from God (*Allah*), but that the purpose of giving was *not* based on reciprocity:

...everything you do is for the sake of Allah, you are not looking for it to be reciprocated...You do it with the hope that God will reward you. (Farah)

Farah elaborated, explaining that when doing a good deed, there is an ‘undertone of being motivated by your religion’ and ‘if someone is struggling...and you have not helped them, you are going to have to answer for it on the day of judgement’. Farah spoke of feeling ‘accountable to God’ and it was very important for her to help others who do not have ‘great financial stability’ because she was once ‘in a very similar situation’. The Islamic principles of charity led to participants frequently engaging in acts of kindness and good deeds, and these were particularly prevalent during the month of Ramadan⁵¹. Ramadan presented an ‘opportunity to reconnect and reinforce links with extended kin and the wider community’ (Becher, 2008:92). Daanish emphasised this point, using an annual car wash as an example of the extensive charitable giving that occurs during Ramadan, and the collective role that the Pakistani Muslim community plays in this:

Daanish: ...from the mosque that we work with...we do a car wash every year, in Ramadan when we give money to the poor...This year we did...a car wash for Yemen and again only source of advertising is WhatsApp we don’t have posters...and we raised over five grand, in one day washing cars. So people just came and people were giving hundreds.

⁵¹ A holy month which entails fasting from dawn to dusk and is one of the five pillars of Islam.

Abi: Charging how much for?

Daanish: We wasn't even charging we would just say whatever you can afford to give...so we had a lot of...Roma Slovaks...there is no minimum...if they come and say they can afford to give us £1 we are going to clean their car for £1. We have had...people put pennies in our box, I say it is fine just go. We are doing it for charity, so every money given we give.

Abi: £5,000 in one day?

Daanish: Crazy it is crazy. And...a week later people are still donating now...

(Daanish)

Daanish clarified that using the WhatsApp platform⁵² enabled communication with a Pakistani network of '400 people' and at other times of the year, this technology was utilised to broadcast other calls for help also. This ranged from helping some new Syrian neighbours who 'had nothing' to furnish their house for free 'within a matter of weeks', to finding a house urgently for someone 'coming from Pakistan' (Daanish). In addition, WhatsApp was used to ask people on a mass scale to donate funds for those struggling such as a woman who was 'coming out of an abusive relationship... [who] doesn't have any money' (Farah). As such, the findings suggest how broadly informal support extends on a local level, both within and outside of the Pakistani community, driven by the principles of Islam within modern society.

7.3 The Islamic principles of charity and food provision

Following an overview of obligatory and voluntary charity in Islam, this section now turns to how these principles translated in to acts of kindness and good deeds that focused upon food. The topic of food represented a common theme amongst all participants, revealing it to be an important part of both their religious and cultural identity. The Islamic principles of charity teach Muslims to ensure that others are looked after and that they should not let others go hungry⁵³ (Benthall, 1999). Participants subsequently felt a responsibility towards the wellbeing of others:

⁵² Chapter 5 outlines that WhatsApp was also utilised by a gatekeeper during the recruitment of participants.

⁵³ Feeding the poor is considered a form of both *zakat* and *sadaqah* (Global *Sadaqah*, 2018). Chapter 3 explored some of the many examples of charitable food initiatives operated by British Muslims.

...religion, it teaches us that...your neighbours...you always keep an eye on them and if they are struggling...you should offer them food... Your neighbour shouldn't go hungry. Because then we are accountable, for it. (Zainab)

...you are not a good Muslim if you let your neighbour starve or...go hungry...you want for others what you want for yourself... there is another saying...you give so much to charity in your hand, your left hand or right hand...you don't even recall it ...it is not really something that you remember it is a kind of natural thing...almost like breathing. (Kameel)

While Zainab revealed a moral obligation to helping others, Kameel's words are an indication that the process of giving is so natural that he does not even need to think about it. In this sense he demonstrated how charity is embedded within the Islamic faith (see May, 2018) but that helping others is a part of life. Accordingly, Muslims believe that giving to charity 'is going to help you in the next world' (Zainab), a message which is transferred across generations through Islamic capital (see Franceschelli, 2017). Parents were said to play a key role in communicating Islamic teachings and participants explained that they were told to give to charity from a young age (Faisal, Zainab), and that this message then gets passed on to their children (Parveen). The data are subsequently in line with the concept of Islamic capital through which parents are recognised as using resources originating from Islam to support their parenting and the transfer of Islamic values (Franceschelli and O'Brien, 2014).

Sharing food was one way of fulfilling the obligation to help others and Faisal spoke about the prevalence of this within his local community during Ramadan and Eid⁵⁴. He explained that 'almost every day you get food from your neighbour, your family', as well as from 'people who you don't even know'. Masood explained that food might be shared with neighbours when someone had made 'something special' and this would then be 'reciprocated'. Living in ethnic clusters (see Phillips, 2006) enabled food to be passed between houses with ease:

We give each other houses like Friday we do prayer we make some food and give it other people, like other neighbours... just pass it, go on the door and give it to them. (Naira)

⁵⁴ Eid is a religious holiday celebrated by Muslims worldwide that marks the end of Ramadan.

...we have got a neighbour across the road... I think that is the reason he is not moving house because the amount my mum gives him...every occasion whether it is Eid, Ramadan he has got loads of food, oh there is food left over at home, so you just go across the road give it to [neighbour]... And our neighbours live two doors round...there is...always food...So it is like a right good community spirit in that sense. (Daanish)

The hospitality that existed within this community demonstrated how the wider Islamic belief system overlaps with a culture of food sharing, encouraging less prescriptive acts of kindness and generosity to emerge:

...if somebody was hungry they could turn up at dinner time at somebody's house, and you would get fed... you go at lunchtime to somebody's house you would actually eat lunch with them...You never get turned away that is the lifestyle... (Alishah)

I think food in general is the heart of Asian community...they like to cook a lot. And they like to give it out as well so, neighbours, friends, family, they are always inviting each other around to dinner... we are in the month of fasting at the moment, so even between the neighbours before the fasts open, we tend to just quickly run across and give them some food here and there...it is not a case of because the individual needs it, it is just the part of giving and obviously receiving it...just kind of strengthens relationships, family bond. (Aamir)

...it is part of the culture. And anybody who comes in...the Virgin Media engineer comes in, he gets force fed for no reason...They are like looking at you and you say look, mum says you have to eat...you have to eat or else I get in trouble because if I don't show the hospitality my mum is like how come he is not drinking and eating... (Nazim)

Acts of sharing food and the way that food is prepared and consumed, creates a religious and cultural identity with food which can form social and cultural boundaries of inclusion and exclusion (Becher, 2008; Douglas, 2014). This has been demonstrated by several participants who revealed the strong cultural and religious association with food.

7.3.1 Informal food-aid

The connection that participants had with food revealed a strong ethical attitude towards supporting and helping others. Several participants also commented on cooking practices among Pakistanis and how this saved money. This spanned from buying and cooking in 'bulk' (Abeera, Fatima, Nazim), or 'batches' (Alishah) to a preference for fresh ingredients, and how groceries can be bought cheaply from a mobile fruit and a veg van that operated locally (Isha, Roshini, Sabina).

Food has been shown to connect people socially and offering food to others could be used as a way of 'overlooking and making sure you are alright' (Alishah). Moreover, while it was acceptable to reciprocate a social offer of food such as those highlighted previously, at other times food was shared or offered to people as a way of helping them and was not expected to be reciprocated:

...our next-door neighbours and her husband...he can't do jobs...he can't work...but she got 3 or 4 kids and sometimes she needs help...our family, all families give her money. We can't afford...too much but for food...we give it to her... (Naira)

Naira's neighbours were struggling financially and despite having an annual household income of between £6,000-12,999 for a family of three, she helped them because they were in a less fortunate position. Preparing food at home to give to her neighbours also meant that her neighbours were saving money because they did not have the expense of shopping, but it could also help with their utility bills:

...it is like...cheaper way we can make at home, and then we can give it to [neighbours], it is good. Yes, they save like gas bills so...we just each make something and then we give it to them. (Naira)

Naira explained that for her family, she would often make a large amount of curry 'for two days' so they can also 'save on gas bills'. When helping her neighbours she spoke of having a level of responsibility as a Muslim saying: 'if somebody needs it we should be helping other people'. This

attitude comes from *zakat* as well as a wider Islamic ideal relating to social obligations and the creation of a responsible society (Dean and Khan, 1997). In addition, Fatima provided an example of where her family had helped someone with food:

...Aunty of mine she has got no kids and she is on her own but all the family, everybody used to send her food down. She would either eat at somebody's house or they would say...we are going to send you food down. (Fatima)⁵⁵

Fatima's example is a further indication of how people look out for one another. The quote emphasises the tight-knit nature and ethnic proximity of the Pakistani community and the importance of ensuring people are provided for, particularly if they do not have direct support. Demonstrating the duty of care that Pakistani Muslims have towards others, a different perspective has been offered compared to those covered in Chapter 6 regarding informal care. Saaleha also provided an example, drawing upon an ad-hoc visit to her neighbour to deliver some food, who unbeknown to her had recently been diagnosed with a serious illness:

...the English couple next door, he only recently got diagnosed with an illness...I just went round randomly to go and give them something, but it made him smile so badly...I didn't know he was ill. I didn't have to go and give him food but I just went out of the goodness of my heart...I made extra...Biryani and I thought, I will go and give it to him...I must have made his day because... he teared up and that broke my heart... (Saaleha)

Saaleha emphasised: 'I don't give it for someone to give it back to me', demonstrating further that sharing food in this way was not considered reciprocal. However, while Muslims are encouraged to give to the needy beyond their obligations of *zakat* (Moufahim, 2013), Saaleha was previously unaware that her neighbour was struggling and had not gone to him with any intention other than because she wanted to share some excess food. Saaleha was able to provide another similar account, this time when she encountered a homeless woman. On this occasion, Saaleha felt a responsibility to help:

⁵⁵ The term 'Aunty' does not necessarily mean family since the word is often used 'out of respect' among Pakistani women when talking to someone who is older (explained by Saaleha during her interview).

...I was coming out [of the supermarket] and...my son wanted chicken nugget and chips...so I went into a restaurant and there was a lady...she wasn't Pakistani, but she was Muslim...doesn't matter if she was Muslim...she was sitting there, outside this restaurant and...I was going to get food for myself, and I am pregnant...I only had...about £10 so I thought...it doesn't matter about me I will go home...I have got a curry...so I got [son] food, and I got [homeless woman] food... her happiness on her face, made my day. She said to me...no, daughter you have it you are pregnant, you have got a baby and I said...it is fine I have got food at home, it is not like I am starving...but she was...more concerned for me,...she was out on the street, sat on the floor...she was homeless, but she was Muslim and for me...I don't care if they are not Muslim...you wouldn't want someone in that scenario. I always feel like what if it was me on that street, and what if it was my family member... (Saaleha)

On one hand, Saaleha's actions were altruistic as were those of the homeless woman who was more concerned for the wellbeing of the pregnant stranger helping her. However, Saaleha was brought great joy through helping the women, similarly to when she helped her ill neighbour. Acts of kindness such as these offer a reward from God and are described as a 'pure gift' (Moufahim, 2013:426) because they are non-reciprocal.

There was a consensus among participants that when someone was struggling, it was important to provide help without making it look like charity. While many were unaware of anyone being in a situation whereby they needed additional support such as through an emergency food bank, Farah reflected that many women within the Pakistani and wider Muslim community are in 'quite dire situations' due to domestic violence. Farah provided a lot of support to these women (in her own time) and felt a commonality with them since she experienced both physical and verbal abuse as a child. She commented that in Sheffield, compared to where she grew up in the Midlands, there appears to be 'a big thing around abuse and abuse victims', indicating a 'lack of support' (Farah). Her interview subsequently revealed that within the Pakistani community, some vulnerable women come very close to using a food bank but acts of kindness could mean that this was sometimes avoided.

Farah spoke extensively about the supportive role that she provides for women who have been 'disowned' by their family or are leading very 'dysfunctional' lives in 'volatile' relationships. Islamic faith was a motivating factor for Farah, and similarly to Aamir, she described helping others as 'second nature'. She provided a specific example during her interview, relating to the help she gave to another Muslim woman who was in an abusive relationship and going through a difficult divorce:

Abi: ...within the Pakistani community, is there anyone that you have seen that struggles not just with money but like to afford food who have had to turn to foodbanks?

Farah: Yes, yes. So having to go to foodbanks but I then just end up giving them the money myself, but also giving them food from us...cooking or whatever they need...

Abi: Is that to prevent them from having to go to the foodbank?

Farah: Yes... because I find...for that particular individual it is very humiliating so she struggles a lot anyway and...she feels like a failure...that she can't provide for her children. So almost like for her dignity...I wouldn't say oh here is money go and get yourself some food. I go here is some money...go and enjoy it with the children or do something with them and however she uses it is up to her...or I will say it is Eid money, like it is a present from me. So that she doesn't feel that humiliation that she is having...people's handouts. So that is important...how you frame it.

(Farah)

Farah indicated that if she had been explicit that her intention was to help the woman avoid food bank usage, she was unlikely to accept the offer because it would be seen as charity. Instead, food was shared in a culturally acceptable way or money was offered as a gift. The feelings of pride that Farah described are manifested through the cultural concept of *izzat* (honour) which can be jeopardised for Pakistani/South Asian women seeking divorce since this is considered a dishonourable act. Family honour is an 'essential aspect of human dignity' and considered one of the most fundamental obligations in South Asian families (Ballard, 1994:13). The woman that Farah spoke of had experienced a loss of honour and pride which stemmed from domestic violence and impending divorce, leading her to food insecurity. In addition, Daanish offered further insight in the issue of food bank use among vulnerable Pakistani women:

We got relatives in [Midlands]...And her mother-in-law kicked her out of the house...she had nowhere to go... she got moved to hostel in Sheffield, it is the closest they could find a room for her family... when she moved here...she had no food or nothing. She had...4 kids, and...she couldn't cook in that hostel. So what happened is instead of going to a foodbank - she wouldn't go, all of our family in Sheffield, even though we are not that close to them, my mum would send so much food. And then my aunty would send so much food, and...we would invite them round to ours one day, and my aunty would invite them round, and then my uncle would call them around so they never had an issue with food because we would just give daily...Because they won't feel comfortable coming and eating at ours every day...and my cousins...everyone would make sure they were fine in terms of food. So she didn't go to a foodbank...because they had people around that were there to provide. (Daanish)

The support that was provided by Daanish's family again demonstrates the important connection that Pakistani Muslims have with food but also the responsibility they feel to look out for others. As outlined in Chapter 6, women are the guardians of family honour and there is great competition within families to retain cultural and religious integrity. As a result of being made to leave her home by her mother-in-law, Daanish's relative would have suffered great shame and humiliation. In this instance, she avoided visiting a food bank which for the time being, will have enabled her to preserve some dignity and respect within her community.

From a different perspective, Zainab talked about an experience she had of visiting some food banks whilst undertaking her voluntary role to support women who experience domestic violence:

...there are certain Pakistani women that I have seen...when we [volunteers] went to have a look around [the food bank]. But...in this area...they do a food cycle, and that is for Pakistani women...they go to local shops and then they donate...fruit and vegetable that are just about to go off...and they make a meal out of it... there are certain women you see...they are in all these groups... it is good because they are keeping themselves busy and they are not isolating themselves. (Zainab)

Zainab's quote highlights that she has observed Pakistani women using a food bank who she suspected were there because of domestic violence. Zainab also provided insight into a different initiative in operation that seemed to appeal to isolated Pakistani women because it is focused on cooking meals. While this provision is different to a food bank it may be a more culturally appropriate and is helping isolated women. Nonetheless, despite some strong evidence to demonstrate that individuals within the Pakistani community are not exempt from food insecurity, at the time of the interviews none of the 24 participants expressed a difficulty with affording or budgeting for food day-to-day. Moreover, only one participant (Farah) spoke of a time when she had struggled for food in the past, explaining that this was before moving to Sheffield when she and her husband were both unemployed and had recently had a baby. During this time, Farah had benefitted from a scheme that operated in the Midlands which provided weekly £10 food vouchers to help families on a low income. She had not however had to go to a food bank.

In addition to the insights provided above which reveal a link between family honour and food bank use, some participants held very strong views about this provision:

Asians would never go to a food bank...You would probably kill yourself or die before people know that you go to food banks... (Fatima)

...you have got to be in desperate measures to do that... I definitely haven't seen it in person but I know it is there [food bank use]. (Alishah)

For those who may be more vulnerable to food bank use, Zainab commented on the importance of people having 'a good community around them that could maybe support them', but that there were particular families that she knew of that 'are feeling the pinch'.

These findings contribute to further our understanding of food insecurity among Pakistanis but there is one final finding to highlight in this section. This came from the Imam of a Mosque rather than a participant. The Mosque operated a food bank in one of the areas where participants were recruited to the east of the Sheffield city centre. This was said to be the only food bank in Sheffield

to offer fresh halal meals delivered door-to-door. The Mosque confirmed that their users within the Pakistani community are mainly single mothers who do not have support from family. Moreover, the food bank delivered the meals directly to people's homes which relieved the stigma of entering a food bank. Unlike some Trussell Trust food banks that are designed as an emergency short-term provision but may receive up to three referrals from the same individual in a six month period (Loopstra et al, 2019), the Mosque reported that their users only tended to request the meal delivery service a couple of times. Unfortunately, this cannot be confirmed since there is no official follow up with users by the Mosque. It is therefore not known how, or if circumstances change or improve, or if users are accessing any additional support; informally or formally. This is something that would need investigating further.

The findings have revealed a distinct difference between participants who mostly belonged to large kinship networks which offered support, and those individuals that were more vulnerable. As such, food provision was managed within the household with participants having varying levels of responsibility for this due to their age or position in the family structure. Outside of this study, the principles of *zakat* and *sadaqah* have been offered as an explanation for the seemingly lower levels of food insecurity found among Pakistani Muslims in Britain (Power et al, 2017a). The findings presented thus far have provided an insight into this topic, demonstrating how offers of help with food are manifested through Islamic principles and cultural norms.

7.3.2 Issues of morality

This chapter has presented a plethora of data relating to the significant role that Islam played in the rationales for helping others, and how this has resulted in acts of informal food aid for those struggling financially. Throughout, participants have spoken about morals and the responsibility they felt towards the wellbeing of others. This short section seeks to unpack the issues of morality as acknowledged by some participants. In doing so, this demonstrates how Islam was used to rationalise decisions in daily life. The data presented connects with literature which suggests that a lower take-up of some formal provision such as food banks and benefits, may be linked to Islamic principles (see Chapters 2 and 3; also see Power et al, 2017a). The following data subsequently seeks to offer further insight into Pakistani Muslims' engagement with some formal provision and how issues of morality may lead to greater engagement in informal support.

Islam was used as a rationale for helping others, whether this was through acts of kindness or instances of more premeditated help offered to those less fortunate. Participants revealed through a discussion around claiming state benefits that Islam prescribes certain rules around entitlement, emphasising that receipt of additional support depended on a real need for that support. Several male participants held very strong views relating to entitlement, which in this context was linked to a mentality around rightful or wrongful entitlement to money and out-of-work benefits.

Similarly, to the findings presented in section 7.2, Kameel provided insight into the moral relationship that Muslims have with their Islamic principles. He commented that so long as claiming benefits did not incur any harm i.e. through 'defrauding' or 'lying', it was fine to receive help from the state. Others explained however, that it was considered 'a sin to claim [out of work] benefits if you are able to work' (Tariq) and in this regard, they were viewed as a 'hand-out' (Aamir). Daanish also commented on this topic stating that he did not agree with 'Claiming benefits where you don't need them'. He explained that in the past when he has worked on casual contracts, he could have claimed benefits but did not feel comfortable 'pretending to be unemployed':

...Islamically I can't do that. Because that money is not for me that money is not allowed for me. It is kind of stealing from the government actually it is quite illegal. (Daanish)

Similarly, Faisal also shared this morality, describing the feeling of taking something away from someone else who really needed help:

I think it is definitely a moral thing...if you are claiming benefit and you don't need it, then there is a family out there who need the benefit but they are not getting it, I mean how can you live, how can you go to sleep knowing that you know what you have taken... you have taken their food out of the table. (Faisal)

Moreover, Kameel explained that while you do not need religion to have a 'moral compass', he knows of Pakistanis who are 'far away from their religion' and will claim benefits when they are

not entitled, 'just...to make a quick buck'. The mentality around rightful or wrongful entitlement to money and welfare subsequently derived from religion and bore similarities to the eight rightful recipients of *zakat*. However, in this different context, Nazim commented that there was both a religious and cultural aspect to claiming benefits, emphasising that he has 'a big problem' with people who 'cheat the system'. In contrast, several participants spoke openly about claiming Child Benefit or Child Tax Credit (Alishah, Naira, Sabina, Roshini), as well as an example of a single mother who needed to claim additional benefits to support herself (Zainab). This was viewed as religiously acceptable because they were rightfully entitled to it due to their circumstances.

Rules around entitlement were entangled within feelings of morality and Daanish provided a different example to explain how the moral framework within Islam dictates entitlement to certain monies:

I recently bought a car, and in that car I found money that is not mine...it is troubling me... people said...just give it to charity but it is not my money to give...Islamically...you have got to track back to the previous owner...And then when they say you can do what you want with it, then maybe you do that... (Daanish)

All these quotes indicate a preference first and foremost to get help from within the community where possible. There is a link between the moral framework that is prescribed through Islamic principles and engagement in informal support with informal food-aid being evidenced as a primary position over food banks. Individual attitudes surrounding benefits and general entitlement to money have helped to explain the rationales behind informal support and the subsequent lower take-up of some formal provision among Pakistanis in Britain. As such, while informal support provided by family, friends or neighbours was readily accepted, other safety nets or coping strategies were reserved for those who legitimately needed it i.e. those without community or kinship support. The same position has been reinforced by participants throughout this chapter, who have explained in their own words that if they became aware someone was struggling, the 'community would...get involved' to 'ensure they are no longer struggling' (Ghaalib).

7.4 Discussion

This chapter has demonstrated a strong connection between informal support and the principles of charity within Islam. The motivations for engaging in a system of ‘helping others’ has been demonstrated by various acts of charity, good deeds and kindness. These are revealed as being built upon the foundations of Islam whilst also permeating through cultural practices in daily life. Food sharing and food-aid is highlighted as a key informal activity, motivated by Islamic principles. The data reflects participants’ generosity and desire to share food, as well as the responsibility they felt towards helping others less fortunate with access to food. The findings provide an original contribution to the growing body of research on emergency food banks (see Chapter 2), addressing the need for further research to investigate food insecurity amongst Pakistanis in Britain (see Power et al, 2018; IFAN, 2020)

7.4.1 Islam as a rationale of informal support and ‘charity’

Dean and Khan (1997:194) explain that ‘Islam is at one and the same time religion and an ideology’. As an ideology, it positions itself with the idea that human welfare can result from reasoned human action whilst also seeking a more unitary form of social organisation. Religiously, Islam is an ‘all-encompassing’ system of values and codifications, for the cause of the collective wellbeing of society (Malik, 2016:65). Chapter 3 discussed that all major religions are said to have mutual aid built into their foundational principles (see Burns et al, 2004) but that Islamic principles encourage Muslims to take a moral attitude towards helping others through obligatory and voluntary charity (May, 2018). A moral attitude has been demonstrated throughout whilst also highlighting that Islamic principles are not always distinguishable from cultural practices.

For instance, the term ‘charity’ was usually reserved by participants referring to formal *zakat* donations but also related to instances of large-scale collective action, mobilised through the messaging platform WhatsApp. The platform was used for both *zakat* during Ramadan and for helping individuals on a more ad-hoc basis through acts of kindness which were mobilised through a culture of participatory action. As a result, the small actions instigated by a group of individuals, emerged into big gestures of support that could be life changing for some.

Section 7.2 acknowledged the ‘warm glow’ (Dean, 2020:156; also see Andreoni, 1990) that comes from charitable giving, with participants demonstrating the positive feeling that they got from helping other people. However, this feeling is not distinct to Islam but is a common feature of charity in general. ‘The word ‘charity’ comes from the Latin for ‘dear’, or the Old English word indicating ‘Christian love of one’s fellows’ (Dean, 2020:6). Nonetheless, participants’ relationship with Islam provided a motivation for charitable giving. There is, however, a difference between *actually* doing a good deed, and giving to get something in return. Charity can therefore be viewed as a ‘socially constructed phenomenon’ and in this sense, ‘there are no objective good deeds, just those that we mostly agree are good’ (Dean, 2020:157). Connecting to the moral framework by which many participants lived by morality was a key rationale for doing good deeds, as well as the reward it offered from God. As such, the foundations of Islamic charity transpired through ‘the voluntary giving of help’ to those in need (Dean, 2020:6), yet these acts were not always free of obligation (i.e. *zakat*).

Accordingly, there were instances of helping others which could not be linked directly to charity. These were more akin to acts of kindness and extended into cultural norms whilst still being associated with Islamic principles and a moral attitude to take responsibility for helping others. Kindness is a topic which is considered as being taken-for-granted in everyday life, overshadowed in academic literature by concepts of civility, solidarity, justice, or community (Brownlie and Anderson, 2017). American sociologist Charles Cooley (1909:40) proposed that kindness can be thought of as the ‘law of right intercourse within a social group’, while other sociologists have focused on solidarity (see Durkheim, 1984) and togetherness (see Sennett, 2012).

Cooley’s analogy of kindness could be viewed as comparable to Sharia (Islamic) Law and its ‘underlying principles and concepts of justice’ (Dean and Khan, 1997:201) relating to the rights and capacities of the whole community (*Ummah*). In this sense, the concept of social justice in Islam, which is often expressed through *zakat*, is also recognisable within concepts of justice surrounding universal human rights (see Dean and Khan, 1997). Correspondingly, kindness can be thought of as an ideal that exists within human nature whereby our primary human aim is a ‘desired place in the thought of others’ (Cooley, 1909:23-24; also see Brownlie and Anderson, 2017). Brownlie and Anderson (2017) put a case forward for a sociological engagement with kindness, a topic which is largely overlooked. There are at least four features of kindness relevant

to sociology which refer to the infrastructural quality; unobligated character; micro or interpersonal focus and atmospheric potential of kindness. Beyond sociology, kindness has been framed as 'a way of offering help which involves solidarity with human need' (Brownlie and Anderson, 2017:1224).

Through an exploration of how groups, organisations and associations enable 'ordinary kindness', Anderson et al (2015:29) identify that because 'most people are reluctant to see themselves as vulnerable or needy and maintain a commitment to the general idea of reciprocity, being able to give something back can make it easier to accept help'. However, 'when individuals transcend their formal or scripted roles', there is greater 'scope for small acts and relationships of help and support to emerge' (Anderson et al, 2015:4). Everyday help and support can therefore happen 'in passing' or even as 'an unintended or unexpected by-product of other activity' (Anderson et al, 2015:13). Accordingly, the acts of kindness explored in this chapter can be interpreted in different ways and through different lenses, but it is important to consider that these occur among a group of practicing Muslims. As such, religion plays a role 'in promoting value systems and communally-based opportunities' (Baker and Miles-Watson, 2010:27).

Similarly, to the previous findings chapter, participants were mobilised by their ethnic proximity, utilising the resources of their various forms of capital and 'developing strategies of ethnic consolidation' (Ballard, 2002:34). Community built upon ethnic clusters (Phillips, 2006) can provide access to resources 'through the enforcement of familial and community norms' (Shah et al, 2010:1112). This contrasts with some White communities in Britain that are said to have become fragmented following deindustrialisation, resulting in a depletion of 'working-class community and solidarity' (Shildrick and MacDonald, 2013:300). Interestingly, the informal support and general acts of kindness presented in this chapter extend beyond the Pakistani Muslim community, with participants demonstrating a moral duty towards the wellbeing of others, regardless of faith and ethnicity. Islamic and ethnic capital subsequently occurred in a variety of situations, extending beyond tight-knit networks, to weak ties (see Granovetter, 1983) such as acquaintances who were non-Muslim or strangers such as homeless people.

Engagement in informal support which has become entwined within cultural norms and practices, reveals that Islam is more than just a religion but rather, a way of life. At a local level

within Sheffield, many participants provided help to others in the form of food provision. Food was reciprocal in social settings and held significance to both religion and culture. It was also sometimes shared without the expectation of getting anything back but because it made people feel good (see Dean, 2020). Help provided to those who struggled to afford food was unanimously *not* expected to be reciprocated. However, informal support or offers of help can also lead to 'social stigmas' when 'recipient households are effectively putting themselves in the uncomfortable position of "owing" someone else a favour' (White, 2009:460).

Food or money to help buy food was therefore sometimes portrayed as a religious gesture or a gift, with a view of avoiding the appearance of charity which could lead to shame or embarrassment⁵⁶. Helping people in this way was altruistic but was also offered with the knowledge that God would provide a reward. Dean's (2020) discussion of reciprocity in relation to gifts and favours between people, can help with an examination of the motivations and obligations attached to some acts of kindness initiated by the participants in this study.

Dean (2020:31) discusses that the person giving a material gift (gift giver) has 'honour and prestige conferred on them through giving' but that the recipient holds an 'associated obligation to return in favour'. However, within some social groups or cultures, the motivating factor for the gift giver is not to receive a material gift in return but rather that it holds 'intangible benefits', resulting in the act of giving being associated with a 'symbolic power' that is greater than the gift itself (Dean, 2020:32). This rationale connects with the findings presented in this chapter, helping to demonstrate that participation in mutual aid is desirable, partly because it comes naturally or instinctively to individuals (White 2009). Accordingly, while existing research indicates that undertaking mutual aid may be the outcome of economic essentialism rather than social or cultural choice (see White, 2009), this chapter evidences a fundamental connection between informal support, religion, and culture. As such, Burns et al (2004:36) explain that 'People who are part of religious communities receive support and friendship by virtue of their belonging', and this is true of tight-knit networks which are based upon cultural and religious commonality.

⁵⁶ This can be likened to the feelings of stigma experienced by those accessing emergency food banks which operate within the charitable sector (see Garthwaite, 2016b).

7.4.2 Engagement in informal support: food sharing and provision

It is commonly accepted that emergency food banks are utilised as a coping strategy among those who are struggling financially. Conversely, the Pakistani ethnic group is less likely to access this provision despite having one of the highest poverty rates (see Chapter 2). The findings contribute to evidence that suggests a lower take-up of emergency food-aid provision among the Pakistani group (see Power et al, 2017a) as well as evidence which suggests that food insecurity is higher among low-income White British women (18.9%) compared with Pakistani women (10.3%)⁵⁷.

The empirical findings reveal that at the time of the interviews, none of the 24 interview participants had been to a food bank, nor did they express a difficulty in affording food. Rather, food is shown to be of great religious and cultural significance and to be without food, or be unable to offer food to someone else, could cause shame, jeopardising *izzat* (honour, respect). The availability of food was enabled through clusters of kin and a densely knit network (Ballard, 2008; Granovetter, 1983), being shared socially among family, friends and neighbours. This also extended to acquaintances, as well as strangers such as tradespeople who came to the house who were subsequently fed (and obligated to eat), or homeless people on the street who needed help.

Food sharing is practiced within Pakistani culture because the neighbourhoods in which participants live 'reinforce solidarity and reciprocity within communities' (Becher, 2008:15). Family practices around food subsequently contribute to the construction of family identity for South Asian Muslim families in Britain (2008). For instance, food preferences and consumption can be an expression and reinforcement of one's social and cultural boundaries (Bourdieu, 1984), while religious festivals provide Pakistani Muslims with the 'opportunity to reconnect and reinforce links with extended kin and the wider community' (Becher, 2008:92). Ramadan specifically serves as a reminder to Muslims of those who are poor and hungry around the world and charitable giving through *zakat* is most prominent during this time.

However, as with all populations, certain socio-economic factors affect food choices, with the affordability and accessibility of food being embedded in the wider context of poverty and

⁵⁷ Figures based on a study by Power et al (2017b) in Bradford.

deprivation. Food is considered one of the three basic expenditures alongside housing and utilities, with issues arising in the affordability of these commodities as prices increase. Existing research shows that many families and individuals go without or are excluded from accessing the essentials needed to enjoy life and improve their prospects (Barnard, 2019), with a considerable number finding it difficult to budget for all of these (Davis et al, 2017; Forsey, 2014; Tarasuk, 2017). Garthwaite's (2016b) ethnographic study of food banks illustrated the complex nature of food insecurity and its relationship with poverty in general. Food bank users were faced with the decision to 'heat or eat' and often 'lacked the means to cook because they didn't have an oven, or couldn't afford the electricity to use their microwave' (2016b:7).

While more research is needed to understand levels of food insecurity within Pakistani households (Power et al, 2018), O'Connell et al (2018:6) discuss that 'not all food insecure households access emergency food provision'. People's food needs and the way that needs are met vary greatly, with individual, family, and cultural preferences, along with cooking practices partly explaining why some are able to meet their food needs better than others (O'Connell et al, 2018). Correspondingly, Pakistani food practices which involve cooking traditional foods (curry, chapatis etc) from scratch and using raw ingredients means that meals are often prepared in bulk and then split into several smaller meals. These practices reduce costs, particularly for those on a low budget (Chowbey and Harrop, 2016). The findings highlight a preference among female participants for cooking large quantities and buying fresh ingredients locally, which was more cost effective, helping to save money on gas bills.

The findings demonstrate that the responsibility participants felt towards helping others, are manifested through offers of food sharing and a type of informal food-aid. As such, acts of kindness which revolve around food sharing, support some of the most vulnerable members of society, with several participants indicating that offers of informal food-aid were made to those who were struggling. A key rationale for this was to avoid the use of emergency food banks and a loss of family honour. In particular, the insight provided by female participant Farah has contributed to further understanding of food insecurity among Pakistanis. This has revealed two major findings relating to those who are most vulnerable to food insecurity.

First, that Pakistani and Muslim women who experience domestic violence were reported to be among some of the most vulnerable within this community as well as those who want a divorce or have been forced to leave the marital home. These women can be further impacted by a loss of support from other family members where family honour is jeopardised. Second, a lack of institutional support for abused Muslim women or lower take-up of such services may be indicative of services lacking cultural awareness, leading to individuals leaning on more informal safety nets that are considered more trustworthy i.e. other Muslim women.

The maintenance of family honour is 'one of the most important goals which South Asian families set themselves' and this 'depends both upon the family's wealth and its members' conformity with ideal norms of behaviour' (Ballard, 1982:5). Participants' accounts reveal that vulnerable women can become disconnected from the family in situations such as domestic violence or divorce and a risk to family honour leads to wider exclusion from social and cultural boundaries. Correspondingly, Chowbey (2016:10) explains that Pakistani women experiencing domestic violence can feel 'pressurised to keep the violence secret as far as possible, concealed within the home, for the shame and fear of the 'community finding out'. While feelings of shame and embarrassment are experienced by other populations when accessing food banks (see Garthwaite, 2016b), the cultural implications are arguably more damaging for Muslim groups who believe that honour and respect is an issue not just for individuals but the entire family (Shaw, 2000). The negative consequence of not being able to afford food or provide food to others is far reaching for Pakistani Muslims, impacting upon their religious and cultural identity.

Access to food and the generosity participants showed to others is an indication of their family and community support which stems from Islamic and ethnic capital. Some participants held very strong and negative views towards the use of food banks within their community while others strived to keep those who were struggling away from food banks by offering help themselves. These findings help address the need to recognise the under-representation of food bank use among minority ethnic groups (see IFAN, 2020) and the requirement to further explore food insecurity among the Pakistani community (Power et al, 2017b).

7.4.3 The moral principles of Islam and welfare

Having discussed the findings surrounding food provision and the cultural and religious significance of food, it is important to return to the Islamic principles of charity, which helps with a further exploration of the rationales and engagement of informal support in more detail. As such, the findings indicate a preference among participants to receive and provide help from within the community where possible, and that if necessary, other more formalised help is there in times of need but is viewed more as a last resort. A link has subsequently been drawn between the moral framework that is prescribed through Islamic principles, and subsequent engagement in informal support.

The concept of *zakat* is said to be the 'moral principle underlying the welfare provision in an ideal Islamic state' (Dean and Khan, 1997:196). As such, academic literature describes it as a social obligation to reduce poverty and ensure the circulation of wealth (Dean and Khan, 1997; Malik, 2016; May, 2018). Taking a sociological perspective to the principles of Islam, this chapter offers a new dimension to debates on welfare and entitlement which currently lack an ethnically diverse perspective. Despite being in a non-Muslim country, with access to a *formalised* welfare system, the participants were engaged to a greater degree with an *informal* type of welfare, demonstrating the significance of their religious doctrine in daily life. As seen through the findings and associated discussion, this manifested itself through informal food-aid which is mobilised through ethnic and Islamic capital.

Unlike British welfare, *zakat* is a religious duty imposed upon Muslims, the principles of which are shown to be a motivating factor for food-aid and other good deeds. A key feature of the British welfare state lies with the collective provision of welfare (Alcock, 2016b) and historically, discretionary relief for the poor was a local responsibility of the parish, where taxes could be levied on every inhabitant in support of this (Quigley, 1997). This historic system can be likened to the basic principle of *zakat* as described by the participants, representing an ethos to provide help to those in need across the whole community (see Dean and Khan, 1997). This has been illustrated partly through participants' interpretation of their obligation to help others (*zakat*) as well instances of more 'general charitable giving (*sadaqah*)' which 'is open to all who are in need' (May, 2018:14). However, the findings highlight a disparity between the meaning of the word

welfare⁵⁸ which also has connotations with the word 'charity' and is present within Islamic principles of charity, and the direction that the British welfare state has taken.

The welfare system in Britain has shifted from 'collectivist and universalist principles of solidarity' (Rodger, 2000:3) to a system based upon means-tests to determine individual entitlement to social security benefits (Alcock, 2016). As such, welfare provision today is 'seen as effective only if it is an active agent in encouraging and compelling people to make changes in their lives' (Patrick, 2015:50). There is an importance upon the efforts of individuals themselves to be part of an active society, and this is recognised through individual efforts to be contributing citizens, achieved through engaging in paid employment (Dwyer, 2004; Patrick, 2015; Wright, 2009). There is a strong element of both collective and individual responsibility within the principle of *zakat*, but Islam offers something different with regards to ensuring the welfare of others.

The findings indicate that *zakat* at a local level, 'provides a practical and moral basis for welfare provision' which serves the cause of social justice (Dean and Khan, 1997:201). Participants demonstrated that Islam prescribes certain rules around entitlement, using state welfare as an example. This indicated that to be a 'rightful recipient' of additional support such as benefits, was dependent upon a real need for that support, and whether someone else was in greater need. As such, there was a commonality surrounding this and the rightful recipients of *zakat*. Islam was subsequently drawn upon to rationalise decisions in daily life and welfare was provided informally through acts of kindness and good deeds. While this kind of morality may be observed among other populations and faith communities who share similar values⁵⁹, the participants associated their actions with specific religious beliefs. These, in part, align with issues of deservingness and how the principle of *zakat* prescribes that money should be given to the poor and the needy first (May, 2018).

Patrick (2016:245) recognises the divisions between 'deserving' and 'undeserving' populations alongside a dominant narrative around the stigma associated with out-of-work benefit claimants who are stereotyped as 'inactive welfare dependents'. The dichotomy surrounding deserving and

⁵⁸ The Oxford English Dictionary defines welfare as: The health, happiness, and fortunes of a person or group.

⁵⁹ For instance, some principles of Islam can be likened to other faiths such as Christianity where a similar doctrine of kindnesses, helping the poor, charity and obligation is practiced (see Bremner, 1996).

undeserving populations which historically was used to separate the poor i.e. under the Elizabethan Poor Law (see Alcock, 2016b; see also Spicker, 1984), can be drawn upon to explore these issues of entitlement further. In this context, the 'deserving' can be identified as those individuals legitimately claiming benefits, with anyone else being deemed 'undeserving' since to claim benefits illegitimately was to go against religion.

Islam promotes a culture of social cohesion, rights, and justice, and 'demands that all the resources at the disposal of human beings must be utilised efficiently and equitably' (Malik, 2016:66). Social justice is at the heart of Islam, and *zakat* is considered a mobiliser of socio-economic justice whereby accepting Islam is to accept a lifestyle and belief system (Johari et al, 2013). The accounts provided by participants demonstrate how the foundations of social justice and the true meaning of welfare is manifested through acts of kindness and good deeds towards others. While the intention of this chapter is not to debate an approach to investigating social justice, the concept of *zakat* provides an alternative basis for understanding social rights and obligations (Dean and Khan, 1997) among Pakistani Muslims in Britain.

Rawls (2003) argued that social justice is essentially about justice as fairness, and the production of equal access to liberties, rights and opportunities. As such, it is assumed that 'society is guided by rules and procedures that are publicly recognized and agreed to' (Robinson, 2010:79). These are 'rooted in the notion of reciprocity or mutuality so that each person has a chance to promote his or her own advantage or good' (2010:79). As such, a 'social justice perspective on poverty' can mean 'considering it in relation to the overall distribution of income and wealth' (Lister, 2004:6). However, welfare reform and conditionality has created an increased precarity for many individuals and families in Britain, yet the same precarity was not observed among the participants in this study, despite their low incomes and being at high risk of poverty (Weekes-Bernard, 2017). Correspondingly, while food bank use and benefits have become an indicator of poverty among some groups, a different indicator is needed to determine the prevalence of poverty, and indeed, food or financial insecurity among the Pakistani population.

Contributing to the important yet limited literature available on how deprived Pakistani populations get by, the quotes presented throughout this chapter reinforce the awareness that the participants have for their Islamic principles in a non-Muslim country. These promote a

lifestyle that focuses on cooperation, sharing, and distributive justice (Malik, 2016). While some acts of kindness or good deeds are shown to be motivated by religion or culture, others fall somewhere in the middle of the two. These have been presented through a variety of examples that rely upon mutually supportive networks, transpiring as both reciprocal and non-reciprocal acts, depending on the circumstances.

7.5 Conclusion

This chapter has addressed the need for further research to investigate why minority ethnic groups, 'known to be over-represented in deprivation measures', are 'under-represented in the use of food banks', and 'how these communities cope with/respond to food insecurity' (see IFAN, 2020). In doing so, it has identified the informal support mechanisms available to help people with food. This has revealed that even among a relatively small research sample, that multiple instances of informal food-aid exist within the Pakistani Muslim community. Food assistance was thus shown to be sourced from within the community first and this was mobilised by the ethnic proximity of the Pakistani community and the solidarity that exists among Muslims. Correspondingly, this chapter contributes to further understanding of food insecurity within Pakistani households, identifying that Pakistani Muslim women who experience domestic violence or are divorced/separated, are among those most vulnerable. This finding has been connected to the notion of *izzat* (family honour, respect) which is of utmost importance for Pakistani Muslims.

A subsequent link has been identified between the theme of informal food-aid and participants' attitudes towards entitlement. This revealed that there was a morality attached to the decision's participants made around the formalised support that was available outside of their community. Individual attitudes surrounding entitlement, in part help to explain the lower take-up of some formal provision among Pakistanis in Britain and the influence of Islamic principles and values. Food has been identified as being of great religious and cultural significance and the social aspect of sharing food was a rationale for ensuring that others did not go hungry. Food provision was not viewed as charity and in this sense, the term 'informal food-aid' may not be appropriate. Nonetheless, provision of food was a top priority amongst participants and there was a recurring theme that if someone was struggling, the community pulls together to help. This was the

participants' primary position and providing food to those who were struggling, helped maintain respect and honour. Fundamental to this was the shared ethnic and Islamic capital which was mobilised by ethnic proximity.

While some examples of everyday good deeds and acts of kindness were bounded within Islamic principles, others could not be identified as purely religious or cultural. As such, this chapter did not seek to separate the two but focused instead on the shared morality and ethical attitude that existed towards the wellbeing of other human beings. While the literature review (Chapter 3) identified that social stigmas may exist around one-way mutual aid due to the obligations that are attached to 'owing' someone a favour (White, 2009:460), this chapter unpacks the religious obligations that Muslims have and how some participants disguised activities as gifts that may typically be considered as charity or a hand out. In this context, the notion of informal support differed from some contemporary narratives and was not used as a last resort or restricted to exchanges among family members (see Chapter 3) but represented altruistic values attached to Islam.

In addition, this chapter has provided a new line of enquiry surrounding the application of Islamic (Franceschelli, 2013) and ethnic capital (Modood, 2004). These forms of capital are identified as a set of resources which provide socio-economic assistance to others on an informal basis. In this sense, Islamic capital manifested through an intergenerational transmission of social behaviours and actions passed on from parents (Franceschelli, 2013, 2017), as well as emanating across the entire Pakistani Muslim community. Ethnic capital on the other hand was observed through the tight-knit networks of shared culture and ethnicity that provided access to hidden resources through the strong social ties that exist. The examples presented, which are largely positive, contrast with some of the negative aspects explored in Chapter 6 while also revealing a common theme surrounding the vulnerability of women who have less support from their kinship network. Lastly, ethnic capital and Islamic capital mobilised the informal provision of food, with Islamic capital in particular reflecting the religious obligation that participants felt towards the wellbeing of others. This has demonstrated that not all mutual aid was reciprocal, a finding which challenges contemporary narratives of informal support and will be of interest to researchers within the voluntary and community sector.

Chapter 8: Informal financial support

...you can't do anything on your own...even if you have got the capital to do so...you need people with you to do it. (Hussein)

8.1 Introduction

This final findings chapter explores the extent of engagement in informal financial support among participants. In doing so, it focuses upon the utilisation of interest-free informal borrowing and lending, along with informal savings committees known as *kameti*. This is the only chapter which combines data collected through interviews as well as a focus group which was conducted with six Pakistani Muslim women on the theme of *kameti*.

Contributing to existing but very dated literature that identified the use of both informal loans and *kameti* among Pakistanis in Britain between the 1940s and mid 1990s (Shaw, 2000; Srinivaasan, 1995; Werbner, 1990), this chapter evidences the rationales behind these cultural practices among an established community. As such, while literature in Chapter 3 indicated a continuation of interest-free informal borrowing and saving among Pakistanis in Britain today (see Chapter 3), the benefits and motivations for engagement are unknown. Literature also does not evidence the exact model of *kameti*⁶⁰ as described by the participants in this study. This chapter subsequently addresses a gap in literature surrounding the financial benefits of informal support among Pakistani Muslims living in areas of deprivation, and the motivations for their continuation since migration.

The findings reveal that access to informal financial support is mobilised by relations of trust. The role of social networks consisting of family, friends, and neighbours is therefore fundamental and is enabled through ethnic proximity as well as kinship networks that extend beyond Sheffield. While informal borrowing is sometimes used in conjunction with large scale *kametis* to facilitate large investments, focus group participants demonstrate how small scale *kametis* enable

⁶⁰ The data presented does not seek to assess the entire system of *kameti* or other informal savings committees - the focus is on *kameti* as explained and utilised by the research participants living in Sheffield.

financial security at the household level. Informal borrowing has also been shown to contribute in this way but acts as more of a contingency against financial struggles, providing reassurances and peace of mind. The findings are not typical of other empirical research with deprived populations, where individuals often lack financial security or opportunities to develop economic capital (see Fitzpatrick et al, 2018; Forsey, 2014; JRF, 2020; Padley and Hirsch, 2017; Tarasuk, 2017; also see Chapter 2). This chapter demonstrates however, that participants' social capital and ethnic capital facilitate access to wide-ranging informal financial resources. The sharing of resources on a collective scale has subsequently aided greater levels of savings and assets than could be achieved independently.

8.2 Introducing the practice of *kameti* and informal borrowing

Contributing to existing but very dated literature (see Chapter 3), *kameti* was widely used amongst participants, with its interest-free element making it a crucial tool for assisting with financial planning at the household level. *Kameti* was also used as a resource to enable the accumulation of assets (past, present, and future) and in this context, was sometimes utilised alongside informal borrowing. Interestingly, while many interview participants openly spoke about the borrowing and lending of money, examples of *kameti* use remained hidden until specific questions⁶¹ were asked. While informal borrowing occurred almost exclusively among family, the focus group discussion revealed that *kameti* membership extended beyond family, including friends and neighbours. Set up within close-knit networks, participants revealed that while *kameti* groups are localised in nature⁶², making the collection and distribution of money (cash) easier, informal borrowing and lending extended beyond Sheffield, to family that lived in other towns and cities in the UK.

As outlined in Chapter 3, *kameti* works on a basis of trust where each member contributes to a shared pot of money, receiving a lump sum in turn. For the focus group participants, this was usually over the course of eleven or twelve months but could vary. These participants all knew

⁶¹ Including *kameti* in the interview topic guide as well as the focus group, prompted much discussion, leading to *kameti* invariably being spoken about as though it was commonplace.

⁶² Interview participants spoke of *kameti*s operating in Huddersfield, Bradford and the West Midlands also.

each other but belonged to different *kameti* into which they all paid in £10 a week⁶³. They referred to this as a 'housewives *kameti*', even though all of them were in paid employment and considered themselves 'working mums' (Tahra). This *kameti* was at the smaller end of the spectrum and as this chapter will reveal, larger *kameti*s operated within distinct networks, categorised by occupation, and accumulating much greater savings. An illustrative example of the *kameti* practice is available in Appendix 9.

While the practice of informal borrowing and lending was also interest-free in nature, it differed to *kameti* which had rules about membership. Both relied on relations of trust within tight-knit networks (see section 8.3) which could be easier to navigate when borrowing occurred only among family members and use of a *kameti* subsequently carried a greater risk. Participants in the focus group referred to the person running a *kameti* as the 'bank manager'; a term which will be used throughout this chapter. The 'bank manager' is responsible for physically collecting and keeping hold of the *kameti* money as well as for distributing it to individuals who are members of that *kameti* group. This process was described by Safana who managed an all-female *kameti*:

...for instance it's a £10 one and you've got...50 people so that makes it to £500 and it also makes it to 50 weeks...in every week, everyone has to give the manager £10 a week...when the £500 is all gathered from all the people, one person is being given that £500 for...whatever they want to use it for. (Safana, Focus Group)

Individuals are free to be a member of more than one *kameti* at any given time and this was common practice among the focus group participants. Enabling different pots of savings for different purposes and referred to as 'large acquaintance' networks (Werbner, 1990:70), the use of *kameti* in Sheffield was widespread:

...kameti is that understood thing in the whole of Pakistani Indian community. Everybody knows. (Norin, Focus Group)

⁶³ This relates to five out of six Focus Group participants (one participant had previously belonged to a £10 *kameti* but was not in it at the time of the study).

Most of the people I know are part of one, nobody can save money without a kameti. If you want something you put a kameti in and that is how you end up, you get something without getting something on interest, you save up for it. I think that is the good thing in our community. (Fatima, Interview)

In terms of informal borrowing and lending of money, historically, it was men who initially pooled their money with other male migrants from the 1940s onwards (Shaw, 2000) but little has been researched about the continuation of this practice among an established Pakistani population. Among the interview participants, informal borrowing was utilised for a wide variety of purposes including:

- Investments in property i.e. putting a deposit down on a house, buying a house outright, paying off a mortgage, building properties to specification (for larger families), building extensions to properties/property renovations
- Investments in a family business (set up individually or collectively)
- To pay for weddings of dependants both in the UK and Pakistan
- To pay for the cost of funerals/burials both in the UK and Pakistan and to send a body back to Pakistan
- In times of financial difficulties/emergency (at household level)

As the above list demonstrates, there was a focus upon informal borrowing for large purchases and investments but *kameti* savings were also utilised in this way (see section 8.4). However, while the 'housewives *kameti*' was utilised mainly at the household level due to the small amount of savings involved, informal borrowing was used less to support household finances.

8.2.1 Trust within social networks

Trust was a key determinant of both *kameti* membership and for informal borrowing and lending. The concept of family honour (*izzat*) was equally as important and, in both instances, this could be jeopardised if someone was considered untrustworthy. Participants' ethnic capital served as a prerequisite to *kameti* membership and Safana explained that although each *kameti* has their 'own pots' of money, the communities are 'linked':

It's your own community, it's communities within communities... This is our community, this is our social network and for the one that I hold, literally everyone on there is my friend or my family, do you know what I mean? Its family and friends. (Safana, Focus Group)

Kameti members are typically well known to the group before joining. This was not only because large sums of money are collected and physically held at an individual's home but also because of the trust required by each individual belonging to the *kameti*. As such, it is the 'circles of trust' within 'central clusters' that have been formed by early Pakistani migrants to the UK that have subsequently formed *kametis* in this country (Werbner, 1990:315). While the 'housewives *kameti*' comprised of working mothers, there were also *kametis* made up of taxi drivers and shopkeepers. The reason for these distinct groups forming was said to be down to 'convenience' since they involved those who 'see each other regularly' (Norin, Focus Group). Some *kametis* save much larger quantities of money than £10 a week such as those for taxi drivers or shopkeepers who were said to pay money in every four weeks (Tahra, Focus Group). Within their distinct groups, *kametis* operated among those who were considered 'trustworthy' (Haamid, Interview) and a lack of social capital could be a barrier to accessing a *kameti*. During the focus group, participants explained that it can be difficult to trust people who were not known to their social network:

Parinda: It's hard isn't it, for us to trust somebody not from our community, it is isn't it?

Everyone: Yeah yeah

Parinda:even in our community...

Everyone - Yeah yeah

Raani: ...if you don't know them well there has to be that relationship of trust.

(Focus Group)

It was a similar situation when borrowing money and even though this usually occurred between family members, trust was not always guaranteed:

...sometimes we have those who you can't trust or whatever, a niece or a nephew down the line. (Nazim, Interview)

It was the case therefore, that in some circumstances, individuals could not join *kameti* or money would not be loaned due to an uncertainty around whether the lender would get the money back. As such, people needed assurances:

That is a big one you see within the Asian community it is the money aspect of things. A lot of people will borrow, well family, tends to be less friends, their family money when they know they have got reassurances they will get it back. (Tariq, Interview)

Having a good reputation within the community created relations of trust and Daanish emphasised the importance of family honour during his interview:

...a lot of people want to join [kameti] because it is purely on a trust basis... my granddad was a really respected, trusted person in the area before he passed away, just because he was part of the mosque, he lived religion like it should have been and he was kind and caring, he was very charitable, he was brilliant with the youngsters, with elders...people would come to him from all over. So it was kind of natural, somebody came to him and said look we need to start a Kameti, and you need to be the person to do it... So because people trust us as a family they would come every week and give us money to save. And we have never had an issue with that...thousands of pounds go through our house...there has never been an issue in trust or where has that money gone. (Daanish, Interview)

Kameti membership was shown to be initiated through a connection to an existing group and that new members could be introduced but only by another member or through a friend of a friend. However, if someone did not have 'creditworthiness' (Van Bastelar, 2002:240) or stopped paying instalments after receiving their lump sum, the savings were jeopardised for the entire group. The discussion that took place during the focus group revealed more about what happened when someone unknown to the 'bank manager' requested to join a *kameti*:

It all comes down to trust, whether it's shopkeepers or whether it's taxi drivers... or the housewives for us working women it all comes down to trust and if somebody is late [paying]...you can vouch for somebody and say that I'm going to put kameti in for you but

you've got to vouch for them... that's the only thing. I think it's all down to trust. (Tahra, Focus Group)

Vouching for someone was a contingency against defaulting on *kameti* payments, the repercussions of which impacted upon the reputation of both the individual and their family. Accepting someone into a *kameti* group who was loosely known to the 'bank manager' required the person who introduced them to act as a guarantor, agreeing to pay the *kameti* money on their behalf if they failed to do so themselves. This principle was said to apply to anyone outside of the tight-knit community and whilst it was a rare occurrence, people sometimes did not pay their money. If this happened, the person that vouched for this member would have to take the money out of his/her own pocket to ensure no one else missed out on receiving their lump sum. Safana explained that she trusted everyone in her *kameti* because they are 'my friends and my family and even if people are late, I know that they're not going to run off'. However, in the rare occurrence that someone did not pay, this individual could be 'named and shamed' (Safana, Focus Group), so as to warn other members within the community not to trust them:

Tahra: ...it is a verbal contract because it's all on trust...

Safana: ...we're a very big community in terms of the amount of Pakistani people but sometimes it can feel really small. If you're that person who didn't cough up and you mess somebody's kameti about you know, I'd feel sorry for you because word spreads dunt it...

Everyone: Yeah

Safana: it really does you know, people get to know that person and say 'don't trust so and so, they did so and so', we're really brutal aren't we.

(Focus Group)

Individuals must therefore be committed to the re-payments before entering into a *kameti* and failing to do so would be considered shameful since it 'causes hardship' to others in the group (Werbner, 1990:71). For Safana, the *kameti* that she ran was largely made up of strong social ties thus creating a densely knit network (Granovetter, 1983) with the exception of one member whom she only knew through a close relative. Her relative therefore needed to ensure that this member did not miss a payment or 'run off' (Safana) with the money. In this instance the relative

played a bridging role to facilitate the weak tie of her friend to the *kameti* group. Weak ties are seen as crucial for bridging the gap between what Granovetter (1983:202) explains as being 'two densely knit clumps of close friends' that would not be connected if it weren't for the existence of the weak tie.

It was therefore possible to gain membership through having a loose social connection to a group and one of the focus group participants knew of a Jamaican woman who had become part of a Pakistani *kameti*. In this case, trust had already been established because the Jamaican woman had a connection with someone who had a strong tie to the Pakistani community, thus enabling access to the group:

Raani: ...I know a lady who were doing it, the lady, she was Pakistani but the Jamaican lady used to come pay in to the Pakistani community part...

Parinda: So that means she trusted her...

Raani: Yeah, yeah

(Focus Group)

In relation to informal borrowing and lending, trust enabled individuals to loan large amounts of money, safe in the knowledge that it would get paid back as and when the recipient has it. Trust was essential since traditionally, 'loans are commonly extended on the basis of a verbal agreement and are rarely witnessed' (Werbner, 1995:215). Providing financial assistance in this way has been described as a 'cultural norm' among 'collectivistic cultures' such as Pakistanis (Kamran and Uusitalo, 2016:161).

Kametis were described as being 'private and confidential' (Norin, Focus Group) with the relationship that existed being 'between the banker and you' (Parinda, Focus Group). As such, if someone was known for asking lots of questions about money or as Norin described 'one of those chitta chatta one's', 'nobody's going to trust them' (Norin, Focus Group). The private nature of *kameti* also helped to mitigate against the risk of theft which could occur if the address of a *kameti* 'bank manager' was divulged to someone who could not be trusted since this is where the money is held. During his interview, Masood spoke of a house he knew of that was occupied by someone who ran a *kameti*. The house was raided by the police after they were informed that

the occupier was selling 'a huge amount of drugs' and subsequently connected the large quantities of cash with this incident:

...the police raided their house and they saw all this money, found all this money and it is all unaccounted for. So, police said how have you got all this money, couldn't justify it, police took the money. Everybody's money has gone so that is just...one incident that is a negative one. Generally all it does work out in a positive way... (Masood, interview)

In this instance, because the *kameti* money could not be accounted for, it was assumed to be illegal money linked to the drugs found at the property. While Masood recognised that *kameti* was generally positive, this incident was enough of a deterrent for him to choose not be part of one. The informal and unregulated nature of *kameti* therefore appears precarious, despite being an important financial resource for the Pakistani community. Honour and reputation are at risk when trust is exploited and incidents such as this can cause shame upon the entire family (Shaw, 2000). It also raises issues regarding potential links between illegal activity and informal economic activities and how the *kameti* system can become unstable when trust is abused. This was explained further by Daanish who spoke about an incident relating to the *kameti* his mother ran:

One time there was an issue where, a man who lives on our road, claimed [kameti] money back for his mum, said look my mum needs it so we thought yes, his mum sent him... [my mum] goes you are third in line you have got to wait 3 weeks, in 3 weeks my mum gave him that money, he disappeared with that money. He robbed from his own mum basically.... he has come back now, and mothers are very forgiving, Pakistanis especially, no matter what the son does he will be come back home. (Daanish, Interview)

The account from Daanish indicates that although the son in question effectively stole from his own mother, there is the suggestion that Pakistani sons will always be forgiven despite the potential shame brought about through dishonest behaviour. A similar issue was highlighted in Chapter 6 which focused on gendered roles, demonstrating how male family members may at times be favoured. Daanish also explained that to avoid people disappearing with money or trying to claim their money twice, there had to be a lot of scrutiny of potential members:

...some people try it [taking money twice] so we only allow trusted people to join our kameti so...if you [researcher] wanted to join our kameti it would be like who is she, where is her family from, because you have to be a trusted member. Not, you will take it and then disappear. Because it has happened before. So, they are quite picky on who can come in and who can't. (Daanish, Interview)

Social mechanisms were therefore put in place to protect other members and to ensure members abide by their obligation to complete their payments. It is common for other rotating savings committees to use exclusion and social sanctions on defaulting members, with the reputational risk endured through the latter having the biggest impact (Anderson et al, 2009). As Safana and Daanish alluded to above, defaulting on payments risks family reputation and the shame that this brings will be known throughout the entire community. Similarly to *kameti*, reputations and relationships can also be jeopardised if loans are not repaid (Kamran and Uusitalo, 2016). Faisal stressed the magnitude of some informal loans, demonstrating the risk involved:

There has to be a lot of trust, I mean sometimes you are giving them 20 grand, as in like a loan, but you are not expecting any interest, you give 20 [thousand] back... I mean it might not be straight away...maybe five or six years you get paid your money back. (Faisal, Interview)

Large kinship networks facilitated informal loans while tight-knit networks of ethnic clusters (see Phillips, 2006) enabled the social connections needed to determine *kameti* membership. Social networks made up of 'close family and friends' (Aamir, interview) instilled relations of trust, largely gained through shared ethnic capital. Safana, who came from a relatively small family, explained how moving to an area with a strong Pakistani social network was the key to her finding out about *kameti* in Sheffield and she subsequently started a *kameti* herself:

Abi: How did you find out then?

Safana: When we moved here to...this house and then my neighbour across the road...but she's part of a bigger community from [S5 area]...her mum and all her family live there so there's conversations that happen with her that we got to know about kameti and before that...we didn't work within the community, we didn't know anybody...

(Focus Group)

When she moved to a new house, Safana made new connections through her neighbour and was also employed in a community role at this time within the Pakistani community which assisted with her social connections. Both factors were instrumental to Safana finding out about *kameti*, demonstrating the hidden nature of this practice, even among some Pakistanis.

8.3 Informal financial support at the household level

Financial crisis among vulnerable groups is a complex issue which can be resultant of significant life shocks, creating vulnerabilities for individuals and families (Perry et al, 2014). At a household level, *kameti* provided an element of choice for participants, being used differently depending on the circumstances. Its versatility and flexibility meant that *kameti* savings could act as a vital safety net and thus had the potential to create greater economic stability. Informal borrowing was also utilised at the household level but to a much lesser extent than *kameti* and was more of a contingency against falling into financial difficulty. Nonetheless, several participants spoke about the knowledge that they could go to family and ask to borrow money if needed:

...if you had a money problem my brothers are there so we borrow off one another you know. We have done that so that has not been a problem... that does help you out... Having your family around you does make a lot of difference to be honest. You have got someone to rely on, trust, you know. (Haamid, Interview)

...the Pakistani community is really close... So if there was ever an issue, we have got aunties and uncles that live up the road that would be there to help you out financially... I have an uncle next door that would help me financially if I ever needed it... (Daanish, Interview)

...if I was...struggling financially...I would go to my cousin or my uncle, they would all be happy to help out. (Faisal, Interview)

The ethnic proximity of family members created reassurances among participants, indicating that if they were struggling financially, they had a safety net to fall back on. For those who saved

through the 'housewives *kameti*', the female participants were encouraged to put some money aside for contingencies. This assisted with unexpected household expenses:

...if you do get your gas and electricity bills and it's really scary, you know...I think it's really good for the unexpected like the boilers broken down and you haven't got a thousand pounds to replace, you'd say let's get a kameti. (Parinda, Focus Group)

Similarly, while it was rare for participants to borrow money for the same reasons, this did occur occasionally. Having someone to borrow money from could provide help in times of need and Naira explained how this had helped her family when they experienced financial difficulties due to a loss of earnings:

My husband got a car and he got accident and he was broken down and we have no money for getting new cars...then my family, my husband's family they all helped me a lot and then we get new cars for the taxis. Because...we were without money from the cars, like the taxis he didn't do the work, had no taxi...last year we struggled with that lots but now I am ok. (Naira, Interview)

The informal help from Naira's extended family both assisted with an income shortfall as a result of her husband being without his taxi, as well as enabling her husband to purchase a new car to continue working. Faisal also provided an example where borrowing/lending money within his family had helped during financial difficulties:

...my aunty she is divorced...and her brother, my uncles they helped her out so much financially...and the children as well, whenever we come into difficulty, we do tend to help each other quite a lot... I am not going to say we rely on each other, the support is there if we need it... financially especially we wouldn't go out for a loan if we were struggling or something, we would ask the community, the community would come together and families will help each other out, just out of goodness. (Faisal)

In contrast to informal borrowing, saving through a *kameti* was a planned activity which people committed over a set period. Saving money is considered commonplace even among the poorest

Pakistani households (Carpenter and Jensen, 2002) and Bahati explained how saving through *kameti* could also act as a deterrent to spending money unnecessarily:

I have done it...and it's helped me for little things whereas normally when it's in your bank account you just spend it on things you don't really need whereas if you're taking that 20 quid...and putting it...to the kameti, you know it's safe, you're not spending it.

(Bahati, Focus Group)

There was a commonality amongst the women in the Focus Group and they all discussed that 'putting in a *kameti*' (Safana) helped with day-to-day financial pressures. It was a flexible process of saving which provided 'peace of mind because you know it's there' and 'you can rely' on it (Norin). The reassurances that *kameti* brought therefore enabled people to 'plan things ahead' (Norin). Having a contingency for household bills and expenses was of importance for the 'working mums' (Tahra) and saving through a *kameti* became part of the daily budget where people put a little bit of money aside each week:

...say you've put a £10 kameti in and you know you've made a commitment...you do become a bit more sensible about your spending and kameti becomes part of your budget... just like you would put aside for your food shopping and your bills... You budget for your kameti as well. (Parinda, Focus Group)

This point was emphasised further by Parinda who explained that *kameti* helped her be prepared for the additional costs that would be incurred during the school holidays or during the festival of Eid:

...it's a good way of...being prepared for the big summer holidays, or Christmas holiday or for Eid or something like that. (Parinda, Focus Group)

Holiday periods such as these can create additional pressures for family budgets, particularly in relation to food bills for those that receive free school meals for their children during term-time (Lambie-Mumford and Sims, 2018). *Kameti* therefore not only had the potential to enable greater financial security within some households but also created an element of choice and

autonomy surrounding spending habits. In addition, *kameti*s were used to cover other unforeseen circumstances such as a sudden death in the family:

It is lifesaving for some... there is people where they have had family deaths...that have happened all of a sudden and because they were part of a kameti they would ring my mum straight away and say look this has happened... there is like an emergency list, so she would have to prioritise them...if they wasn't part of a kameti...where would they get that money from. So for people like that, it is lifesaving. (Daanish, Interview)

Accordingly, whilst there was an order in which *kameti* members received their money, the 'bank manager' would allow for flexibility if someone needed it sooner. Norin (Focus Group) explained that 'because there's so much trust', this meant that members could communicate to each other if they needed the money more urgently. A change in the order was arranged with the member who would have received their money next in the rotation:

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

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

Changing the order within a *kameti* is something that older generations practiced also. Focus group participants recognised that they could learn from others that had run *kameti*s in the past, enabling them to put contingencies in place where needed to protect the members. This was an indication of how the Pakistani community had adapted *kameti* according to need, thus providing security for others in times of emergency or hardship:

Norin: I think the older generations had a better way...

Everyone: Yeah

Norin: ...because we're that generation, we start doing it because you found out that it's a good way of generating money but that generation actually had better ways like what they do is they keep the first number so they've always got money in the pot so if it's...an emergency, it's always there and that will be for the person who's going to get the last one. So if anyone gives in late or can't pay that week, they've still got money there to pay the person who's deserving so that's, I think that's what we're going to start doing now as well.

(Focus Group)

Kameti compelled people to save for all sorts of eventualities and the reputational risk attached to defaulting on payments (see previous section) was sometimes used by Pakistani wives as a financial tactic. Masood explained that his mother had been part of a *kameti* in the past but that she then started saving by herself at home, informing her taxi driver husband that it was still for a *kameti*. This was to motivate him to work harder, a tactic which was said to be utilised by other wives too:

...my mum would tell my dad that she has done...a kameti of £300 a week and my dad is like, you never told me about that... as a taxi driver he can work whenever he wants so my mum did it, told him so my dad would work more...she didn't actually put in the kameti so then my dad was scared that the rest of the community would think if he doesn't do it...everyone would know... so obviously did motivate him to work so...for like taxi drivers who are predominantly in our area it does work for them like their wives do put them into a kameti to motivate them to work. (Masood, interview)

Pakistani women are adept at employing a range of strategies to manage household budgeting (Chowbey, 2017) and this is evident through the above quote. Taxi drivers were said to be able to adjust their hours so that they ensure they earn enough money to put aside as savings (Bahati, Focus Group) and if they were to fall short, 'they can put in the hours...to make that extra few pound' (Tahara, Focus Group). For those who were not in paid employment or did not have a steady income, it could be difficult to 'pledge' (Daanish, Interview) *kameti* money on a regular

basis⁶⁴. Accordingly, some preferred to borrow off family rather than committing to *kameti* payments.

Interestingly, throughout all of the interviews, whilst trust and family reputation were linked to both examples of informal financial support, the topic of stigma rarely came up. Literature shows that it is common for some people to internalise feelings of stigma or shame when turning to family members for emergency financial support (Patrick, 2017; Pemberton et al, 2017). It was the case however, that while some participants⁶⁵ initially stated that they preferred not to engage in borrowing money because they felt comfortable in their financial situation, borrowing was acceptable in certain circumstances. Interestingly, after telling me that she would not feel 'comfortable' borrowing from her in-laws, Jamilah stated:

'...unless it was for a house or...we needed to borrow some money or if it was for a new car, then I would ask them to lend it me but I would pay them back...' (Jamilah, Interview)

The above quote corresponds with Werbner's (1990:201) study which identified that among early Pakistani migrants, interest-free loans were 'granted only for capital investment in a house or a business, and for emergencies'. In this context, stigma around borrowing may be related more to what the money is needed for since an emphasis was made around only asking for money 'when you need to' (Daanish, Interview). Gaalib enhanced upon this point:

...we don't really have that mentality of it is like pride...we are very much open so if somebody was struggling I know they would come to my dad very openly they would be like I am really struggling, I need some money and then my dad would give it and he would get it back in like a month... if somebody is struggling we want to help them. Because we were struggling at one point... (Gaalib, Interview)

Roshini also demonstrated how this was the case, explaining that she found it 'dangerous' to go anywhere other than family for money because of the interest:

⁶⁴ Mariam was one such interview participant who found saving very difficult.

⁶⁵ Relates to interview participants Abdul, Saaleha and Jamilah.

...if it was an emergency and nobody could lend you money then obviously you would go to a bank... but that would be really like a last resort. But...I wouldn't feel comfortable doing that either. No, I definitely wouldn't...and you know with having a large family well they have got to have some uses ((laughs)). So...yes...if I do need to then we do borrow and we just pay it back as soon as we got the money so, it is a good tool to have. (Roshini, Interview)

While Roshini clarified that she borrowed from family 'very rarely', it was there as a contingency if needed in an emergency. Additionally, Abeera explained that while she was 'very sensible' with money and tended 'to leave money aside for emergencies', she knew that she could go to family if she 'really needed money' saying: 'my dad would help me or my sisters somebody would help. I wouldn't go without' (Abeera, Interview).

8.4 Informal financial support to facilitate investments

As the literature review identified (Chapter 3), Pakistanis in Britain have a long history of utilising informal financial resources for purchasing properties which dates back to early migrants. Nazim (Interview) explained that first generation male migrants 'had to stick together to survive', pooling their resources collectively and obtaining interest-free loans from fellow migrants, as well as starting *kametis* (also see Shaw, 2000; Srinivasan, 1995; Werbner, 1990). They saved money informally to purchase properties but also started businesses. Over time, the Pakistani community has utilised these cultural practices to enable access to large quantities of money on a collective basis.

The groundwork laid by early migrants, resultant of their investments, has benefitted subsequent generations. Property has since become a major source of capital, with 58 percent of Pakistani households recorded as being owner-occupiers (see Chapter 3). The increase in home ownership and capital accumulation among Pakistanis was largely made possible through their informal economic activities which derive from their cultural heritage (see Shaw, 2000; Werbner, 1990). Nazim commented on the resourcefulness that existed among his elders:

Our elders was always supporting the people back in Pakistan...they had come over here, they had one purpose and one purpose only; to make a better life for themselves and the ones that are back there... So, they would divide their money...they would get the wage...this is for the people in Pakistan, this is for me and my family here, and then this is going to be for all the relatives it was just like that. It was selfless people. We don't have that, not on that level anymore... They were very resourceful. (Nazim, Interview)

Collective participation, particularly among kin was a mobiliser for the informal borrowing and lending of money among participants. Having large families that stuck together allowed participants to overcome the constraints of being on low income, instead utilising the help of others to increase their financial resources. In part, this was made possible due to the ethnic proximity of the Pakistani community, but several participants also made references to borrowing money from extended family outside of Sheffield, demonstrating the extensiveness of kinship networks. Hussein demonstrated the cyclical and reciprocal nature of informal borrowing.:

...a lot of businesses that a lot of us have set up in the past, or have currently set up... it is everyone helping each other out...like one of my...uncles... He borrowed some money, they sold two houses in [northern town], borrowed some money to buy a house and opened up a little market store in [London]...now it is paid off and looking at it from how he has evolved over the years...he is financially a lot stable than what many of us are. So yes, it is just about helping... if [family] hadn't have helped him out he wouldn't be where he is today. And today if we need help from him he will help us out because he is in a position to do so. So I think that works, quite well...that is what stretches your money a lot as well. (Hussein, Interview)

Extended family links are typical across the wider British South Asian population, helping to develop social capital 'since they entail reciprocal exchanges' of financial support (Becher, 2008:147). These exchanges involved large quantities of money as demonstrated by Nazim who used an example of buying a business:

I am on about thousands, thousands, thousands... I have got my nephew who is just 26 wanting to buy a business... got my brother...he doesn't work he just wanted to buy a business, so we invested about £15,000... My elder brother has just bought a business and he needed £20,000 or whatever, there is two brothers up the road, 10, 10 [thousand pounds] they don't think about it. They will pay you back and stuff. (Nazim, Interview)

With such large quantities of money available through informal loans and a strong preference for homeownership (Phillips, 2006) rather than renting, interest-free informal borrowing assisted with putting a deposit down on a house as well as with purchasing a property outright⁶⁶:

...it is like in the family now, Asian families...if someone is buying a house...they will ask their relative rather than bank... if someone has got like £1000 or...£2000 savings...they will obviously give you... So that helps...rather than the bank paying interest... (Haamid, Interview)

Everybody helps out. We do tend to see that family will help family out. If you can't afford something you can't afford a mortgage family will lend you the money to help. That is one thing I know the networks are quite strong. (Fatima, Interview)

...family helped towards a contribution of putting a deposit together so yes, they helped massively. (Aamir, Interview)

Participants' also used informal borrowing in this way to extend, reconfigure, and build homes to accommodate their desire for extended families to live close by. This was demonstrated by Haamid who spoke about his family who had houses built together so that they could live on the same street:

We've had [houses] built... so we can be together.... These houses were too small for us to be honest and it was a big investment... It was a good area...but now...it's gone downhill

⁶⁶ A total of 20 out of 24 interview participants lived in a property that was either owned by them or a relative (6 owned the property outright) and most had an average annual household income below £18,000 for an average family size of four (based on 18 out of 24 participants that provided income data).

and we've lost a lot of money in that property.... We're living in it and that's ok but the value we've lost a lot. (Haamid, Interview)

Investing in property within areas of high deprivation occurred despite participants experiencing a decrease in value. There was a consensus among participants that the local area was not being invested in⁶⁷ yet it was still said to have a 'lovely community' (Roshini). As such, ethnic proximity seemed to outweigh other negative factors, creating a desire to secure neighbouring properties so that family can be together.

While the findings indicate that informal borrowing and lending was utilised more for large purchases than *kameti*, participants still provided some past and current examples of utilising *kameti* in this way. This included using savings to invest in property or a business, to pay off a mortgage, or to purchase a taxi. As such, the flexibility of *kameti* to 'go as little...or as high as you want' (Parinda, Focus Group) enabled some members to make large investments which could benefit the wider family and subsequent generations. Parinda described how this worked and while her explanation is hypothetical, it is based on her knowledge of what happens in Pakistani families:

...even within families...you can support each other with the kametis... so to say like we're one of six siblings and all six of us put in...£5,000 each...over the year...I might say right that's 30 grand between us all, or right we're gonna use this 30 grand and I'm gonna pay off my mortgage. And the following year we'll help [second sibling], the year after that we'll help the third sibling... (Parinda, Focus Group)

Kameti was therefore shown to be popular even with younger generations who recognise it as a good way of generating large amounts of money:

'...even with our kids, as soon as they start working you know I would say put kameti on and save for a house...' (Safana, Focus Group)

⁶⁷ Emphasised by participants Abeera, Faisal, Fatima, Ghaalib, Hussein, Jamilah.

For older generations like Abdul who came to Sheffield in 1964 to work in the steel industry, his current property which he had lived in for 35 years was initially purchased partly through *kameti* savings:

Abi: Sounds like a good way of saving money.

Abdul: Oh yes. When we working we save money to buy houses, buy you know, not free ((laughs)) if no money, you can't buy it, we buy houses, we pay the mortgage, and everything yes, very nice yes.

Abi: Did it [kameti] help with this house?

Abdul: Yes, very good, yes...

(Abdul, Interview)

There was subsequently a history to *kameti* use in Sheffield and participants indicated that older generations used *kametis* to invest in the future. Savings were used in conjunction with informal borrowing, resulting in many Pakistani families and individuals accumulating property and businesses. In this sense, *kametis* were sometimes used to enable people to pay back a family loan and Fatima explained: 'when they have got the kameti together then they give the money, the family...all back'. This was considered better than going to a bank which is 'going to give you interest' (Fatima, Interview).

In addition, it was typical for participants' families to be connected in some way to a business that had been started with informal loans from family and/or through a *kameti*. Haamid explained how *kameti* had helped him and his family set up their business which he had worked in since the late 1990s:

Haamid: ...firstly we used to do it [kameti], back in 90s, we used to do it then...when we built the shops and we needed the money...

Abi: So would you say that probably helped you to get the shop up and running?

Haamid: It did help out yes. Yes...it does yes.

Abi: That is really good then if it can like... to start up a business.

Haamid: Yes it does yes, to start up a business yes. A lot of people still do it...

(Haamid, Interview)

Haamid's family business had since expanded from a corner shop to a much larger venture, demonstrating the benefit of having access to start-up capital. Sheffield's Pakistani community has a history of entrepreneurship, with self-employment increasing following the demise of Sheffield's steel industry (see Chapter 1). Werbner (1985:375) identified that *kametis* were extremely useful for 'migrants starting new business ventures', revealing that Manchester-based Pakistani migrants moved into private enterprise in the late 1940s, and by the 1950s, their businesses were prospering. The start-up capital needed to purchase property often came from these businesses and *kametis* enabled migrants to save (Werbner, 1985, 1990) since many 'lacked the financial resources to fall back upon' after migrating (Shaw, 2000:293). Participants provided further insight into how *kameti* help in the current climate:

I think majority of the shops...they generate big amounts of money and that's how they've managed to stock up the shops as well and they manage to pay off the mortgages because they have a big amount of money. (Norin, Focus Group)

...all taxi drivers I know, if they are going to buy a car, they buy it because they have got kameti money and they have saved that money then they bought the car. (Fatima, Interview)

Accordingly, many 'ethnic entrepreneurs accumulate the bulk of their start-up capital through their own savings', sometimes arranged through the community, helping to reduce the economic risks (Volery, 2007:38-39). Family businesses could act as an enabler for setting up a subsequent business or providing employment opportunities for others:

We used to have a takeaway...we sold it a few years ago now, but we had it for over 20 years and initially we opened it up as a fruit shop and that was my dad that invested in that. He put literally everything down, to his last penny and then we got permission from the council and we converted it to a fast food takeaway. So my dad was the one who sort of set it all up, then he got his brothers...and he pushed them into this business, made them work...and it did really well for us... so everyone sticks together whether you are buying a business, so many businesses out here...what have partners who put money in

together, otherwise it is hard to be honest. Everyone does stick together. (Hussein, Interview)

Once family businesses had been set up, it was common for children to work or help out in these from a young age. This instilled a positive work ethic which was also reflected through participants' upbringing. This was explained by Fatima who worked part-time in her husband's shop:

...you get your children to help out...and it is like this thing of getting children to...understand what work is and ethics of work... with our son we give him zero time to be free, so it is like college, here [shop], and then helping my husband with his other business...all the time he is stuck in something, and my daughter as well. (Fatima, Interview)

The work ethic instilled in British Pakistani children was a common theme throughout the interviews when discussing family businesses since this was said to set an example for their future. Tariq who was 27 years old at the time of the interview started helping in his uncle's shop in the evenings from the age of 12 and only stopped when he left for university. The work Tariq undertook generally earned enough for 'a little bit of spending money' and he explained that all of his cousins were 'in the same boat', telling me 'we were all made to work, and all made to earn'. Working in the family shop had a very positive influence on Tariq growing up and was testament to his attitude towards education and employment. He reflected on how things could have been different:

...I relied on my uncles to tell me...get yourself to university, get yourself the best education, also pushed the work ethic, stick with the family businesses rather than going out on the streets and taking drugs...and had it not been for that and had I gone down a different path maybe today I would have been in the same position as claiming benefits because the education is not there. I think that is a big issue with a lot of lads within the community. (Tariq, Interview)

Tariq's quote shows that he had a positive role model in his life while growing up which had kept him out of trouble. However, he knew of people within the 'Asian community affected by drugs' and saw a lack of education as contributing to this issue. Correspondingly, there was an 'ethos to building something for the future generations' within the 'Asian community' and this entails teaching people how to earn money in a way 'that they actually respect it' (Tariq, Interview). Similarly, Ghaalib who was in his early twenties, identified that education and employability skills were 'the things that allows you to escape poverty'. He provided further insight into how family businesses can help if you are struggling to get a job, building upon Hussein's earlier quote:

...you will probably find that in the Pakistani community we own lots of businesses, whether that is restaurants or takeaways, so if you are struggling to the point where you can't provide for yourself you would either get a job at one of those restaurants or one of those takeaways, even if that's mopping the floor every night or just waitering and stuff and like we love to take people in as well. So...my uncle owns quite a good restaurant and I know lots of my friends work there, so...we look for jobs if we are struggling and that is how it is. (Ghaalib, Interview)

Ghaalib's quote indicated his strong desire to work but also that there were options through the Pakistani network to gain employment. In general, participants turned to family or friends within their community if they needed help, mobilising their 'strong ties' to access work opportunities (Putnam, 2000:320). Ghaalib indicated that having a relative with a restaurant, also enabled employment opportunities for 'weaker ties' (see Putnam, 2000; also see Granovetter, 1983). The mutual aid and reciprocity present demonstrate further how this community operated on a collective rather than individualistic basis. The practice of informal borrowing was subsequently shown to have a positive impact on the future prospects of this community. Hussein emphasised this point, explaining more about the interdependence that individuals have upon each other:

They [family] help you back, otherwise it is impossible to save so much and then invest in a business on your own... my dad says it today himself he goes you can't do anything on your own...even if you have got the capital to do so, you can't do anything on your own, you need people with you to do it. (Hussein, Interview)

This mutual dependence was also experienced by early Pakistani migrants and it was through collectively sharing resources that they managed to overcome some of the constraints of their migration (see Shaw, 2000; Werbner, 1990). Purchasing property and setting up family businesses were subsequently seen as long-term investments which benefited subsequent generations. Becher (2008) explains that in Pakistani families, there is a belief and value system present, largely reflecting the future happiness of children and investing in the future. While these values are not necessarily unique to this ethnic group, the ethnic proximity of the Pakistani community and presence of large kinship networks played a role in the accumulation of assets:

...he [father] has made me invest in a house when I was young...so it benefits me later on...I feel like, if it wasn't for him I wouldn't really invest in the house or be doing things that will sort of be better off for me later on in life... (Hussein, Interview)

Similarly, to children working in family businesses, some participants surmised that in Pakistani families, there is a culture of children living at home with their parents for longer; a finding which is synonymous with Becher's (2008) study. Several participants explained that this was beneficial because they could save money to purchase a property and avoid renting in the interim. This was explained by Tariq and Faisal who were both in their twenties at the time of the interviews and still living with their parents.

Tariq who was married explained that 'in the Asian culture it is quite normal to live with your parents for a...lot longer'. His home was one of several properties in his family that had been built to specification, initially paid for by a relative but that was later 'purchased...off him'. Living in the family home as an adult benefited Tariq and his wife financially, explaining; 'if we were living in our own place...we wouldn't be able to...enjoy life as much as we are'. Household costs were shared among the family and Tariq was responsible for paying the gas and electricity bills only. This living situation created a more 'comfortable position' for the married couple, allowing them to 'really save for the future' (Tariq, Interview).

Similarly, Faisal said 'generally, Pakistanis...stay at your parents' house, for the longest time you can'. Faisal's parents owned their property outright which had been achieved through borrowing money off family and friends. Faisal explained that staying at home for longer has enabled

younger generation British Pakistanis like himself to save for a property of their own, improving their housing prospects for the future:

That is how, a lot of Pakistanis do save money...because we stay with our parents, we don't pay any rent, we don't pay any bills, so we save up as much as we can for a deposit on a house... (Faisal, Interview)

Faisal also commented that he would 'prefer to buy a property rather than rent'. It was subsequently considered 'quite normal' (Faisal) to live with your parents for as long as possible and this view was shared across five of the young male participants who had either not yet married or were recently married⁶⁸.

8.5 Discussion

In relation to the findings presented, the practice of informal borrowing is shown to occur almost exclusively among family members and is not bounded by ethnic proximity. *Kamatis* on the other hand, operate within distinct local areas and extend to friends and neighbours, as well as weaker ties that must be vouched for by an existing member. Despite these differences, there are many parallels to be drawn between both practices and the discussion that follows reflects these. As such, the empirical data contribute to a lack of literature surrounding the continuity of informal financial support among Pakistanis in Britain and the benefits to those living in areas of high deprivation.

8.5.1 Trust as a mobiliser of informal financial support

Among early Pakistani migrants, informal borrowing and lending of money for large purchases was initially made possible through access to 'large cash reserves' that were 'accumulated through factory work' (Werbner, 1990:77). This is thought to have created the foundations within British Pakistani communities for which to operate a successful system of informal lending on a substantial scale (see Werbner, 1990). Literature also shows that informal savings committees

⁶⁸ Relates to interview participants Daanish, Faisal, Ghaalib, Hussein, Masood.

were a vital resource for new Pakistani migrants to the UK who did not have access to the services of formal financial institutions.

Migrants re-invent resources and specific traditions, enabling them to adapt to changing circumstances (Duncan, 2011). As such, resource exchange among migrants has 'long been recognised as one of the main mechanisms utilised to build new networks' which can 'form important buffers against migratory stress' (Phillimore et al, 2018b:216). The actions of early migrants have been fundamental to the success of British Pakistanis today who have adopted a range of 'recovery strategies' (2018b:218), to (re)establish themselves in society following a loss of status and access to familiar resources. The continuation of traditions such as *kameti* and informal borrowing is resultant of a transfer of cultural practices by previous generations.

Nonetheless, the experiences of ethnic minority groups living in Britain vary greatly and those of an established population are not necessarily comparable to a new arrival. While the participants in this study were either born in the UK or had a very strong connection to the UK (usually through marriage), they had the privilege of belonging to, or entering into a settled Pakistani family, leading to connections within the wider community. This affords access to resources that new arrivals do not have due to fewer social connections (see Charsley and Bolognani, 2017). In these circumstances, new migrants must rely on the strength of weak ties (see Granovetter, 1983) to bridge into different social circles (see Putnam, 2000).

Both informal borrowing and saving through a *kameti* are shown to rely on strong relations of trust. Diverse social networks such as those that the participants belonged to, consist of more than family but of 'people with more diversified acquaintances' (Erickson, 2003:27). The social capital that exists within the Pakistani community is 'constructed historically' and because of this, their cultural, ethnic, and religious ancestry provide the 'relations in which capitals come to be organised and valued' (Skeggs, 2002:9). Social capital is subsequently (re)produced through cultural capital, reflecting Modood's (2004) concept of ethnic capital (or cultural-social capital). As a result, social capital, which emerges from local social ties (Zhou, 2004), provides access to resources that are the product of immigrant communities that have formed a closed structure (Shah et al, 2010).

While *kameti* operated among family, friends, and neighbours who live within close proximity, informal borrowing invariably occurred within kinship networks but was not bound by geographical location. The findings differ from the accounts of early migrants where informal borrowing was traditionally supported by a 'clustering of networks of friends and acquaintances' consisting of 'inter-personal and inter-household relations of equality and competitive hierarchy' (Werbner (1990:xxi). The trust that is present among both *kameti* members and the practice of informal borrowing, stems from 'cultural commonality' (Ballard, 2008:44) and shared ethnic capital (Modood, 2004). Trust can be understood as a measurement of social capital (see Woolcock, 2001) with participation in groups such as *kameti* leading to better outcomes for those involved (see Putnam, 2000). Resultantly, relations of trust and mutual support within Pakistani networks, 'are associated with an insistence on the upholding of group values' (Werbner, 1981:219). This corresponds with the findings which reveal that *kameti* members must be vouched for if they are not well known to the person running the group.

Strong ties subsequently provide the mobilisation of weak ties, resulting in possibilities for new acquaintances to form a connection to a *kameti* through a link within the local community. Accordingly, weaker ties can develop their social capital, creating an even larger or dense social structure (Granovetter, 1983), within an area of ethnic clustering (Phillips, 2006). The role of friendship is important within these structures and while these relationships may be distinctly different from kinship, they facilitate communication between 'different kin groups and across different strata', subsequently supporting 'processes of mobility and social transformation' (Werbner, 1990:128). However, 'ethnicity does not in itself confer trust', and honour and reputation are therefore fundamental, particularly in relation to the repayment of informal loans (1990:59). As such, the findings that indicate how some individuals may be considered untrustworthy, despite being family. In these instances, an informal loan would not be extended.

Kameti, rely on established social networks and the known behaviours of its members to alleviate fears around trust. Used as a tool to mitigate against moral hazards (see Khavul, 2010), locally embedded knowledge and social networks are said to have the power to circumvent problems between different group members. A similar process is utilised within formalised microfinance organisations which cannot easily identify untrustworthy individuals. This is usually because they lack intimate information about who they are and what their behaviours are like. In this context,

such individuals are charged higher interest rates because the loan is considered riskier. There is subsequently a reputational cost of 'letting down the group in front of the community and lender' (Khavul, 2010:62). The process of *kameti* as explained by participants differs because it is interest-free but defaulting on payments carries a huge reputational risk associated with the notion of honour. As such, the 'housewives *kameti*' were prepared to assert social pressures on those that could not be trusted.

In Pakistani culture, 'attainment of honour is fundamental' (Werbner, 1990:7) and being known as untrustworthy reflects on the honour of the entire family (Shaw, 2000). Reputation is therefore a crucial aspect for Pakistanis in determining whether someone will pay their debts and because of the tight-knit communities, individuals can be traced, and pressure exerted upon them (Werbner, 1990). In the event of a new member causing a threat to a *kameti* group, the findings demonstrate that another member would need to act as a guarantor against defaulting on payments. Social capital is thus used to bridge the gap between strong and weak ties (see Granovetter, 1983; Putnam, 2000) and participants considered it very rare for things to go wrong. Nonetheless, it is traditionally the responsibility of Pakistani men to 'keep close control over female members of their families' (Ballard, 1982:5) and this may explain why there was little consequence attached to the son that stole *kameti* money from his mother. As such, Ballard (1982:5) explains that honour and shame are connected to certain cultural dynamics surrounding male pride and 'honourable men'. It is therefore closely connected to the cultural rules within the family hierarchy which dictate power differences between men and women (Gilbert et al, 2004).

Bourdieu (1986) puts emphasis on conflicts and power in relation to his concept of social capital but does not explicitly discuss problems of trust since this was seen as a potential component of symbolic capital. Symbolic capital is the outcome of the other forms of capital e.g. in the same way as honour or prestige (Siisiainen, 2003). Symbolic capital is therefore 'the form that the various species of capital assume when they are perceived and recognised as legitimate' (Bourdieu, 1989:17). Trust in relation to *kameti*, could be viewed loosely as a type of symbolic capital because of the necessity for others to vouch for a person unbeknown or less connected to their social network. However, for the research participants that engaged in both *kameti* and

informal borrowing and lending, trust was usually synonymous with their social network and ethnic capital, only needing to be legitimised occasionally due to weak ties or reputation.

8.5.2 Enabling financial security at the household level

While several participants acknowledged that they could turn to a family member if they were struggling for money, most did not admit to being in this situation. The practice of borrowing money in this way was therefore seen as more of a contingency against financial struggles which provided participants with peace of mind, knowing that they could ask a family member for money if they needed it. For those that had struggled financially, there was little, or no stigma attached to asking family for help. In general, participants felt comfortable with this and they spoke about the reassurances that kinship networks provided, largely because of the culture that exists around collective action and sharing resources.

For some individuals however, informal borrowing and lending can be 'a source of embarrassment and shame' (Patrick, 2017:72; also see Lister et al 2014; Fitzpatrick et al, 2016; Hall and Perry, 2013). This was explored in Chapter 3 which identified that monetary exchange could plug a gap resultant of a loss of state support and ongoing welfare reform. Some individuals may feel the need to 'withdraw from social relationships to avoid the shame that results from public discourse – and judgement – or their situation' (Patrick, 2017:1170). There can subsequently be an awkwardness among those on a low income to ask for help with money and some feel compounded by their situation. This impacts heavily on their ability to approach family for help, particularly if they too are facing similar hardship (Patrick, 2017; Pemberton et al, 2017).

While Patrick (2017) demonstrated that informal borrowing is a coping strategy used among individuals impacted by welfare reform in Britain, Smith (2017) evidenced this practice among neighbours living in a deprived neighbourhood in Manchester. Here, informal borrowing and lending was used as a response to financial precarity and the social stigma attached to state support. Neighbours borrowed and loaned money on a regular basis and negotiated the 'moral terms' of the loan without embarrassment because of a commonality among them (Smith, 2017:132). However, the data presented in this chapter reveals a very different set of circumstances surrounding informal borrowing and lending among participants. Participants

borrowing habits subsequently reflect the 'fraternal solidarity' of the *biradari* (Shaw, 2000:227) rather than a response to financial precarity.

In relation to *kameti*, the data demonstrate how working mothers utilise this practice to assist with day-to-day household finances and unexpected costs. Financial savings can 'protect against the irregularity of household cashflow', performing an 'insurance function helping to cope with unexpected events' (Alfonso et al, 2020:8; also see Morduch and Haley, 2002). *Kameti* was a favoured method of saving among many participants, partly because it is quicker than getting a bank loan but also because it is interest-free. Avoiding interest means that no additional debt is accrued but also that Islamic principles are adhered to. The flexibility of *kameti* enables members to request their lump sum sooner than it would otherwise be allocated, helping to mitigate against financial crisis. *Kameti* therefore 'has a certain insurance value, in that in the event of a domestic emergency, a lump sum is often available immediately' (Srinivasan, 1995:204).

Kameti members can save for 'unforeseen contingencies' (Werbner, 1990:315) and among early migrants, there was a reliance on 'predictable support' from within the community, mainly as a contingency against unavailable 'social services offered by the host society' (Werbner, 1985:375). While the studies of Srinivasan and Werbner are dated, they provide important evidence that *kameti* has previously been of benefit to Pakistanis in the UK. The discussions that took place with participants align with this literature, serving to provide new insight into the benefits of *kameti* and the potential security that informal savings committees can provide for Pakistani households within the current socio-economic climate.

The focus group participants were all working mothers and saving some of their income through a *kameti* was built into their household budgeting. While having their own *kameti* savings gave them some autonomy over how they spent this money, they tended to utilise it in practical and considerate ways which benefited the entire household. Correspondingly, Srinivasan (1995:204) remarked that '*kameti* money is regarded as the woman's to do with as she pleases' and that 'migrant culture generally ensures that the money is put to constructive use'. Their ability to cope with and plan for financial pressures shows how the focus group participants utilised their ethnic capital, as well as demonstrating further how Pakistani women, even in financial hardship, employ a range of strategies inside the home to help with financial budgeting (Chowbey, 2017).

Financial crises can lead to the use of emergency provision such as food banks (see Chapter 2). In these circumstances, individuals have usually 'experienced several significant life events which could be cumulative and compounding' such as a loss of earnings from employment or a change in family circumstances (Perry et al, 2014:28). One way of overcoming these difficulties may be for an individual to borrow from within the payday loan industry; a known coping strategy in such circumstances. While this industry only represents one per cent of the consumer credit market, it grew from an 'estimated £900 million in 2008/09 to over £2 billion in 2011/12' (Office of Fair Trading, 2013:9; also see Budd et al, 2020). Payday loans have incredibly high interest rates and tend to be taken out by those with poor credit history and limited access to other loan products, with 80-90 percent being taken out via the internet, thus demonstrating accessibility (Langley et al, 2019).

Those with weak financial literacy within low-income populations often fail to understand the interest rates attached to loans, accumulating debt through high cost borrowing (French and Mckillon, 2016). Informal savings committees can therefore offer 'an insurance mechanism against income shocks' (Van Bastelaer, 2002:239). As such, the focus group participants utilised their *kameti* membership to assist them with household resource management, enabling them to overcome challenges that other deprived groups with scarce resources may face, reducing the likelihood of falling into financial crisis.

8.5.3 Enabling the development of economic capital

This chapter demonstrates that financial privileges were typically afforded to participants that belong to large family networks, revealing the strong relationships of trust and cultural dynamics associated within the familial network (Ballard, 2008; Bashir, 2014; Shaw, 2000; Werbner, 1990). As a result, numerous examples were provided to show how informal financial support was utilised to enable the development of economic capital; despite their low incomes and literature evidencing that the Pakistani ethnic group is one of the highest at risk of poverty (see Chapter 2).

The data illustrate that informal borrowing and lending among family, which was sometimes used in conjunction with *kameti*, enabled participants to develop their economic capital through

investing in property, businesses, and taxis. These practices are interest-free, enabling participants to avoid the additional debt usually incurred through interest rates attached to a mortgage or other form of bank loan. Pooling money in a collective way, either through savings or borrowing, had the added benefit of increasing the sum of money available overall. Participants argued therefore, that families could save much greater amounts than would be possible on an individual basis. This aligns with a tradition of collectively sharing resources which can be traced back to early Pakistani migrants (see Shaw, 2000). Participants were adept at planning for the future, yet for many deprived individuals, this can be 'something to fear or something simply impossible to envisage' (Patrick, 2017:82). The economic capital afforded to participants through their investments, indicates a connection to homeownership (see Phillips, 2006) which is generally uncommon in poorer neighbourhoods (Rae et al, 2018).

There is traditionally 'little or no status' attached to paying rent among Pakistanis in Britain (Shaw, 2000:51). Property ownership for early Pakistani migrants was considered 'one of the few avenues to becoming wealthy' and the 'single most important dimension of the local socio-economic hierarchy' (Shaw, 2000:90). Home ownership is high among the Pakistani group, not only for Sheffield but for the wider Pakistani population across England and Wales (see Chapter 1). Home ownership is however, out of reach for many people on low incomes who tend to lack savings, and there is a 'decreasing proportion of the working-age population buying their own home' (JRF, 2017:6). Moreover, BAME households are said to be more likely to live in private rented accommodation compared to White households as well as being more likely to live in substandard accommodation (Hall et al, 2017).

It is wrong to assume however, that BAME households are a homogeneous group, and as such, it is important to recognise that different populations experience different hardships and have access to different resources (see Chapter 3). Modood (2004) explains that ethnic capital can be used to explain why some groups are doing better than expected in economic terms. This contrasts with Bourdieu's (1986) concept of cultural capital which 'assumes a cultural homogeneity' (Modood, 2004:97) and fails to consider the investment strategies employed by ethnic minorities. In relation to the participants in this study, the informal resources available to them are not visible to outsiders but instead, intrinsically linked to their cultural heritage. Different waves of migration have subsequently led to informal resources being re-invented over

time to fit a new environment, while also representing similar aspirations for the future.

Linking to previous studies by Werbner (1990) and Shaw (2000), the findings indicate that older generations have, through their desire for home ownership and entrepreneurship, laid the socio-economic foundations for subsequent generations. *Kametis* and other rotating savings committees are usually introduced by migrants in their host country due to lack of access to other forms of financial provision or because of unfamiliarity with their new social and cultural environment (Almedom, 1995). Networks such as these, as well as gifts from family members or loans, can provide financing to entrepreneurs (Putnam, 2000). As such, Putnam (2000:321) explains that 'social capital matters because our networks, if they are extensive enough, connect us to potential economic partners' and 'vouch for us'. Burns et al (2004:38) subsequently discuss that 'Putnam's observations not only point out the significance of micro credit, but also highlight the importance of the relationship between informal and formal entrepreneurialism'. In this sense, informal financial support can act 'as a springboard into the mainstream economy – particularly self-employment' (2004:38).

The findings reveal that at times, individuals turned to both family and friends within the Pakistani community to get help gaining employment. In doing so, they mobilised their 'strong ties' to access work opportunities (Putnam, 2000:320) whilst also demonstrating that informal support was not restricted to exchanges between kin (see White, 2009). Friends that had a connection to a family business enabled the development of bridging social capital which could result in opportunities for employment within the community. Networks that create a bridge to 'weak ties' such as this can sometimes be more important than those comprising of just close friends and family (Putnam, 2000:320; also see Granovetter, 1983). This is because of the unexpected opportunities that weak ties can open up for individuals.

The findings also reveal that large investments in a property or a business mobilise successive investments and there has been an emphasis on investing in the future, something which early migrants also aspired to (see Werbner, 1990). The economic capital which derives from Pakistani communities' social and ethnic capital, has expanded over the years, becoming cyclical in nature. This is supported by evidence which reveals a continuation of the cultural practices of informal borrowing/lending and *kameti* among a now established Pakistani community in Sheffield.

Accordingly, through a desire to invest in the future and to create a better life for one's children, multiple generations have benefitted. This chapter subsequently contributes to literature which suggests that a more 'socially, culturally, and geographically embedded appreciation' of monetary exchange is required, to allow for variances that go beyond the conventional view that it is 'universally market like and profit motivated' (Williams and Windebank, 2001:122).

The accumulation of large investments is supported by the household composition of Pakistanis in Britain. Ballard (1982:8) recognises that while the majority of South Asians in Britain during the 1980s lived in 'conjugal households which contain only a single married couple', 'they almost invariably buy closely adjacent houses'. Living at home into adulthood is considered a cultural norm for Pakistani families. Secondary data indicate however, that across the UK, there is a general increase in young people living at home with their parents for longer⁶⁹ as well as those living within the private rented sector 'because they are unable to access homeownership or social housing' (Hoolachan et al, 2017:63). One of the reasons for this has been attributed to increased costs in renting or buying a home and for many young people, even buying a property at the bottom end of the market is often unaffordable (ONS, 2016a).

While some young people receive financial assistance from their parents to buy a property (see Hoolachan et al, 2017), the findings demonstrate how younger generation Pakistanis may be able to achieve greater levels of home ownership compared to other young people who are becoming increasingly trapped by 'generation rent'⁷⁰. For the participants in this study, it was considered typical for children to live at home into adulthood, even after some marry. One of the motivating factors has been linked to saving money to facilitate future property ownership.

Participants belonged to households ranging from two to eight members in size, comprising of both immediate and extended family members. However, a tendency to lean on kinship resources may be viewed as a form of 'self-segregation' serving to isolate Pakistani Muslims (Phillips, 2006:26). Regardless, ethnic clustering or residential clustering facilitates access to

⁶⁹ According to data from the Office for National Statistics (2016), there were 618,000 more young adults living with their parents in 2015 than in 1996; 3.3 million compared with 2.7 million.

⁷⁰ Reflects the growing phenomenon of young people in the UK renting in the private sector for longer periods of their lives because they cannot afford homeownership and are unable to access social housing (see McKee et al, 2017).

informal financial resources and is valued by British Muslim families. This is because of the 'culture and tradition, familiarity, identity, and security' it affords (Phillips, 2006:34). As such, while there remain debates regarding the successful assimilation or integration of ethnic minority groups within the country of residence (Phillimore, 2012; Phillips 2006), there are also questions surrounding such groups' ability (or desire) to leave behind their 'own separate communal ways' (Bauman, 2003:94). During the migration process, individuals typically bring with them a 'package of cultural resources that may or may not fit with the 'culture' of the country of residence' (Erel, 2010:645). Moreover, migrants face issues of racial hostility and discrimination which is said to have influenced both Pakistani kinship networks and non-assimilation (Phillips and Harrison, 2010; Shaw, 2000).

The re-invention and transfer of cultural practices enabled participants and their families to accumulate economic capital, yet assimilation requires a departure from tradition in favour of new practises. The investment strategies employed by participants and the wider Pakistani community should not reflect a resistance to adapt to or integrate within a new society. Rather, they represent an effort to contribute to civil society and succeed in a way that was accessible by their ancestors. While this has resulted in a heavy dependence upon 'kinship networks and the social activities and obligations which sustain them' (Shaw, 2000:293), I argue that this should be viewed as a positive outcome rather than a failure to assimilate. As such, the findings indicate that many participants were in a more fortunate financial position than is typically observed among low-income or deprived populations. This is despite the high levels of poverty among the Pakistani ethnic group.

8.6 Conclusion

Through analysing the experiences of both interview and focus group participants, this chapter has contributed towards a gap in literature surrounding the extent of, and utilisation of informal financial support among Pakistani Muslims in Britain today. Literature has shown that early migrants played an integral role through introducing cultural practices to Britain which included the collective sharing of financial resources. Male migrants in particular laid the foundations to begin a new tradition of property ownership and entrepreneurialism among Pakistanis in Britain. The findings have revealed an ability to adapt and re-invent cultural practices necessary for their

survival. The use of informal borrowing and *kameti* among participants spanned both older and younger generations and children lived at home into adulthood to save for a house rather than renting.

The findings have demonstrated that the Pakistani group is adept at financial saving and planning, despite their lower socio-economic position. These actions have led to the development of economic capital in the form of property ownership and family businesses, as well as greater levels of household financial security among some. Participants' ability to invest in the future, along with the peace of mind and reassurances that stemmed from engagement in informal financial support are characteristics less typically observed among deprived populations. Accordingly, being part of a *kameti* enabled participants to save larger amounts than would be possible individually. Some individuals also accelerated their finances by pooling money collectively with family members both through *kametis* and informal borrowing. Access to these informal financial resources raises questions around how accurate quantitative data on household income, poverty and deprivation is for this ethnic group.

Kametis operated within the boundaries of local neighbourhoods, utilising ethnic clusters within an established Pakistani community. Informal borrowing and lending on the other hand, occurred almost exclusively within kinship networks but extended beyond relatives in Sheffield alone, demonstrating the extent and strength of family connections. The differences between the two practices did not however stop there, and *kameti* members were able to facilitate opportunities for acquaintances or 'friends of friends' to gain membership. As such, *kametis* enabled members to utilise their social capital to bridge the gap between strong and weak ties, thus opening up new opportunities to others. This practice was however, utilised by those who were in paid employment such as working mothers, shopkeepers and taxi drivers. As a result, *kameti* is out of reach for some or is favoured less than informal borrowing because of the risks entailed to their reputation. Trust was therefore fundamental and was connected to family honour (*izzat*), acting as a process of due diligence to protect against moral hazards.

Lastly, while informal borrowing and lending occurs among other populations in Britain, literature has shown that this practice can be stigmatising, due to its links with financial precarity and welfare reform. This study has found little evidence to suggest that borrowing among Pakistani

families was stigmatised, whilst also revealing that informal financial support represents a cultural norm. Built upon a culture of collective participation and the sharing of resources, this has been mobilised through social and ethnic capital. As such, the motivations of participants differ from some other groups, and engagement in informal financial support largely facilitates a desire among Pakistanis to invest in the future and plan ahead.

Chapter 9: Conclusion

9.1 Thesis overview: summary of key findings

In line with the aim, this thesis has examined the extent, rationales, and utilisation of informal support networks within a Pakistani Muslim community living in deprived areas of Sheffield. In doing so, it has uncovered aspects of coping with low income and deprivation that typically go unnoticed to those outside of tight-knit networks. It has highlighted that histories of migration play a part in how the Pakistani ethnic group experiences poverty and deprivation and the resources to which they have access. While existing and primary data suggest a lower take-up of formal provision among Pakistanis, the participants relied heavily upon their informal support networks; a characteristic which is built into their lifestyle. The thesis has evidenced an interdependence within the Pakistani Muslim community, demonstrating the extent of what can be achieved when people work collectively. Conversely, the findings have shed light on the vulnerabilities among those whom for whatever reason, become outsiders within their own community. The thesis contributes to knowledge that will be of interest to academics and policy makers who need to take a more holistic approach to empirical research with deprived populations. This research has moved away from dominant discourses of welfare reform to look beyond strategies of coping with austerity. In doing so, the thesis has responded to the following research questions:

1. To what extent do Pakistani Muslims engage in informal support?
2. What are the rationales for engaging in informal support and how do Pakistani Muslims utilise their informal support networks?
3. What roles do religious and cultural practices play in influencing Pakistani Muslims' engagement levels of informal support?

Each question will now be returned to and a summary provided of the key findings and insights from across the thesis:

RQ1: To what extent do Pakistani Muslims engage in informal support?

Each of the empirical finding's chapters (Chapters 6-8) demonstrated that participants shared resources and worked collectively within families and the wider community, resulting in access to a broad spectrum of informal support. At times, it felt more natural to refer to informal support or mutual aid as 'acts of kindness' or a 'good deed'. However, each act of kindness, good deed or informal activity was not carried out in isolation. Rather, they belonged to a broader suite of informal support which included essential and non-essential tasks. Examples of collectivism among Pakistanis were revealed along with how informal support, which derives from ethnic and Islamic capital (Chapter 4) benefited those with a lower socio-economic status. The findings demonstrated that engagement in informal support transpired in various guises. This spanned across informal care and childcare; the provision of food which was both social and essential; and interest-free borrowing and saving which provided financial security as well as opportunities for investments. There were also other countless acts of kindness that were carried out in daily life.

Women carried out an extensive amount of informal activities within the home compared to men, which included the care of children and elderly or sick relatives (Chapter 6). There was a solidarity among women which resulted in a supportive network of similar others. Participants also demonstrated strong levels of generosity through charitable giving on both a voluntary and obligatory basis, revealing the power of collective participation which was mobilised through social networks of shared ethnicity (Chapters 7 and 8). An unexpected finding was the utilisation of technology through the messaging platform WhatsApp which aided mass engagement in mutual aid across a wide network. The use of WhatsApp demonstrated how modern life has enabled this community to re-invent and adapt practices to support greater collective participation. While perhaps unsurprising in the twenty-first century, these findings are neglected in existing literature, as is the scale of mutual aid which must be given precedence in future research.

Multiple examples of informal food-aid were provided alongside the social aspects of sharing food which was both cultural and religious in nature (Chapter 7). This highlighted the extent of people's generosity, as well as revealing a vital activity that would have remained hidden to those outside of the tight-knit networks, had this research not been conducted. The extent of engagement in informal support was further evidenced through the cultural practices of interest-free borrowing and lending and saving through *kametis* (Chapter 8). Literature revealed that early

migrants played an integral role through introducing cultural practices to Britain which included the collective sharing of financial resources (Chapter 3). However, the extent to which these practices had continued, remained unknown. The empirical analysis identified that participants, as well as the wider Pakistani group (in Sheffield and beyond) is adept at financial saving and planning, despite their lower socio-economic position. Leading to the development of economic capital as well as greater levels of household financial security among some, this is testament to the extensiveness of the activity.

Participants were not individualistic in their actions but instead recognised that through their shared solidarity and commonality, they were stronger together and could achieve more through the help of others. To this avail, while participants acknowledged their low income and the deprivation in their neighbourhood, they did not see themselves as poor. They worked as a collective entity and informal support both aided those who were struggling and acted as a preventative measure against hardship. The extent to which participants engaged in informal support therefore differs from the coping strategies of other deprived groups who may only seek help in times of need or when the state has let them down (see McKenzie, 2015; Patrick, 2017; Smith, 2017). Informal support in the context of this study was carried out regularly, relying on strong social ties within families and the wider community which were based upon a shared system of values and beliefs.

RQ2: What are the rationales for engaging in informal support and how do Pakistani Muslims utilise their informal support networks?

Literature evidences a lower take-up of formal provision among the Pakistani group compared to other groups (Chapter 2) and this thesis has provided important insight into the rationales for engaging in informal support. The thesis sought to provide a new perspective on informal support that is often missed within contemporary narratives. Participants' rationale behind engagement was not simply due to economic necessity, financial precarity or as a response to a political agenda. Nor did the examples of informal support fit neatly into typologies where mutual aid is typically seen as synonymous with reciprocity. Instead, informal support among Pakistani Muslims was shown to be both built upon the foundations of mutual aid and reciprocity, whilst also being underpinned by cultural values and religious principles. In this sense, it could be both voluntary and obligatory, depending on the circumstances. As such, mutual aid was not always

reciprocal but could be guided by a religious obligation towards the socio-economic wellbeing of others. Utilising the concepts of ethnic and Islamic capital enabled this thesis to identify ethnicity, culture and religion as valuable and powerful resources utilised by Pakistani Muslims. The empirical analysis demonstrated that while there was no single motivating factor for engagement, culture and religion played a significant role.

Throughout, the thesis has emphasised the long history that Pakistanis in Britain have towards the utilisation of informal support within their own networks. The history of informal support among Pakistanis in Britain is resultant of the structural constraints experienced following migration (Chapter 3) and subsequently plays a part in wider issues surrounding deprivation, educational attainment, and economic inactivity. Many early migrants invested in property and businesses, characteristics that were also evident among the established community in Sheffield. Behind the desire for home ownership and entrepreneurialism was the rationale that it brought a higher status and enabled people to invest in the future of their children. Accordingly, the findings revealed that engagement in informal support went beyond that of a strategy for coping with deprivation. This was evident through acts of sharing food with others which was an important social activity and often reciprocal. Sharing food also represented a moral duty to look out for others, ensuring they do not go hungry.

Similarly, women had a duty of care and this was reflected through their extensive caring responsibilities for children and elders. Gender subsequently featured very strongly throughout the analysis, with women playing an integral role in the engagement and continuation of informal support within Pakistani Muslim families. Shared childcare arrangements amongst women were often reciprocal and informal childcare was preferred because of the important role that mothers undertake in the transfer of Islamic values and teachings to their children, as well as the associated cost savings. Elder care was motivated through similar principles and as such, keeping an elder within the faith community was of great significance and a rationale for avoiding care homes. Informal support was subsequently rationalised at times by a requirement to uphold both cultural and religious values. This impacted upon engagement with formal provision whilst also highlighting issues surrounding the reinforcement of gender inequalities that are reminiscent of existing literature (Chapter 3, 6).

RQ3: What roles do religious and cultural practices play in influencing Pakistani Muslims' engagement levels of informal support?

The need to address the important roles that culture and religion played in the engagement of informal support was reflected in the analytical framings of this thesis. The thesis utilised the concepts of ethnic capital and Islamic capital within a constructionist-subtle realist research paradigm (Chapters 4 and 5). This enabled the empirical element of the study to explore the influences of culture and religion in participants' lives, and how this affected their levels of engagement with informal support.

The strong social connections that existed within tight-knit networks were mobilised by ethnic clusters. The ethnic proximity of the Pakistani Muslim community was subsequently shown to be a positive factor which enabled access to a variety of monetary and non-monetary resources. Some of these were bounded within Islamic principles or cultural norms while others could not be so easily identified as purely religious or cultural. As such, the thesis has not sought to separate the two but instead demonstrated that participants' engagement in informal support was entangled within both culture and religion. It was evident that cultural norms were influenced by religious principles and due to their very nature, these norms had the power to misrepresent the teachings of Islam in favour of the notion surrounding honour (*izzat*).

For example, informal caring responsibilities could cause restrictions for some women but were influenced by religious principles surrounding a duty of care. Linked to cultural norms that were mobilised through the existence of ethnic clusters, gendered roles were reinforced and acted as a barrier for some women, limiting their opportunities to develop social capital (Chapter 6). This resulted in social isolation and mental health issues for some, with the upholding of cultural norms and family honour within Pakistani families being central to this issue. Cultural norms rather than religion had the power to dictate the continuation of gendered roles, reinforcing family hierarchies and ignoring the empowerment and respect that the Islamic faith affords to Muslim women, particularly mothers.

In contrast, acts of kindness were prevalent and represented a broader moral and ethical attitude towards the wellbeing of other human beings. As such, there were also positive cultural norms including those that enabled autonomy within the female role such as the practice of *kameti*

(Chapter 8). The role that culture and religion played in the continuation of informal financial support provided greater levels of financial security than could be achieved individually. Moreover, the levels of economic capital reported by participants were not indicative of their socio-economic status yet were achieved because of their collective nature and tradition of sharing resources. The thesis subsequently demonstrates that culture and religion not only played a significant role in influencing engagement levels of informal support but informed the extent and rationales of this activity also.

9.2 Contributions to knowledge

This thesis has moved away from the dominant discourse which inadvertently implies that deprived communities are a homogenous group leaning on state support or food banks to get by (see Chapters 2 and 3). Shifting the focus to a marginalised group that engages primarily with informal support and views formal provision as more of a second option, has enabled a different set of coping strategies and resources to be uncovered. This has contributed to a gap in research surrounding the extent, rationales, and utilisation of informal support networks among Pakistani Muslims. Despite the lack of current literature on the topic, informal support among Pakistanis in Britain is not a new concept. Rather, the practices transported by early migrants during the 1940s onwards, are shown to be culturally and religiously embedded in the lives of Pakistanis today. Informal support therefore continues to be a fundamental way of life for this group. The thesis subsequently challenged contemporary narratives of coping, as well as providing important context surrounding micro-family dynamics to explore what poverty and deprivation actually looks like for Pakistani Muslims in Britain.

First, the thesis adds to understanding around the role that culture and religion plays in relation to food insecurity among Pakistani Muslims. Belonging to strong kinship networks was central to the lower usage of food banks among participants and their families, providing greater financial and food security within households. The ethnic proximity of family, along with that of the wider Pakistani Muslim community, supported the transmission of Islamic values across generations, influencing cultural norms around sharing food. Food was first and foremost of cultural and religious significance among participants, and subsequently one of the last necessities to be sacrificed. However, it is commonly accepted that deprived populations turn to emergency

provision such as food banks in times of financial crisis. Food bank use has been attributed to issues such as welfare sanctions and conditionality, as well as insecure and precarious employment (Chapter 2). Policy makers and academics have recognised a need to understand *why* food bank users are under-represented by Pakistanis and *how* this may relate to their levels of food insecurity (see IFAN, 2020; Power et al, 2017a). The thesis has provided important empirical evidence which contributes to this.

Regardless of the tight-knit networks that exist, academic and policy making communities should not assume that the Pakistani population is 'looking after their own' (see Chapter 2) and do not require support. There are many vulnerable people within this group and the thesis emphasises that lower usage of food banks among Pakistani Muslims does not determine levels of food insecurity. Acts of kindness and generosity within the community instead acted as a sticking plaster rather than addressing the root cause of *why* some individuals are more vulnerable than others. This is implicated by the upholding of honour and respect which are of primary importance for Pakistani Muslim families.

Divorced women and those who experience domestic violence were identified as some of the most vulnerable to food insecurity among the Pakistani group. These women typically lack the layer of security usually provided through kinship networks, instead being supported by female friends or acquaintances with shared ethno-religious identity. This evidence calls for greater availability of culturally appropriate food provision for those who need it most within these communities, recognising the cultural and reputational impact that food insecurity has upon some individuals.

A second contribution to knowledge is made through challenging the normative view that deprived populations lack the financial resources to meet their needs, as well as opportunities to develop economic capital (see Fitzpatrick et al, 2018; JRF, 2020; MHCLG, 2019; Padley and Hirsch, 2017). This has implications for academics and policy makers alike who measure poverty without considering the sharing of income and resources both *within* and *between* households. Considering income at household level alone results in an inaccurate account of the Pakistani groups' socio-economic status because it does not consider shared resources across multiple households. Through evidencing continued engagement in informal financial support since the

1940s/50s, along with an inter-dependence upon others, the thesis provides new understanding of how Pakistani Muslims living in areas of deprivation, have been able to overcome the constraints of their high levels of poverty. This adds to the very dated literature surrounding the use of informal financial resources among Pakistanis in Britain; in particular, the use of savings committees (*kametis*).

Participants accessed informal financial resources mobilised by extensive social networks which benefitted multiple households. Interest-free loans and *kametis* enabled participants to acquire and save, much greater amounts than they could achieve independently. Rationales for engaging in these activities was driven by a desire to invest in the future and create a better life for subsequent generations. This agenda differs greatly to that of other deprived or low-income populations who largely engage in these activities out of necessity or financial precarity, resultant of ongoing welfare reform and conditionality, or debt through high cost borrowing (Chapter 2, 8). Academics and policy makers must acknowledge that failing to recognise those that do not fit within the social boundaries of nuclear families⁷¹, creates a misrepresentation of data on poverty and deprivation. As such, the thesis has contributed to further understanding of how the roles of ethnicity, culture and religion enable some disadvantaged groups to fare better than others (see Wallace, 2018).

Thirdly, and in addition to the empirical contributions outlined above, there is a contribution surrounding the application of the chosen theoretical framework (Chapter 4). The findings demonstrated that Bourdieu's concept of cultural capital does not go far enough to account for the differences *within* the ethnic minority group researched since it fails to consider the significant role of Islamic and cultural values and how these are combined to enable access to micro resources within the Pakistani Muslim community. Utilising the concept of ethnic capital has enabled the thesis to explore how family background, which Modood (2004) suggests is integral to the role of ethnicity, is utilised as a resource by individuals, households and families. To date, ethnic capital has predominantly been conceptualised around the educational qualifications (see Modood, 2004) and social mobility (see Zhou, 2004) of ethnic minority

⁷¹ The Office for National Statistics use the following definition of a 'family': a married, civil partnered or cohabiting couple with or without children, or a lone parent with at least one child, who lives at the same address. Children may be dependent or non-dependent.

groups. The thesis develops the concept further, applying it in a different context and illustrating its relevance to the exploration of informal support networks.

The thesis has also developed the relatively new concept of Islamic capital beyond the work of Franceschelli (2013). Islamic principles and values were found to be transferred between parents and children but there is evidence that the inter-generational transmission of these extend further. As such, there were additional influences and *influencers* within the wider Pakistani Muslim community that instilled the continuation of certain practices that derive from Islam as both a religion and culture. These mobilised and reinforced cultural norms which could be both positive and negative. Influential individuals therefore existed beyond parenting roles, including elders, role models and other religious actors within the wider community, as well as those that undertook a 'surveillance' role on behalf of in-laws. The thesis has subsequently provided a foundation for future research to apply a different narrative to the concepts of ethnic and Islamic capital, paying more attention to the micro dynamics of culture and religion across families, households and individuals.

9.3 Challenges and limitations

While the Pakistani population is considered a hard to reach group by some (see Chapter 5), one methodological challenge for this study, was in identifying the barriers to accessing participants, and finding ways to overcome these. As a White British female researcher, one of the major challenges was the identification of male participants since the networking opportunities that were available, provided little contact with Pakistani Muslim men. There was subsequently a strong reliance on snowballing to access male participants and while this was successful, it will have resulted in a less diverse sample. As a result, several of the men interviewed were in a similar age bracket and lived in the same area. Similarly, many of the female participants within the sample were recruited through stakeholders who acted as gatekeepers and this will have created its own bias. Ultimately, there was an awareness to recruit participants in a variety of ways, adapting the process throughout to ensure that the study could engage with men and women from different backgrounds. While this was achieved to some extent due to the age range and varying levels of language competency, diversity will be limited because of the relatively small sample size. It is important to recognise therefore that the empirical research reveals the

experiences of Pakistani Muslims in deprived areas of Sheffield and this is only a sample of the wider Pakistani population.

However, while this may be problematic from a quantitative perspective, there is rich data to be drawn from research such as this which uses a single site. Using a focus group in addition to interviews, along with incorporating a co-produced element strengthens a study, even with a small sample (see Baker and Edwards, 2012). The profile of the sample reflected Pakistani Muslims who lived in tight-knit communities and the recruitment areas were identified as having a very traditional Pakistani culture compared to areas of the UK where some participants lived previously. Sheffield reflected stronger cultural norms around behaviours, particularly in relation to family honour and the restrictions imposed upon some women. Those living outside of this community may have less extensive social networks and while these perspectives have not been captured, this does not lessen the validity of this study.

In addition, there is a need to reflect further on the strengths and limitations of my embodied positionality. Being a White, non-Muslim female researcher will have unintentionally led to a certain interpretation of data which may differ to that of a researcher of a different gender, ethnicity, or religious background. For instance, it is possible that more attention has been made to gender from the female perspective which could be both influenced by my own gender but also the existing stereotypes surrounding the oppression of Muslim women. The way in which the data has been interpreted subsequently has implications upon the quality of data and data analysis. As such, some details may have been missed that would have featured more prominently for another researcher. Similarly, some details will have been focused upon to a greater degree and may have influenced overall claims throughout the thesis.

A further challenge of the research relates to the language barrier that was experienced on several occasions. Not only did this impact upon the quality of some interview data but it also limited the research sample. Having access to a professional interpreter is one way of overcoming this obstacle in the future but in the absence of this, there was a strong reliance upon participants to converse in English. This was an unavoidable aspect of the study but being able to include more non-English speaking participants would have diversified the sample further.

Overall, there was a greater challenge of moulding a relatively broad PhD topic which crosses into multiple areas of interests, into one thesis. The concept of informal support created structure to the thesis but the extensive nature of this among participants both reinforced the need for a PhD of this vein while posing the challenge of how to fit everything in, and when to stop. As such, this PhD could have taken several different directions such as incorporating more of a political or policy angle. This would not however, have resulted in a study that was focused on bringing the roles of culture and religion to the forefront. In this sense, embarking upon a PhD which combined a knowledge base from across both sociology and anthropology has been challenging. Yet, it has also been entirely necessary in order to address the lacking cultural and religious angle within a lot of social research.

9.4 Avenues for further research

Due to the sample size and the geographical location where the research took place, the findings could be enhanced by further research with the British Pakistani population. The current sample revealed that lone women are more vulnerable to food insecurity, but many participants had the support of their family network. This provides an opportunity to focus more on single women to explore household food insecurity and access to other informal support. The sample also did not include the perspectives of those living in more affluent areas who are likely to have larger incomes. Differential socio-economic statuses may impact upon the provision or receipt of informal support and while a small minority of interview participants had significantly larger household incomes, there is scope for further investigation. Future research with a more affluent population should compare any significant differences in household size which may impact upon access to informal support, along with how the proximity of other family members could dictate the extent of informal support available. This is an avenue that could be explored in a future study. Similarly, there are opportunities to extend the study to a different geographical area of deprivation, to make a comparison with another Pakistani Muslim community.

Further research would also provide an opportunity to build upon the spatial element identified in the findings chapters. Participants lived in ethnic clusters, making use of the tight-knit network around them. The decision to hold off on the mapping exercise (see Chapter 5) was based on enabling a stronger and more critical analysis of data. A future research project which conducted

this mapping exercise would enable the identification of the places and people that participants come in to contact with. This would provide an opportunity to learn more about their social network, and how their day-to-day lives operate. Including a visual method such as this would both complement and strengthen the existing data.

In addition, there is a need to acknowledge the Covid-19 pandemic and the associated social and economic crises that have developed during the final phases of this PhD. This has led to a need for research which specifically investigates the impact that the pandemic is having upon different communities. There are many vulnerable individuals that have been impacted heavily by both the virus itself and the imposed lockdown in the UK. It is too soon to know the full implications of this but for the community studied, Covid-19 has had a disproportionate impact. Individuals of Pakistani origin are almost twice as likely as White people to die a Covid-19-related death (Royal College of Psychiatrists, 2020) and in general, death rates from Covid-19 among Asian groups are one of the highest (Public Health England, 2020a).

Early indications also suggest that specific occupation groups that require close daily contact with others have been hit the hardest (ONS, 2020). Among minicab and taxi drivers, an occupation which employs 44 percent of BAME people (ONS, 2020), there has been a particularly high increase in deaths (Public Health England, 2020b). Moreover, new research from the Office for National Statistics indicate that at neighbourhood level, one of the recruitment areas in this Sheffield-based study has seen the highest number of Covid-19 related deaths in England and Wales (BBC News, 2020). This highlights the 'structural race patterned inequalities that urgently need addressing' (Asaria and Ahemed, 2020) within these communities.

The strong reliance upon kinship networks within the Pakistani community was not considered when lockdown rules were imposed across the UK. Future research could investigate how the current crisis has impacted upon Pakistani families' ability to support each other. Moreover, mutual aid and informal support have emerged throughout other communities as a key response to coping with the crisis. Community mutual aid groups are bringing people together from different backgrounds and creating new opportunities for neighbourhoods to work collectively, as many seek to navigate a new way of living (Downes, 2020). As such, groups have been resourceful in developing creative ways to bring 'both financial and human resources together to

respond quickly and appropriately to community needs' (McCabe et al, 2020:2). The 'resurgence of reciprocity' that is being witnessed today marks a reawakening of the possibilities of togetherness and collective action (Springer, 2020:1). There is subsequently a wider opportunity to explore mutual aid and informal support, focusing on how it has been utilised as a coping strategy within deprived British neighbourhoods and as a response to Covid-19.

9.5 Insights for policy

This research calls for greater links between how policy is made and the support requirements of ethnic minority communities. A tendency to lean on, and rely upon, informal support networks rather than formal provision is not an indication that Pakistani Muslim communities are, or should be, 'looking after their own' (see Chapter 2). To move away from this discourse, more needs to be done to ensure that religiously sensitive and culturally appropriate support is accessible. This section addresses this from a local level:

Targeted interventions to increase social connections and decrease social isolation

Within the research location, there are existing organisations and services that support the Pakistani community. With strong links to residents and a programme of culturally appropriate initiatives, these provide the foundations for increasing the support and reach of those who are most vulnerable. The meetings with stakeholders at the beginning of this PhD revealed that these services are in high demand and resources are overstretched. Expanding upon existing local provision does, however, need to be a priority for funders and investors within Sheffield, particularly those who are focused on improving health and wellbeing, and mental health within the city. This would enable more targeted interventions to support specific groups such as women who experience high levels of social isolation. To assist with this, existing resources need to be freed up so that skilled and experienced workers can concentrate on the delivery of services and outreach within their communities. Allocation of funding by commissioning bodies to support a volunteer structure is one avenue for consideration. Another is the implementation of funding for business support hubs, which could take on the responsibility of time-consuming administration tasks across several organisations or charities, freeing up existing staff to focus on delivery.

Support for Pakistani informal carers

The research highlighted that many female participants undertook activities that occurred predominantly indoors due to their domestic and caring responsibilities. Belonging to large families that lived close by could intensify cultural pressures to carry out additional caring. Female participants in their 40s and 50s had the most caring responsibilities which included the informal care of elderly or sick relatives and was combined with looking after a home full-time whilst also caring for children and/or grandchildren full-time. The UK depends heavily upon unpaid care with informal carers being estimated as saving the UK economy £132 billion annually (Buckner and Yeandle, 2015; Greenwood, 2018). Amongst BAME carers in England and Wales, Pakistani and Bangladeshi adults have the highest prevalence of carers (Khan et al, 2014).

In Sheffield, carers are supported through the 'Carer's Strategy 2016-2020'⁷² which recognises the diversity among carers, and that the solutions to enable carers to continue to care will differ. This thesis recommends a greater focus on community-based approaches and working collaboratively with existing local provision to identify informal carers, along with the needs of these carers within Pakistani communities. There are an estimated 60,000 carers in Sheffield but only around 8,000 are known to carers services (SCC, n.d.). While some Pakistani carers will already be receiving support, carers in general are a hidden group and the complex nature of Pakistani households and families only adds to this. By drawing attention to the accounts provided by participants, this thesis challenges how social care policy is implemented within Pakistani communities.

As well as experiencing mental health problems and social isolation, caring responsibilities in general were shown to create limited opportunities to undertake paid work or volunteering roles. Both male and female participants expressed a strong aversion towards elder care taking place outside of the home. Additional support for this group is needed but it is not feasible to recommend that long-term care should no longer be performed by Pakistani family members; doing so would go against fundamental cultural and religious principles. This group would benefit greatly from accessing the existing carer respite services and outreach provided through local

⁷² See the Carer's Strategy Commissioning Plan for Adult and Parent Carers: <https://www.sheffield.gov.uk/content/dam/sheffield/docs/social-care/social-care-policies-and-plans/Commissioning%20Plan%20for%20Adult%20and%20Parent%20Carers%202016-2020.docx>

multi-disciplinary teams in Sheffield. Increasing the uptake of these services and ensuring they are delivered in a culturally sensitive way needs to be a priority for Health and Social Care within the local authority. This would enhance the targeted support available, reducing the intensity of caring responsibilities over long periods whilst ensuring that the cultural and religious needs of this community are met.

9.6 Concluding remarks

The thesis has provided a greater understanding of what poverty and deprivation looks like for a seemingly deprived Pakistani Muslim community in Sheffield. The main difference between this and previous research with deprived populations, is that it takes a step back from dominant discourses, uncovering strategies of coping that go much deeper than a solution to austerity. The scale of informal support among participants and their wider social network was extensive. As such, the findings feed into debates around integration since a continuation of cultural practices may be viewed by some policy makers and academics as a failure to assimilate. However, the participants in this study were in a much more privileged position than some of their White British counterparts. Their ability to re-use and re-invent informal resources within western society and utilise these to their advantage, was testament to the coping strategies of early Pakistani migrants.

Informal support has permeated all corners of life for participants; from domestic duties, caring arrangements, and food provision, to enabling household financial security, home ownership and business ventures. Investigating this among an established population has thus shown that informal support has, and continues to be, dominant in the way in which individuals, households, families and communities choose to organise different aspects of their lives. The accumulation of economic capital among this group has been of particular interest, setting this research apart from others. It has subsequently provided further conceptualisation of poverty among the Pakistani population, demonstrating the complexities that surround the Pakistani Muslim household composition and the associated micro-family dynamics that exist.

Findings from the research have demonstrated the power of collective participation, a term which is more synonymous with organised groups and volunteering structures. The findings have

also challenged contemporary narratives surrounding informal support, providing new understanding of the roles that culture and religion play. The effectiveness of support provided through the extensive Pakistani social network is largely possible because of the ethnic and Islamic capital that exists within its members. The research has shown that trust and honour are the backbone of the Pakistani community, supported by a framework of shared beliefs, values, morals, and ethics. This is not to say that everything that has been reported throughout the findings is positive, far from it. Having such a prescriptive way of living instils obligations and restrictions, creating limited opportunities for some. It is therefore both the positives and the negatives that need to be taken away from this thesis. The complex nature of Pakistani families and household composition is a contributing factor and must feature more strongly in policy making within the social care system and strategies for overcoming poverty and deprivation.

While engagement in informal support is often reactionary, responding to an issue or a point in time, this was not the case for those that took part in this study. Rather, they were influenced largely by cultural norms and religious principles and it is these factors that provided the rationale for engagement in such extensive systems of informal support. Moreover, while there are those that cope well because of their position within tight-knit networks, these social ties can be precarious under certain conditions. The infrastructure surrounding external support and formal provision therefore needs to reflect this to protect those that are most vulnerable. Lastly, this thesis has drawn attention to the continued need to learn more about the coping strategies of so-called hidden populations, the influences surrounding their engagement in less visible forms of support, and the structural and social barriers to engagement in formal provision.

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Appendix 1 - Data collection options for consideration

Method	Description	Ethical considerations
<p>Ethnographic Walking Tour</p>	<p>This activity will involve the participant taking the researcher on a walking tour of their local area whilst narrating. They would also take photographs of any significant places, highlighting 'below the radar' provision. These walks would take place prior to the interview to identify the social networks, connections and important resources/provision that is accessed day-to-day.</p>	<p><u>Trust:</u> It may be difficult to gain people's trust and time would need to be spent with participants beforehand to counter this.</p> <p><u>Inclusivity:</u> This method would not be suited to older people with mobility problems and could therefore be exclusionary.</p> <p><u>Informed Consent:</u> Additional consent may be needed from friends/family that we encounter whilst on the walking tour.</p> <p><u>Photographic rights:</u> Consent would need to be sought from the participant who has taken the photographs before they can be included within the research. This would be overcome by asking them to sign a 'Photo Reproduction Rights' form.</p> <p><u>Anonymity/Confidentiality:</u> Names of participants would be anonymised during data analysis and pseudonyms used to protect</p>

Method	Description	Ethical considerations
		identities. Commentary will be recorded using an encrypted Dictaphone.
Mapping	<p>Maps would be drawn to identify the places that participants access day-to-day for different things. Maps also have the benefit of showing the relationship that the participant has with different people and support provision.</p> <p>Maps can be made using flip chart paper and different coloured pens. This task can be done in the home while getting the participant to talk about what they are drawing.</p>	<p><u>Anonymity/Confidentiality:</u> The maps may include names that could be used to identify family/friends/neighbours. These would need to be anonymised afterwards and pseudonyms used to protect identities. Names of participants would also be anonymised during data analysis and pseudonyms used to protect identities.</p> <p>Commentary will be recorded using an encrypted Dictaphone.</p>
Diary keeping	Participants would be asked to complete diary entries to show what they do day-to-day. This would highlight where they go, the social ties they access and the provision they use. Diaries would be filled in by the participant in their own time asking them to complete entries for a full	<p><u>Inclusivity:</u> Some participants may feel more competent writing in Urdu or another language. The diary keeping task will be flexible to allow this and translation would be done in English afterwards. Alternative methods of diary keeping such as audio or using photographs will be offered to keep this method as flexible and inclusive as possible, and to account for any literacy issues.</p>

Method	Description	Ethical considerations
	<p>week or multiple days across the period of 2 weeks.</p> <p>This task would take place after the interview process.</p> <p>Participants would be provided with a template to complete their diary entries but there would be flexibility if they prefer to provide an audio account or use photos to substitute an entry.</p>	<p><u>Photographic rights:</u> Consent would need to be sought from the participant who has taken any photographs before they can be included within the research. This would be overcome by asking them to sign a 'Photo Reproduction Rights' form.</p>
Focus Groups	<p>Focus groups could be used to explore the practice of community savings schemes (<i>kameti</i>).</p> <p>This would involve identifying members of the community who put money in to a <i>kameti</i>.</p> <p>(<i>Kameti's</i> are localised and typically set up among friends, family and neighbours).</p>	<p><u>Confidentiality:</u> Some members may not wish to divulge the specifics about what they need money for as there may be stigma/shame attached. In this instance, there would need to be a mechanism in place for participants to share information privately that may be of a sensitive nature.</p> <p><u>Anonymity:</u> Names of participants would be anonymised during data analysis and pseudonyms used to protect identities.</p>

Summary of outcome on data collection options

Method	Who would this appeal to the most?	Would the Pakistani Muslim community engage with it?	How could I ensure successful delivery?	Any known issues with this method?
Mapping	<p>This is likely to appeal to the majority of people, but one stakeholder thought it would appeal to younger people (third generation) more because older people won't have insight necessarily into food banks and benefits. My response to this would be that for the mapping exercise the focus would be to identify the relationship participants have with different people and support provision so older people wouldn't be excluded.</p>	<p>I received a positive response to this from three out of the four stakeholders. I didn't have as much time with the third stakeholder (PMC) and therefore wasn't able to fully explain the purpose of this activity.</p> <p>From the conversations I've had which included insight from first-hand experiences of this method by stakeholders, I'm confident that mapping exercises work really well – either individually or in a group setting.</p>	<p>The activity would be more engaging if it was carried out in groups within a community setting.</p> <p>The first two stakeholders thought this would work best in small groups with the second stakeholder explaining that people would bounce off each other and be able to have a conversation about it. The fourth stakeholder thought it would work in groups or as an individual activity. For a group setting, the advice was to keep the tables small (3-5 people per table). One person on each table would need to facilitate and</p>	<ul style="list-style-type: none"> • Older people may struggle to engage with this activity because they may not have as much access to local amenities. To overcome this, the mapping exercise would need to be flexible i.e. focusing on any connections to the community (family, friends, local shops, mosque...). This way, it would not be excluding 1st and 2nd generations. • I may need to give people an incentive to attend (this can't be monetary as I plan to give a £10 voucher to

			the group could support each other to draw their map. There could also be the option of using a set of broad questions to help people draw the maps e.g. 'who would you go to in your neighbourhood if you needed advice?' (would need to be careful not lead people).	interviewees and won't have the budget for additional vouchers). If it is done in a group setting, the social aspect could be an incentive.
Diary keeping	Three of the stakeholders were of the opinion that this would appeal to the majority of people, but one stakeholder thought it would mainly appeal to third generation Pakistani Muslims (younger people).	Three of the stakeholders said that diary keeping had been an effective method in the past and is beneficial for participants to see how they spend their time e.g. watching too much TV or not going out enough, lifestyle choices... One stakeholder wasn't sure if I'd get people would do it.	There were suggestions to make this more creative and interactive by letting people use magazine cut-outs to represent different activities they have done. This has been done before by two of the stakeholders for a timeline activity as well as a food diary.	There may be an issue due to reading and writing skills especially if the task is to be done in English (this could be overcome by giving participants alternative ways of completing diary entries).
Walking	There was conflicting advice on who this would appeal to.	The first stakeholder thought that men especially would	Doing this on an individual level rather than in groups would appeal	<ul style="list-style-type: none"> • This method may not attract the most people.

	The consensus was that this activity wouldn't appeal to everyone.	engage in this because they go out more. Older people and men are said to like walking and being able to talk and reflect on what they know about the area. This was conflicted with the advice of the fourth stakeholder who thought men might be embarrassed to be seen in the local area walking around with a woman.	to some people but the numbers may be low - could do it in a group but would need to consider what I'd get out of it.	<ul style="list-style-type: none"> • The focus may shift to a history of the area rather than what people are accessing.
Focus Groups	Focus groups were discussed in line with the topic of <i>kameti</i> s and <i>kameti</i> members.	This was agreed as a good way of getting people to talk about finances, but I have been advised by several stakeholders that a focus group on <i>kameti</i> is going to be problematic because of its informal basis and because the	An alternative option to holding a focus group on the topic of <i>kameti</i> would be to hold something in a venue like the PMC where I could have a private room with some food available and people could come in individually while they are waiting to be seen and I could ask	<ul style="list-style-type: none"> • There is a risk therefore that people may not agree to sitting in a group talking about this in an open manner. • The third stakeholder suggested that people may

		<p>money that goes through <i>kameti</i>s is not declared for tax purposes. People are very private about this and may be sceptical about talking about their finances in a group.</p>	<p>them about <i>kameti</i> in this environment.</p>	<p>be more open in a closed setting i.e. at home.</p> <ul style="list-style-type: none"> ● Concerns around people feeling uncomfortable talking about this – there is a worry that <i>kameti</i>s are seen as a bad thing in the wider community (tax dodging)
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Appendix 2 - Focus group topic guide: *kameti*

- How does a kameti work?
- Do all kametis work on the same principle?
- Are there rules around who can belong to a kameti?
- How did you become a member? (how did you find out about it?)
- How often do you pay into it/how much?
- What were the reasons for joining?
- Do you have other family members in the kameti?
- Is the kameti used differently by different generations? e.g. do young people do it and do they use it in a different way?
- What do you see as the main benefit to you/your family of belonging to a kameti?
- Is there a process for accessing money paid in to the kameti?
- How does this type of saving compare to other ways of saving money? e.g. compared to other mainstream savings schemes.
- Can you give examples of what sort of things people might use the money for?
- Does belonging to a kameti give you more financial security?

Appendix 3 – Interview topic guide

Participant Topic Guide

Before beginning the interview:

- obtain written consent via consent form (participant and researcher copy)

Questions

Opening question

How long have you lived in this area? (and have you always lived in this house?)

If interviewing at family business (or know they have a business):

Can you tell me about the family business?

How did it get started?

Would you always prefer to work for family? (any downsides/positives/job security?)

Daily life and family network

1. Who else lives here (in the house)? (if alone, have you always lived alone?)
2. What is it like living around here? Do you like the area? (why/why not) - local amenities, shops, mosque, the people, having things close by?
3. Can you describe to me what you would normally do on a typical day?
Probes:
 - Do you have a routine? (going to work, housework, childcare, caring...)
 - Helping others (family members/friends)?
 - Others helping you
 - Work/social life/volunteering
 - In the home (and outside of the home)
4. Do you have other family members living nearby?
5. **Roles in the home** - Do you have different responsibilities in the home compared to your husband/wife?
Probes:
 - Which jobs/chores fall to you?
 - Do you share certain things?
 - Paying bills, Caring for children or relatives, Housework
 - Do your children help? With what?
6. Would you say that life is very family focused?
Probes:
 - Is it a strong family network?
 - How often do you see family?
7. Is family very important in Pakistani culture?
Probes:
 - Type of support provided, someone to rely on, sharing responsibilities, eases the burden

- How does it help day to day? - examples

Connection to wider community

8. What sorts of things do you do socially?

Probes:

- Family time or friends?
- Do you know many people round here? – good community?

9. Do you get involved in anything going on locally?

Probes:

- Classes, Groups, volunteering, adult learning, social activities

Getting by financially

10. **Informal businesses** - I've heard about some people running small businesses from their homes such as making samosas to sell or sewing/altering clothes. Do you know anyone who does that?

11. **Benefits** - Do you get any additional help with money (like claiming benefits)?

Probes:

- Rely on husband's income/job?
- Would you ever claim for anything other than (child tax credits)...
- Do you think many people round here are on benefits?

12. Financially, would you say then that you manage ok day-to-day?

Probes:

- Any other means of bringing in money – cash in hand work?

13. How do you budget your spending day-to-day on food and bills?

Probes:

- Ever had to go without something you'd normally rely on day-to-day?
- Sacrifices/prioritise

14. **Borrowing money** - In an emergency, say your washing machine broke down or (car?), would you suddenly be able to find £200?

Probes:

- Would you borrow money? (who from?) – comfortable borrowing money?
- Bank loan? Family? Avoid debt...

15. **Kameti** - I've heard that kameti is a good way of saving money, do you know much about it?

Probes:

- Are you in a kameti?
- What does kameti help with?
- How did it/has it help you (or people you know)?

Mutual-aid/reciprocal aid

16. In Pakistani culture, is it important that you help each other out?

Probes:

- Examples...
- Cultural or Religious? – feel a responsibility towards others?
- Language
- Older people

17. Is helping others also something that is important in Islam? (charity)

Food

18. In Pakistani culture, is the sharing of food very important?

Probes:

- In what way?
- Does food provide a focus?
- Cook food to share with neighbours or others? (take a plate, pleasure in sharing)

19. Who would normally prepare food or do the cooking at home?

Probes:

- Cooking for how many?
- Cook in bulk? Time saving, money saving
- Shopping for food – fruit and veg van, budgeting, shop around

20. What would you do if you found out someone was struggling to feed themselves?

Probes:

- Examples of helping someone

21. Do you know much about people going to food banks in this area?

Probes:

- How much do you know about food banks and other food-aid?
- Ever had to help someone who was struggling?
- Does the mosque help with food (if struggling)?
- Ever struggled yourself?

Close:

- Thank them for their time; ask if there is anything I've not asked that is important to them. Is there anything they want to ask me?
- Give £10 incentive payment - need to sign for it.
- Mention mapping exercise and ask if they would be interested in attending.

Appendix 3 continued: Interview topic guide (example of revisions)

Sheffield Hallam University | Centre for Regional Economic and Social Research

Community self-help as a coping strategy: Experiences of Pakistani Muslims in Sheffield

Participant Topic Guide

Before beginning the interview:

- obtain written consent via consent form (participant and researcher copy)

Introduction (2 mins)

- Introduce self.
- About the research: Talk the participant through the Information Sheet and Consent Form.
- Length of discussion: around 45 minutes to one hour.
- Recording: recordings and transcripts are only available to the researcher and supervisors. Copies of the audio file and/or transcript can be provided upon request.
- All opinions are valid, no right or wrong answers, I just want to know about their personal views and experiences
- Confidentiality/anonymity: re-assure respondent that all responses are anonymous and will not be shared with anyone else
- Participation is voluntary: they can pass over questions or withdraw from the interview at any time
- Get permission to record & transcribe the interview, and to use (anonymous) quotes before starting to record.

Questions

Opening question

1. How long have you lived in this area? (and have you always lived in this house?)
family run business? would you always prefer to work for family?
Any downsides? Security?
What do like about the area (or dislike)?

Family life/family values

2. Who do you live with?

3. Can you describe to me what you would normally do on a typical day?
typical day / week
Probes:
a. Routine chores/jobs, going to work, looking after kids/family, shopping

4. How important is family in your day-to-day life?
in Pakistani culture / communities?
Probes:
a. Do you have family members/extended family living close by?
b. How many people live in the house? (relation to you)
c. How do you support or help each other? (examples of support - caring responsibilities, cooking?)

Do you think your role in the household differs from other family members?
 Do different people in the house have diff responsibilities?
 - Older children? - What do they help with?

5. What roles do different family members play? Why/How?

Probes:

- Work arrangements - Who works and what do they do?
- Childcare - who is responsible?
- Caring for family/elderly relatives - who is responsible?
- Household jobs - cooking, cleaning, shopping, paying bills, Sharing chores (washing the dishes, ironing etc).
- Giving lifts to friends, family, neighbours (is this reciprocated?)

Responsibilities

Connection to wider community ^{What sorts of things do you do socially?}

6. How important is the wider community to you day-to-day? Do you know many people round here?

Probes:

- Does the local community support each other? e.g. receiving support from non-family and what sort of support? Reason for living
- What sort of things do you like about your neighbourhood - local amenities, shops, mosque, the people, having things close by? here.
- Is it important to be able to walk to things? (access to a car, able to drive?)
- How often do you see family/friends? Many people from Pakistani community?

7. Are you involved in any groups or regular activities within the community?

Probes:

- If not, why not? e.g. reasons for not being involved.
- What sorts of things do you do to?
- Who runs it? (community group?)
- Any organised activities through the mosque?
- Volunteering?

8. Are you restricted at all from getting out in to the local community?

Probes:

- Women - restricted by household roles?
- Feeling isolated?
- Health and Well-being i.e. see the benefit in getting out

Informal work lead about (sourcing, samosas...)

Getting by financially

9. How would you say you manage to get by day to day? Any other means of bringing in money?

Probes:

- What about work/things you or other family members do to bring in money?
- What type of work do you/other family members do (done from the home or outside?)
- Do you have any money to spend on yourself? (women in particular)
- Is it difficult sometimes to make ends meet? - Adjust spending?

- Paid work
 - unpaid
 - informal
 - caring

What? Now? in the past?

- Non monetary things e.g. ever struggled with language, any restrictions to doing things?

As a Scenario,

10. Who would be the first person that you'd go to if you needed to borrow? *money*

Probes:

- a. Would you feel comfortable going to a neighbour's house to borrow a small amount of money i.e. £5, £10 (and vice versa)?
- b. What about if you were struggling with a larger amount?
- c. Under what circumstances might you borrow money?

11. How do you make sure that you have enough money for basic things like food and keeping your home warm?

Probes:

- a. Is it difficult to budget for different things? (housing, heating, food)
- b. Do you prioritise your spending on particular things? (housing, heating, food)
- c. How do you adjust your spending patterns? (any sacrifices made in or outside of the home - heating, shopping...)

12. Have you ever been in a situation where you (or a member of your family) had to go without something? *you'd normally rely on day-to-day!*

Probes:

- a. Food?
- b. Clothes?
- c. General cut backs?
- d. *difficult to budget for things?*

Budgeting

Receiving help/support

13. Would you ever go to someone outside of your family ~~or community~~ for help?

Probes:

- a. Who would you go to?
- b. What sort of help? (financial, emotional support, childcare...)
- c. Under what circumstances?
- d. What sort of help did you need/receive?

14. What issues or problems (if any) are sometimes hidden in Pakistani families?

Probes:

- a. Any examples?
- b. Reasons? (things don't stay private, fear of being judged?)
- c. Who else might you go to instead?

15. *In Pakistani culture, is it important that you help each other out?* if someone has helped you out, is it important for you return the favour?

Probes:

- a. What sort of help?
- b. Reasons for doing this? (drivers - cultural or religious?)
- c. Being charitable/giving to charity - basic principles
- d. Principles of *zakat* (obligatory giving) and *Sadaqah* (voluntary charity)

Food

How important is food & preparation of food in Pakistani Muslim culture?

16. Who would normally prepare food or do the cooking at home?

Probes:

- Describe a typical meal time
- Do you cook just for your immediate family?
- Does anyone ever cook for you?
- Shopping for food
- Links to Muslim culture

17. Can you think of a time when you have ever had to go without food?

Probes:

- Yes - what circumstances led to this?
- No - would you ever consider it?
- How do you make sure you can always provide food for your family?
- How to save money on food/ingredients.
- Does anyone else provide you with food?

18. Do you know much about different food-aid provision like food banks?

things available help people like food banks?

Probes:

- Is this from personal experience or through family/friend?
- Do you know anyone who provides food-aid i.e. the Mosque?
- Would you ever think of going to a food bank? (if not, why not?)

Other forms of income

19. Do you/have you ever claimed any benefits? *Do you receive any benefits at the moment?*

Probes:

- If no, why not? (e.g. don't need to, got other means of income, don't want to).
- If not sure, why (e.g. husband deals with that side of things?)
- What sorts of benefits do you claim?
- Is the system difficult to understand? (difficult to determine entitlement? language barriers?)
- Yes - have you been impacted by any of the recent changes (Universal Credit, Two-child cap...)

What is your view on claiming benefits?

20. Are you part of any community savings schemes like a kameti? *Do you know much about kameti?*

Probes: *Are you in one?*

- Yes - what are the benefits? Does it give some security? Why this over other savings schemes?
- No - Do you know what a kameti is? Any reasons for not being part of this?
- Do you save money in a different way?

Close:

- Thank them for their time; ask if there is anything I've not asked that is important to them. Is there anything they want to ask me?
- Give £10 incentive payment - need to sign for it.
- Mention mapping exercise and ask if they would be interested in attending.

Appendix 4 - Attributes and short biographies of interview participants

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
Aamir	Male	36	Owns the property	Full-time employment,	£26,000-31,999	5	Married	No	Aamir was born in Sheffield. He lives with his wife and 3 children and has been in the same area for over 20 years. He and his wife have family in the surrounding area. Aamir works full-time in an office based job while his wife looks after the home full-time. He helps look after the children and with some household chores when he is back from work. The children are aged 12, 9 and 2. One of his children has a disability and needs extra support. Aamir and his wife share the extra caring responsibility for this child.

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
Abdul	Male	65	Owns the property	Retired	£6,000-12,999	2	Divorce in progress	Some broken English	Abdul was born in Pakistan and came to Sheffield in the 1960s. He worked for over 30 years in the steel industry and has lived in his current property for the duration. Abdul's first wife died some years ago. He remarried but is going through a divorce and his second wife no longer lives with him. He has a son with a disability for whom he cares for. Abdul receives support from his daughter and her family with day-to-day chores.
Abeera	Female	48	Owns the property	Looking after a home	£6,000-12,999	6	Married	No	Abeera was born in Pakistan and came to the UK as a baby. She has lived in her current neighbourhood since the age of 7. Abeera has 4 children who are aged

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									between 20 and 7 years. She has a lot of family in nearby areas. Abeera's husband works evenings in a restaurant while she looks after the home and children. She informally cared for her mother for 2.5 years before she passed away and currently helps look after her elderly father.
Alishah	Female	29	Owns the property	Looking after a home	£13,000-18,999	4	Married	No	Alishah was born in the UK and moved from Sheffield to be in the South of England where she has family. She moved back to Sheffield because she wanted to be mortgage free and has been in Sheffield for 2 years. She comes from a large family split between the South of England and Sheffield and has 3 children. Her

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									husband is Bangladeshi and works in London. She is on her own most of the time looking after the house and children. Alishah receives a lot of help from her sister with childcare.
Daanish	Male	22	Parents own the property	Part-time employment, Self-employment, Voluntary work	£32,000-47,999	6	Single	No	Daanish was born in the UK and has lived in the same area of Sheffield his entire life. He lives with 5 other people (mum, dad, 2 brothers, grandma). Daanish has a lot of extended family both in Sheffield and elsewhere in UK. He likes the area because he knows everyone. He described his family is a typical Pakistani family where his father is the breadwinner, and his mother is the housewife.

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
Faisal	Male	23	Parents own the property	Self-employed, Student, Voluntary work (Working full-time from September 2018)	£19,000-25,999	4	Single	No	Faisal lives in a household of 4 and was born in the UK while his parents were born in Pakistan. He has lived in the same area his entire life and is the eldest sibling. He has a lot of extended family that live close by. Faisal is involved in some youth work and volunteering and has just completed his university studies. He now plans to work full-time and will continue to live with his parents while working. When he does move out, he would prefer to buy a property than rent one.

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
Farah	Female	34	Owns the property	Full-time employment + self-employed + voluntary work	£64,000-95,999	3	Married	No	Farah was born in the UK lives with her husband and son. They have been in their current area for 4 years having moved from the Midlands where Farah grew up. Neither she nor her husband have any other family in Sheffield. They moved to Sheffield for work. Alongside several jobs, Farah get involved in local groups and supports Muslim women who suffer from domestic violence. Day-to-to Farah gets support from friends locally and also from family when they visit.
Fatima	Female	42	Owns the property	Part-time employment	Not collected	5	Married	No	Fatima was born in the UK and works part-time in a garment shop owned by her husband. The family business has been running 7 years. She used

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									to work before having children but gave it up. She does not consider the shop to be 'work' because it is for family. She has other family close by who provide support.
Ghaalib	Male	early 20s	Parents own the property	Student, Voluntary work	£6,000-12,999	4	Single	No	Ghaalib was born in the UK and has lived in the same area his entire life. There are 4 people in the household but he comes from a larger family and most of his siblings have left home now. Ghaalib attends university away from home. He described he and his siblings as being well educated. Both his parents were born in Pakistan.
Haamid	Male	39	Owens the property	Full-time employment	Not collected	5	Married	No	Haamid was born in Pakistan and works in the family business that his father started in the

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									1980s. He comes from a large family who all live very close by and they support one another. He lives with his wife and three children. Haamid's wife looks after the home full-time. Outside of the family business he does some youth work locally.
Hussein	Male	25	Owns the property	Part-time employment, Student	£26,000-31,999	5	Single	No	Hussein was born in the UK and lives in a household of 5. He has lived in the same area his entire life. Hussein is the youngest of his siblings. He works part-time and studies full-time. Both of his parents were born in Pakistan.
Isha	Female	56	Unknown	Looking after a home, voluntary work	£6,000-12,999	4	Widow	Some broken English and difficulty explaining/	Isha was born in Pakistan but has been in Sheffield for nearly 40 years. She used to care full-time for her husband and father in-law but they have both

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
								understanding	passed away now. Isha struggles with mental health problems and has a back condition which is very painful. She lives with her 2 sons and daughter-in-law and also has a grandchild who lives with her part of the week. Isha goes to local groups/classes to improve her mental health. Her son deals with the finances for the household.
Jamilah	Female	26	In-laws own the property	Full-time employment	Not collected	8	Married	No	Jamilah was born in the UK and is originally from the Midlands. She moved to Sheffield when she married her husband. She is university educated and has never been out of employment. Jamilah lives with her husbands' family.

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
Kameel	Male	36	Owns the property	Full-time employment, voluntary work (does some studying as part of job)	£64,000-95,999	3	Married	No	Kameel was born in the UK but is originally from Scotland. He lives with his wife and son and have been in the current area for 4 years. He and his wife do not have any other family in Sheffield as they moved there for work. Kameel works full-time and also volunteers. Due to a serious illness, their finances have suffered and this has impacted on their ability to move to a better area.
Mariam	Female	35	Rents privately	Looking after a home	£6,000-12,999	5	Married	Some broken English and difficulty explaining/understanding	Mariam was born in Pakistan and has been in Sheffield for nearly 2 years. She was in London previously where some of her in-laws are based but her family are still in Pakistan. Her husband works and they live in a

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									small privately flat. She and her husband do not have a family network in Sheffield. Mariam has 3 small children and looks after the home full-time, rarely leaving the house. She relies on her Pakistani neighbours for support.
Masood	Male	23	Parents own the property	Part-time employment Part-time student (from Sept)	£32,000-47,999	6	Single	No	Masood was born in the UK and has lived in Sheffield his entire life. There are 6 people in his household and has extended family living close by. He is the eldest sibling and has to contribute financially towards the household. He described himself as a 'cultural Muslim' and has branched out from his religious views since going to University. This

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									is not something he can share with his family.
Naira	Female	27	In-laws own the property	Looking after a home, voluntary work	£6,000-12,999	3	Married	Some broken English and difficulty explaining/understanding	Naira was born in Pakistan and has been in Sheffield for 10 years. She is currently attending English language classes. She lives with her husband and they have one child. Her husband drives a taxi and his family live very close by and provide support.
Nazim	Male	36	Owens the property	Full-time employment, voluntary work	£32,000-47,999	4	Married	No	Nazim was born in the UK and has live in his current area his entire life. He comes from a very large family and lives with his wife, mother and brother-in-law. He has a lot of family on the same street and has a very large social network. He

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									and his wife do not have any children.
Parveen	Female	55	Unknown	Looking after a home	£32,000-47,999	5	Married	Some broken English and difficulty explaining/understanding	Parveen was born in Pakistan and came to Sheffield in the late 1970s. She has lived in current area for 11 years. Parveen lives with her husband and 3 grandchildren from her son's first marriage. Her husband works as a taxi driver and she looks after the grandchildren for her son.
Roshini	Female	39	Owns the property	Looking after a home	£13,000-18,999	5	Married	No	Roshini was born in the UK but previously moved from Sheffield to South of England. She has been living back in Sheffield for 10 years. Roshini comes from a large family and has 3 children. Her husband works in a

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									factory and she looks after the house and children. She provides a lot of support to both her sister and mother.
Saaleha	Female	30	Owens the property	Looking after a home	£26,000-31,999	4	Married	No	She was born in the UK and lives with her husband and two small children and is expecting her third. She moved from the South of England 5 years ago and only has 2 friends in Sheffield. She finds life in Sheffield very restricted for Pakistani women compared to where she grew up. She looks after the home and children full-time. Her husband takes care of all the bills and saving money.

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
Sabina	Female	36	Unknown	Looking after a home + voluntary work	Unknown (husband deals with all finances)	6	Married	Interpreter used - Broken English and difficulty explaining/ understanding	Sabina was born in Pakistan and got married there and had two children before coming to the UK. She has been in Sheffield for 6 years. Prior to this, she and her husband lived in Scotland and the South of England. Her husband works in the medical profession and helps out at home. He takes care of all the finances and she doesn't know how much he earns. She would like to work in the future. They have no family in the UK, everyone is in Pakistan, but friends provide a lot of support.
Tariq	Male	27	Parents own the property	Full-time employment	Not collected	8	Married	No	Tariq was born in the UK and lives with his wife, parents and siblings. He has a large family and is connected to a family

Pseudonym	Gender	Age	Housing Tenure	Economic status	Av. household income per year	Household size	Marital status	Language difficulties?	Short Biography
									business which he has helped out at since the age of 12. He is now working outside of this business after going to University.
Zainab	Female	46	Owns the property	Carer, voluntary work	Not collected	3	Divorced (single mother)	No	Zainab was born in the UK and has lived in her current property for over 20 years. She suffered domestic violence from her husband whom she is now divorced from. Zainab suffers with PTSD and depression. She has family living very close by and they have always supported her. She has a daughter with a disability for whom she cares for and receives a Carers Allowance as well as one son.

Appendix 5 - Recruitment flyer

**Sheffield
Hallam
University** | Centre for
Regional Economic
and Social Research

**Are you a Pakistani Muslim living in
Sheffield?**

Are you over 18?

If so, then I need your help!

I am a PhD student exploring the everyday practices of Pakistani Muslims in Sheffield. **This research provides an opportunity to highlight some of the positive things the Pakistani community are doing to support one another.**

If you live in/near **Darnall, Firth Park, Fir Vale, Page Hall or Burngreave** and can spare some time to talk to me, **please get in touch.**

As a thank you for taking part, you will get a £10 High Street voucher.

If you are interested, please phone or text Abi on
07761202183 or email me at:
abigail.woodward@student.shu.ac.uk

Everything we talk about will be strictly confidential and your name will not appear in any research publications.

Appendix 6 – Coding structure in NVivo for interviews and focus group

Nodes

Name
Borrowing and lending money
Charitable Giving
Civic Engagement - helping people
Education & Work
Financial Management
Food
Kameti
Living in a deprived area
Mental & Physical health - women
Religion and culture
Roles in the home
Social Networks & Mutual-aid

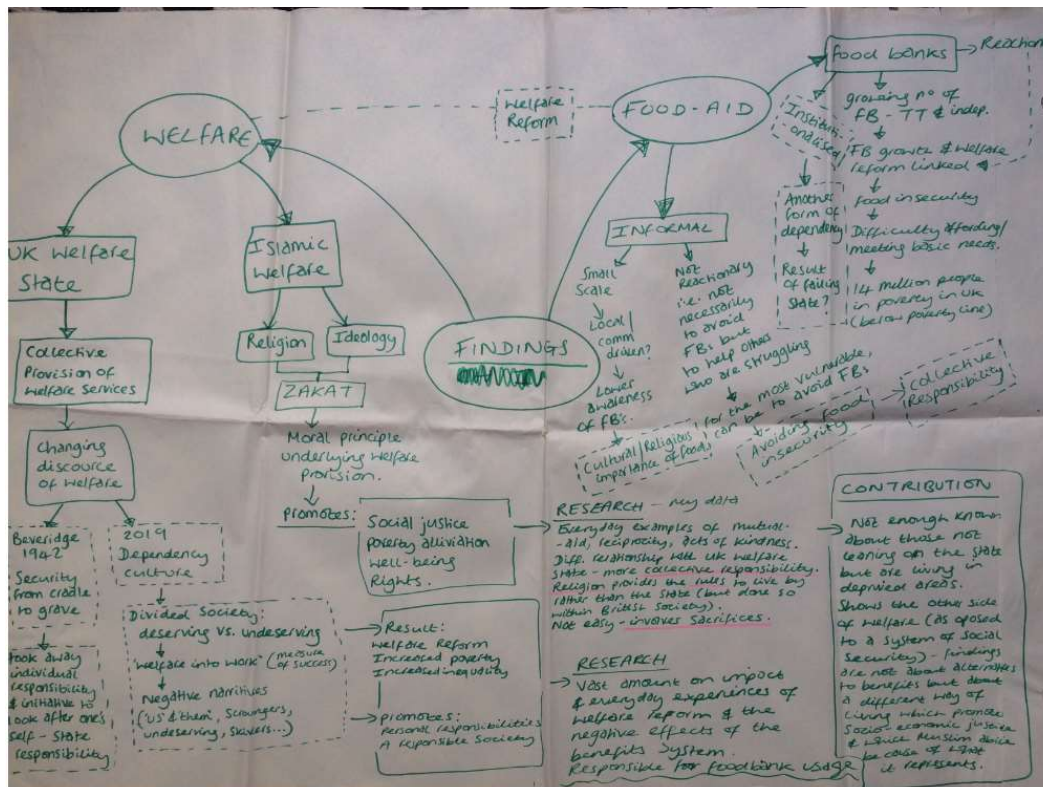
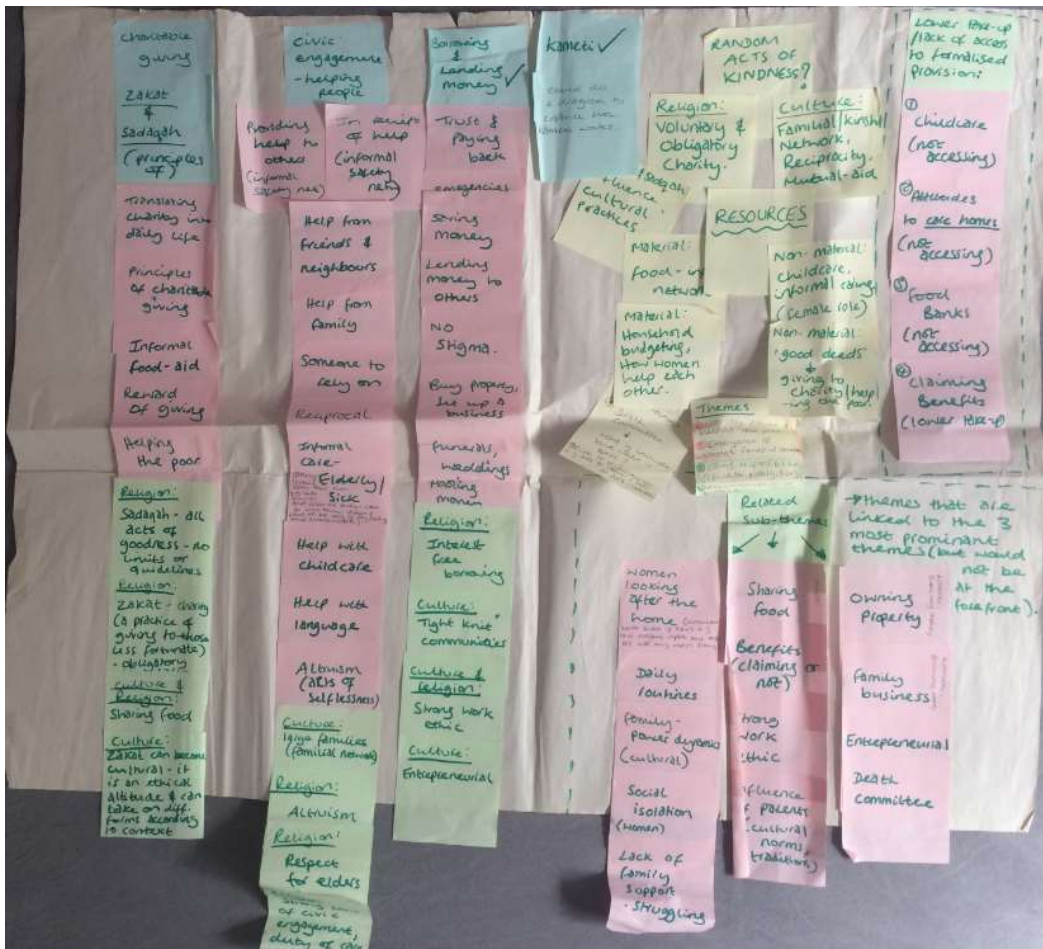
Nodes

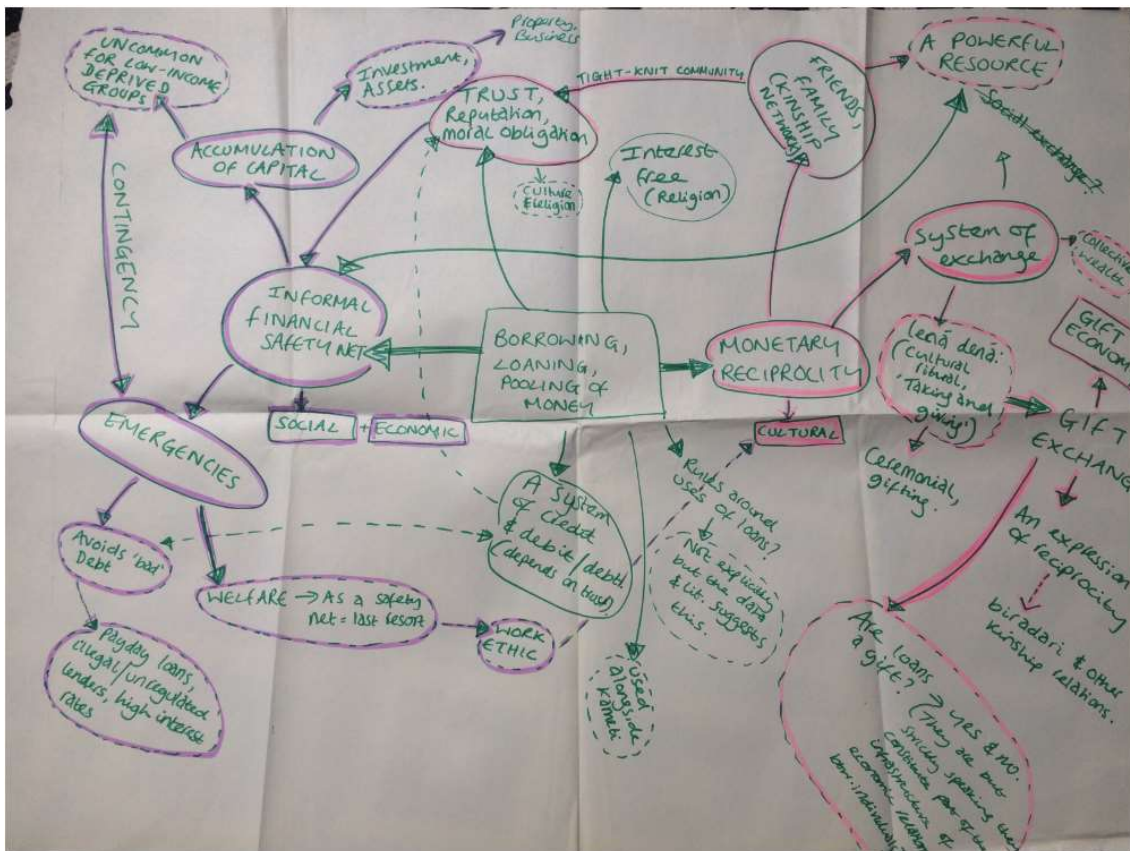
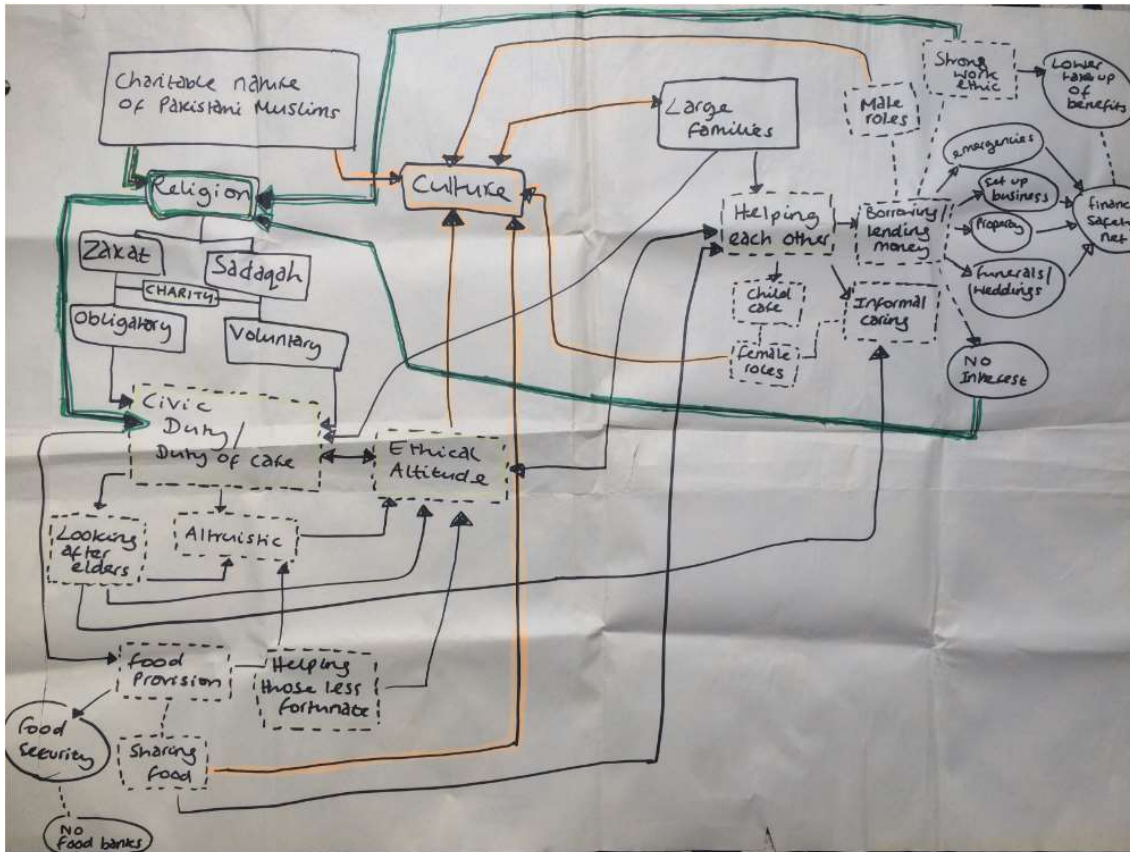
Name	Sources	References	Created On	Created By	Modified On	Modified By
Borrowing and lending money		0	02/11/2018 11:50	AW	02/11/2018 14:39	AW
Borrowing in an emergency		12	02/11/2018 11:52	AW	05/11/2018 11:14	AW
Borrowing to buy property or business		8	02/11/2018 11:53	AW	07/11/2018 12:54	AW
Lending money to others		8	02/11/2018 11:53	AW	05/11/2018 11:57	AW
No stigma - ease of asking for money		12	02/11/2018 12:32	AW	27/11/2018 10:39	AW
Pooling money - weddings, funerals, business		4	02/11/2018 12:08	AW	05/11/2018 11:18	AW
Saving money		5	02/11/2018 12:10	AW	20/11/2018 11:51	AW
Trust and paying back		9	02/11/2018 12:00	AW	05/11/2018 11:12	AW
Uncomfortable borrowing		3	02/11/2018 12:54	AW	02/11/2018 12:57	AW
Charitable Giving		0	30/10/2018 11:22	AW	01/11/2018 12:31	AW
Giving Zakat - helping the poor		8	03/09/2018 12:39	AW	05/11/2018 12:14	AW
Informal food-aid		14	24/09/2018 11:06	AW	01/11/2018 13:31	AW
Principles of charitable giving		9	30/10/2018 15:05	AW	02/11/2018 13:07	AW
Reward of giving		4	30/10/2018 11:11	AW	01/11/2018 15:06	AW
Sadaqah and principles of		7	31/08/2018 11:46	AW	30/10/2018 15:50	AW
Translating charity in to daily life		10	30/10/2018 15:05	AW	05/11/2018 12:21	AW
Zakat and principles of		10	03/09/2018 12:31	AW	01/11/2018 12:49	AW
Zakat as original welfare		1	24/09/2018 11:12	AW	16/10/2018 12:30	AW
Zakat at Ramadan & Eid		3	03/09/2018 12:37	AW	05/11/2018 12:21	AW

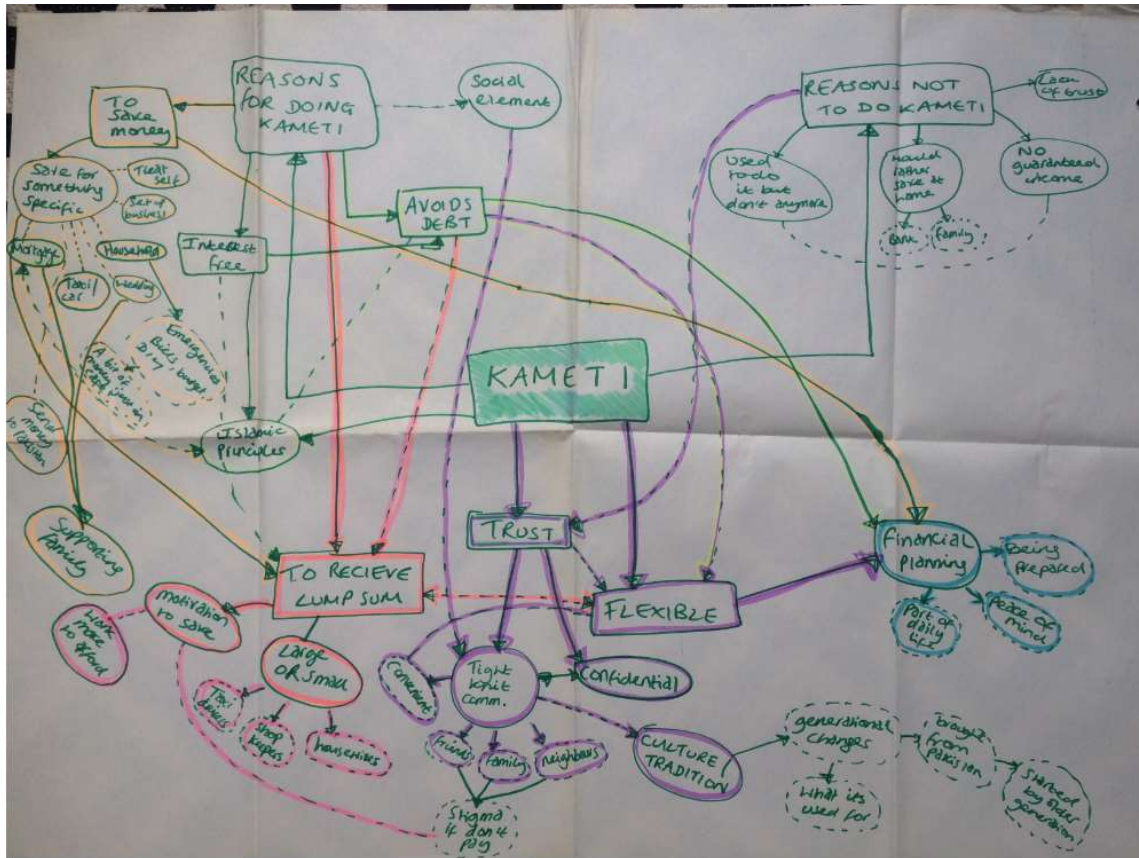
○ Civic Engagement - helping people		0	0	01/11/2018 12:51	AW	05/11/2018 14:26	AW
○ Altruism - selfless acts to benefit another		6	9	01/11/2018 13:28	AW	05/11/2018 11:57	AW
○ Giving & receiving language support		9	12	25/09/2018 14:20	AW	05/11/2018 12:44	AW
○ Informal Childcare		19	36	26/09/2018 13:37	AW	05/11/2018 14:10	AW
○ Informal Safety Nets - in receipt of		0	0	05/11/2018 12:27	AW	05/11/2018 12:30	AW
○ Direct support - family		14	31	05/11/2018 10:29	AW	05/11/2018 11:59	AW
○ Lack of family support - struggling		3	8	01/10/2018 15:32	AW	15/10/2018 11:51	AW
○ Receiving help - friends, neighbours		8	13	05/11/2018 12:10	AW	05/11/2018 14:22	AW
○ Someone to rely on		9	17	01/11/2018 14:55	AW	05/11/2018 14:11	AW
○ Informal Safety Nets - providing to others		20	55	05/11/2018 12:30	AW	05/11/2018 12:30	AW
○ Helping others through work, volunteering		6	7	01/11/2018 13:15	AW	05/11/2018 11:49	AW
○ Helping those outside Pakistani community		7	11	01/11/2018 13:24	AW	05/11/2018 12:22	AW
○ Informal caring		12	27	26/09/2018 13:04	AW	29/10/2018 12:09	AW
○ Attitudes to Care Homes		5	9	10/08/2018 15:27	AW	19/10/2018 15:03	AW
○ Older people and elders		3	6	31/08/2018 11:59	AW	17/10/2018 14:52	AW
○ Providing help - friends, neighbours		7	10	05/11/2018 12:17	AW	05/11/2018 14:23	AW
○ Reciprocating		12	17	01/11/2018 13:38	AW	05/11/2018 14:24	AW
○ Education & Work		2	4	10/08/2018 15:33	AW	29/10/2018 12:43	AW
○ Desire to work		5	7	25/09/2018 14:27	AW	02/10/2018 13:33	AW
○ Examples of women working		11	19	31/08/2018 13:58	AW	19/10/2018 15:21	AW
○ Generational changes		2	3	31/08/2018 13:52	AW	16/10/2018 14:00	AW
○ Importance of education		5	14	31/08/2018 13:53	AW	05/11/2018 11:17	AW
○ Volunteering		7	9	31/08/2018 13:57	AW	01/11/2018 15:22	AW
○ Financial Management		17	44	26/09/2018 13:10	AW	19/10/2018 15:14	AW
○ Benefits		8	11	26/09/2018 13:11	AW	06/11/2018 13:00	AW
○ Child Benefit		6	6	06/11/2018 12:37	AW	06/11/2018 13:01	AW
○ Don't know about benefits		1	1	06/11/2018 12:38	AW	06/11/2018 12:38	AW
○ Entitlement & Religious Factors		9	14	29/10/2018 13:47	AW	06/11/2018 13:02	AW
○ Reasons to claim		10	15	06/11/2018 12:14	AW	06/11/2018 12:55	AW
○ Work rather than claim		10	16	06/11/2018 12:11	AW	06/11/2018 12:59	AW
○ Death committee		7	9	24/09/2018 11:22	AW	27/11/2018 10:55	AW
○ Household budgeting		9	15	26/09/2018 13:10	AW	24/10/2018 13:49	AW
○ Managing day-to-day - resourcefulness		13	36	26/09/2018 13:15	AW	01/11/2018 14:16	AW
○ Paying the bills		3	3	26/09/2018 13:17	AW	16/10/2018 15:51	AW
○ Food		2	2	10/08/2018 15:19	AW	16/10/2018 14:00	AW
○ Budgeting		5	7	24/09/2018 11:08	AW	17/10/2018 14:42	AW
○ Cooking and shopping		15	30	10/08/2018 15:20	AW	17/10/2018 14:55	AW
○ Festivals and celebrations		8	8	31/08/2018 11:47	AW	29/10/2018 11:58	AW
○ Food banks		18	37	31/08/2018 11:47	AW	19/10/2018 15:01	AW
○ Fruit and Veg van		7	7	25/09/2018 14:39	AW	19/10/2018 12:39	AW
○ Sharing food		19	50	24/09/2018 11:16	AW	05/11/2018 11:54	AW
○ Kameti		1	2	03/09/2018 11:33	AW	27/11/2018 10:56	AW
○ Avoids debt		4	4	24/09/2018 11:01	AW	27/11/2018 10:54	AW
○ Benefits of kameti		4	7	24/09/2018 11:01	AW	27/11/2018 10:51	AW
○ Budgeting		1	2	24/09/2018 11:01	AW	24/09/2018 13:22	AW
○ Categories of Kameti groups		3	10	03/09/2018 11:42	AW	27/11/2018 10:56	AW
○ Confidentiality		2	9	24/09/2018 13:08	AW	16/10/2018 14:31	AW
○ Culture, Traditions		3	11	24/09/2018 11:02	AW	27/11/2018 10:53	AW
○ Differences to a bank		6	10	31/08/2018 12:12	AW	27/11/2018 10:51	AW
○ Flexibility		1	2	24/09/2018 11:03	AW	24/09/2018 12:32	AW
○ How kameti works		6	19	03/09/2018 11:42	AW	27/11/2018 10:56	AW
○ Interest free		6	9	31/08/2018 12:11	AW	27/11/2018 10:42	AW
○ Reasons for doing Kameti		4	6	24/09/2018 11:00	AW	27/11/2018 11:13	AW
○ Reasons not to do Kameti		12	15	31/08/2018 12:12	AW	27/11/2018 10:55	AW
○ Religious principles		1	1	24/09/2018 11:02	AW	01/10/2018 11:45	AW
○ Social elements		2	3	03/09/2018 11:40	AW	27/11/2018 10:52	AW
○ Trust		5	13	24/09/2018 12:25	AW	16/10/2018 16:04	AW
○ Used to do kameti		4	5	27/11/2018 10:40	AW	29/11/2018 12:18	AW
○ What its used for		8	23	24/09/2018 13:09	AW	19/10/2018 14:48	AW
○ Economic capital		7	13	24/09/2018 11:03	AW	06/12/2018 12:34	AW
○ Helps with financial security		4	27	03/09/2018 11:39	AW	06/12/2018 14:18	AW
○ Weddings & Funerals		3	3	06/12/2018 12:30	AW	06/12/2018 12:36	AW

Living in a deprived area	9	14	10/08/2018 15:21	AW	29/10/2018 16:16	AW
Deprived area - lack of investment	9	16	10/08/2018 15:28	AW	19/10/2018 14:53	AW
Neighbourhood - negatives	14	31	31/08/2018 12:34	AW	29/10/2018 12:52	AW
Neighbourhood - positives	12	15	31/08/2018 12:34	AW	02/11/2018 11:19	AW
Owning property	13	20	25/09/2018 12:47	AW	19/10/2018 12:31	AW
Roma Slovaks and other groups	7	15	10/08/2018 15:27	AW	19/10/2018 13:42	AW
Shops and resources	12	19	10/08/2018 15:29	AW	02/11/2018 11:18	AW
Mental & Physical health - women	3	15	31/08/2018 13:48	AW	24/10/2018 13:56	AW
Domestic abuse	3	9	31/08/2018 13:47	AW	16/10/2018 15:57	AW
In-Laws - control	2	9	31/08/2018 13:50	AW	02/10/2018 13:28	AW
Restrictions to doing things	2	12	10/08/2018 15:14	AW	02/10/2018 13:32	AW
Social isolation	3	9	31/08/2018 12:26	AW	30/10/2018 15:20	AW
Religion and culture	0	0	01/10/2018 15:21	AW	30/10/2018 15:55	AW
Culture	3	4	01/10/2018 15:22	AW	30/10/2018 15:55	AW
Entrepreneurial	6	12	31/08/2018 13:57	AW	02/11/2018 14:48	AW
Family - power dynamics	8	23	25/10/2018 13:57	AW	05/11/2018 10:47	AW
Family business	8	16	31/08/2018 13:57	AW	19/10/2018 15:16	AW
Influence of British culture	8	15	25/10/2018 13:39	AW	29/10/2018 15:51	AW
Informal work	8	12	31/08/2018 13:59	AW	17/10/2018 14:34	AW
Integration and race	3	3	29/10/2018 11:51	AW	05/11/2018 11:21	AW
Large families - familial network	13	41	03/09/2018 11:59	AW	05/11/2018 11:56	AW
Marriage - culture	7	19	24/09/2018 11:21	AW	29/10/2018 15:40	AW
Money - spending habits	6	12	25/10/2018 13:44	AW	02/11/2018 11:58	AW
Strong work ethic	12	27	31/08/2018 13:56	AW	06/11/2018 12:56	AW
Influence of Parents - things passed on	12	32	26/09/2018 13:46	AW	05/11/2018 11:15	AW
Misconceptions about religion or culture	6	11	03/09/2018 11:56	AW	29/10/2018 16:11	AW
Morals and values	3	5	26/09/2018 13:45	AW	29/10/2018 16:17	AW
Religion	0	0	01/10/2018 11:25	AW	30/10/2018 15:56	AW
Cultural Muslim	1	2	29/10/2018 14:18	AW	29/10/2018 14:19	AW
Financial provision	3	3	25/10/2018 13:30	AW	29/10/2018 14:30	AW
Interest and debt	1	1	29/10/2018 14:42	AW	29/10/2018 14:43	AW
Muslim values and faith	6	13	29/10/2018 14:14	AW	30/10/2018 15:59	AW
Obligatory	5	8	29/10/2018 13:39	AW	30/10/2018 11:26	AW
Religion to benefit others	3	4	29/10/2018 13:43	AW	29/10/2018 14:49	AW
Roles in the home	0	0	03/09/2018 12:03	AW	26/09/2018 13:44	AW
Daily routines - female	10	11	26/09/2018 13:41	AW	26/06/2019 13:11	AW
Daily routines - male	7	11	26/09/2018 13:41	AW	26/06/2019 13:12	AW
Female roles	5	9	26/09/2018 13:35	AW	29/10/2018 12:19	AW
Domestic duties	11	20	24/09/2018 11:19	AW	25/10/2018 13:53	AW
Generational changes	8	19	10/08/2018 15:33	AW	19/10/2018 15:20	AW
Sacrifices	3	4	31/08/2018 13:41	AW	15/10/2018 12:22	AW
Women looking after the home	11	21	24/09/2018 11:17	AW	29/10/2018 12:49	AW
Male roles	9	10	24/09/2018 11:20	AW	01/11/2018 15:30	AW
Generational changes	8	22	10/08/2018 15:33	AW	19/10/2018 15:19	AW
looking after finances	17	18	10/08/2018 15:15	AW	06/11/2018 12:28	AW
Young men (responsibilities)	6	9	26/09/2018 13:41	AW	19/10/2018 14:46	AW
Social Networks & Mutual-aid	9	13	10/08/2018 15:19	AW	05/11/2018 11:54	AW
Groups and activities	10	17	10/08/2018 15:32	AW	19/10/2018 15:10	AW
English classes	3	8	31/08/2018 12:05	AW	05/11/2018 12:41	AW
Exercise	3	3	31/08/2018 12:05	AW	15/10/2018 15:37	AW
Getting out of the house	3	5	31/08/2018 12:05	AW	04/10/2018 14:03	AW
Women's support groups	2	3	31/08/2018 12:05	AW	04/10/2018 14:10	AW
Youth work & community projects	7	18	25/09/2018 12:28	AW	01/11/2018 15:32	AW
WhatsApp network	3	5	10/08/2018 15:30	AW	16/10/2018 14:48	AW

Appendix 7 – Planning the findings chapters







Appendix 8 – Example participant information sheet and consent form

Focus Group:



Community self-help as a coping strategy:
Experiences of Pakistani Muslims in Sheffield

Focus Group Information Sheet

This focus group is part of a PhD (doctoral) study at CRESR, Sheffield Hallam University, exploring the coping strategies of Pakistani Muslims in Sheffield and how people are getting by day-to-day. **This research provides an opportunity to highlight some of the positive things that the Pakistani community are doing to support one another.**

The purpose of the focus group is to discuss the role of *kameti* as a form of community savings. You will be asked to share your knowledge about the benefits of belonging to a *kameti*, how a *kameti* is run, and the motivations for joining one.

You will not be asked to provide any personal information about how you spend your money but you may want to give some examples or draw upon a hypothetical scenario.

You do not have to talk about anything that you don't want to and you can leave the focus group at any time without giving a reason.

The information gathered will be used by the researcher within their final thesis and research papers. Every attempt will be made to ensure your anonymity. However, complete anonymity cannot be guaranteed as other focus group members will be present. I will stress the importance of confidentiality by asking you not to share information about others outside of the focus group. **Any sensitive information or comments are fully anonymised and real names will not be used.**

The focus group will last between 1 and 1 ½ hours.

For any questions or concerns about this research, please contact: Abi Woodward (PhD Student) at Sheffield Hallam University on _____ or email abigail.woodward@student.shu.ac.uk

COMMUNITY SELF-HELP AS A COPING STRATEGY: EXPERIENCES OF PAKISTANI MUSLIMS IN SHEFFIELD

Consent Form - Focus Group

Please answer the following questions by ticking the response that applies

	Yes	No
1. I have read the Information Sheet for this study and / or had details of the study explained to me and understand that I may ask further questions at any point.	<input type="checkbox"/>	<input type="checkbox"/>
2. I understand that I am free to withdraw from the study without giving a reason. If I change my mind I should contact Abi Woodward () or email abigail.woodward@student.shu.ac.uk up 14 days after the Focus Group date. If I withdraw after this point then I understand that my data may be retained as part of the study.	<input type="checkbox"/>	<input type="checkbox"/>
3. I understand that I can leave the Focus Group at any point or choose not to answer any particular questions and this will not have any impact on me or the support I am receiving.	<input type="checkbox"/>	<input type="checkbox"/>
4. I understand that the information collected will remain confidential, unless I say anything that makes the researcher concerned that there is a risk of harm to me or someone else. In these circumstances I understand that the researcher must report this information to the relevant agency that can provide assistance.	<input type="checkbox"/>	<input type="checkbox"/>
5. I understand that my personal details such as my name will not be shared outside this project.	<input type="checkbox"/>	<input type="checkbox"/>
6. I agree that the data in anonymised form can be used for other research purposes (e.g. writing articles in journals).	<input type="checkbox"/>	<input type="checkbox"/>
7. I understand that the data from this study may be retained by Sheffield Hallam University for up to 10 years after the study has finished and may be available to the public (but only if it can be sufficiently anonymised to protect your identity).	<input type="checkbox"/>	<input type="checkbox"/>
8. I agree to take part in the Focus Group for the above study	<input type="checkbox"/>	<input type="checkbox"/>
9. I agree for the Focus Group to be audio recorded and to quotes being used. I understand my name won't be used.	<input type="checkbox"/>	<input type="checkbox"/>

Name of participant	Signature	Date
Name of researcher	Signature	Date

Interviews:

Community self-help as a coping strategy: Experiences of Pakistani Muslims in Sheffield

Participant Information Sheet - Interviews

This study will examine the role of community self-help as a coping strategy to explore the lived experiences of a Pakistani Muslim community in Sheffield. The research shall focus on how individuals and families get by day-to-day and in the longer-term through engaging in different activities and support provision. This research project is supported by the Centre for Economic and Social Research (CESR) at Sheffield Hallam University as part of the PhD course.

An interview has been arranged with _____ at a mutually convenient time. The interview will be held at _____ on _____. The interview will be informal and should last no longer than 1 hour.

To the participant:

To assist with this research, I would like to ask you questions relating to the way in which you get by day-to-day and the different coping strategies that you use.

I would like to make a voice recording of the interview so that I don't miss out things that you are telling me; but if at any point you aren't comfortable with your words being recorded, we can turn off the recorder.

Following the interview, I will use the information gathered within my final thesis and research papers. I will transcribe the voice recording using the normal procedure which is to 'anonymise' research participants (disguise their names and identities). Once all of the research is complete your personal details will be permanently deleted.

This study is entirely voluntary and if you wish to withdraw from the study then please let me know via email, telephone or letter within 14 days of this interview (my contact details are listed below). If you decide to withdraw during the two-week period immediately following an interview, any data collected will be destroyed immediately. Once the research is complete you will be given the opportunity to read any final outcomes.

Abi Woodward, PhD Student
Centre for Regional Economic and Social Research
Sheffield Hallam University
City Campus, Howard Street, Sheffield, S1 1WB

Tel: _____
Email: abigail.woodward@student.shu.ac.uk

**COMMUNITY SELF-HELP AS A COPING STRATEGY: EXPERIENCES OF
PAKISTANI MUSLIMS IN SHEFFIELD**

Consent Form

Please answer the following questions by ticking the response that applies

	Yes	No
1. I have read the Information Sheet for this study and / or had details of the study explained to me and understand that I may ask further questions at any point.	<input type="checkbox"/>	<input type="checkbox"/>
2. I understand that I am free to withdraw from the study without giving a reason. If I change my mind I should contact Abi Woodward on _____: email abigail.woodward@student.shu.ac.uk up 14 days after the interview date. If I withdraw after this point then I understand that my data may be retained as part of the study.	<input type="checkbox"/>	<input type="checkbox"/>
3. I understand that I can stop the interview at any point or choose not to answer any particular questions and this will not have any impact on me or the support I am receiving.	<input type="checkbox"/>	<input type="checkbox"/>
4. I understand that the information collected will remain confidential, unless I say anything that makes the researcher concerned that there is a risk of harm to me or someone else. In these circumstances I understand that the researcher must report this information to the relevant agency that can provide assistance.	<input type="checkbox"/>	<input type="checkbox"/>
5. I understand that my personal details such as my name will not be shared outside this project.	<input type="checkbox"/>	<input type="checkbox"/>
6. I agree that the data in anonymised form can be used for other research purposes (e.g. writing articles in journals).	<input type="checkbox"/>	<input type="checkbox"/>
7. I understand that the data from this study may be retained by Sheffield Hallam University for up to 10 years after the study has finished and may be available to the public (but only if it can be sufficiently anonymised to protect your identity).	<input type="checkbox"/>	<input type="checkbox"/>
8. I agree to take part in the interview for the above study	<input type="checkbox"/>	<input type="checkbox"/>
9. I agree for the interview to be audio recorded and to quotes being used. I understand my name won't be used.	<input type="checkbox"/>	<input type="checkbox"/>

Name of participant	Signature	Date
Name of researcher	Signature	Date

Appendix 9 - Illustration of *kameti* system

For example; in a *kameti* comprising of eight members, each member puts £100 in to the central pot each month over the course of eight months. The total amount each member pays in and gets back is £800. Members take it in turns month-by-month to receive the lump sum.

