

The labour market prospects for Pakistani and Bangladeshi women

Occasional Paper 18

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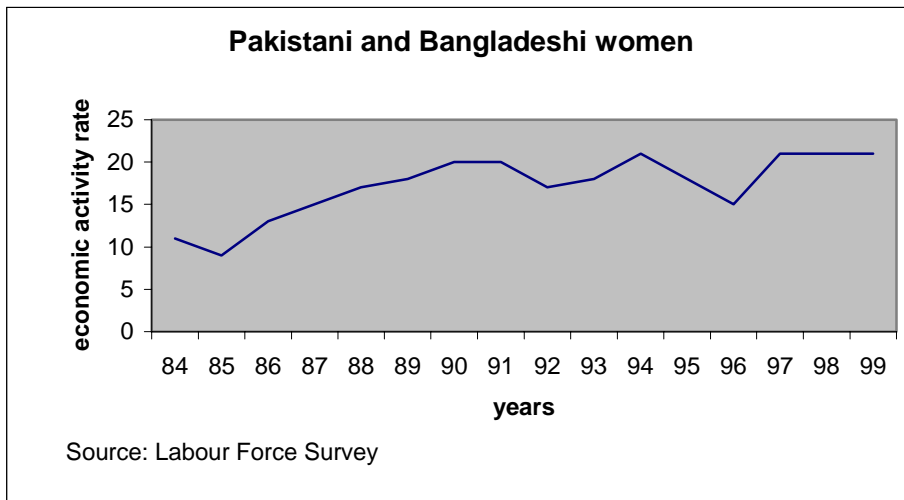
1. Introduction

Pakistani and Bangladeshi women's low levels of labour market participation are well documented by large nationally representative surveys such as the LFS. However, these headline figures provide no insights into the processes that influence women's economic activity and little indication of what change may be expected in the future.

In general, Pakistani and Bangladeshi women are relatively recent migrants, many older women having followed their husbands as dependants once the latter found work in the UK. By contrast, other migrant women, notably Black Caribbean and Indian, arrived in Britain as migrants in search of work. National figures for 1998/9 show economic activity¹ rates of 30% for Pakistani women and 20% for Bangladeshi women, aged 16-59. This contrasts with 74% for white women (Labour Market Trends, Dec.1999). Overall, levels of economic activity for Pakistani and Bangladeshi women have risen over the last 15 years, although fluctuations are high and the trend is not clear cut (Figure 1). However, these aggregate figures conceal differences between age cohorts and differences based on educational level and fluency in English. National level figures are also influenced by the increasing numbers of young people who are staying on in education beyond school leaving age (Drew et al, 1997).

¹ The Labour Force Survey defines economic activity as being in paid work or looking for a job and available to start.

Figure 1 Economic activity rate for Pakistani and Bangladeshi women, 1984 to 1999



Economic activity includes those in employment as well as those not in employment but looking for work. Pakistani and Bangladeshi women have very high rates of unemployment – 21% in 1998/9 using ILO definitions² – which is, in itself, likely to deter some women from seeking work and may, therefore depress rates of economic activity.

Research using 1991 Samples of Anonymised Records shows that Pakistani and Bangladeshi women do not follow a 'white' model of employment behaviour (Holdsworth and Dale, 1997) but appear to leave the labour market on forming a partnership, and record very low levels of employment after family formation. Nonetheless, women who hold higher qualifications also record higher levels of economic activity and, for young single women with degree level qualification, participation levels appear to be as high as for other ethnic groups. However, numbers of women with degree level qualifications are very small and the information available in the census does not allow other relevant factors, such as fluency in English, to be included in a model. Modood et al (1997) also found that more highly educated Pakistani and Bangladeshi women show much higher levels of labour market activity than women with more limited education. This leads us to ask what changes in economic activity levels we

may see as more Pakistani and Bangladeshi young women enter further and higher education. Will economic activity rates continue to rise steadily as successive cohorts increase their qualification levels? If so, will women be able to find jobs appropriate to their level of qualification? Or will women leave the labour market on marriage and childbearing in order to care for their family?

Models of employment behaviour generated for white women show that increased educational attainment leads to a sharp rise in levels of economic activity, particularly amongst women with young children (Macran, Joshi, Dex 1996; Dale and Egerton, 1997). However, the factors that influence the employment behaviour of Pakistani and Bangladeshi women are unlikely to be the same as for white women although we may expect both individual and family characteristics to be important and also the characteristics of the local labour market. It is therefore necessary to develop new models that are sensitive to the very different conditions under which South Asian women enter the labour market (Brah and Shaw, 1992; Brah, 1993; 1996).

Pakistani and Bangladeshi women are often treated as a unified group and their low levels of labour market participation attributed to cultural and religious beliefs. However, Brah (1993; 1996) has emphasised the need to recognise the influence of a wide range of influences that include the historical factors that underlie the migration process (e.g. colonialism); the labour market conditions in the area of settlement; the expectations, assumptions and prejudices of educators and employers in the 'host' community; as well as the diversity of cultural and religious background of the women themselves.

² ILO unemployment is defined as not having a job, actively seeking work and being able to start within one week.

This paper attempts to use both qualitative interview data and nationally representative survey data to gain a better understanding of the range of factors that influence Pakistani and Bangladeshi women’s labour market participation. From this analysis we are able to generate some indication of likely levels of economic activity for the cohort of women about to enter the labour market.

2. The empirical evidence

Interviews

In order to obtain gain a more detailed understanding of the factors which influence women's decisions about labour market participation we conducted interviews with 43 Pakistani and Bangladeshi women in Oldham, of different ages and educational background, as shown below:

Summary of interviews conducted

	Pakistani				Bangladeshi				Total
	Children		No children		Children		No children		
	EA	Not	EA	Not	EA	Not	EA	Not	
Not in English		9	-		1	7	-		17
English	6		10	1	2	2	5		26
Total	6	9	10	1	3	9	5		43

EA = economically active in the formal labour market; Not = Not economically active

We found great difficulty in establishing whether or not women were engaged in homeworking. As others have found, (Brah and Shaw, 1992; Phizacklea and Wolkowitz (1993) women were suspicious of admitting to working at home, even when they appeared to be doing so. Our analysis, however, focuses on paid work outside the home. The interviews

provide insights into how these women think about paid work, the factors which influence their decision to participate in the labour market and some of the barriers that they face in doing so.

Although this analysis allows us to identify much more clearly the factors which are likely to influence women's employment, the women interviewed do not represent a random sample and cannot be taken as representative of Pakistani and Bangladeshi women in Oldham. Neither is the Pakistani and Bangladeshi population of Oldham representative of Britain more generally. However, we are able to compare our analysis of the Oldham-based interview material with national-level data from the PSI Fourth National Ethnic Minorities Survey (Modood et al, 1987). This survey has been designed specifically to capture the experience of minority ethnic groups in Britain and therefore provides the best available source of quantitative data for modelling the variation in women's labour market participation. In addition, it has a representative sample of white women and therefore allows comparison to be made between Pakistani and Bangladeshi and white women.

The PSI survey was conducted in 1994 and drawn from a sample of wards selected on the basis of the proportion of the population who were from ethnic minorities. A sample of addresses was drawn from each ward and each address was visited by an interviewer. By a system of focussed enumeration interviewers identified members of the target ethnic minorities who lived at the address or within 5 addresses on either side. A sample of 1232 Pakistanis were interviewed with a response rate of 73%; 598 Bangladeshis were interviewed with an 83% response rate. The white sample was 2,867 with a 71% response. By using weights a nationally representative sample can be obtained for each ethnic group. All the

analyses reported in this paper have been restricted to those aged 18-59 inclusive. The focus of the paper is the economically active and those in full-time education have been excluded.

In neither the qualitative nor the quantitative analysis do we make distinctions between the Pakistanis and Bangladeshis. This does not imply that there are no distinctions to be made. In Oldham, as nationally, the Bangladeshi population is of more recent arrival; the communities in Oldham come from different and distinct geographical areas of origin (Mirpur versus Sylhet) with different languages and, indeed, differences in location and community within Oldham. In addition, we have already seen that economic activity rates are somewhat lower for Bangladeshi women and unemployment rates higher and Bangladeshi women have rather lower levels of fluency than Pakistani women (40% as opposed to 54% speak English fluently or fairly well (Modood et al, 1997). Nationally, the Bangladeshi community also has fewer material resources than the Pakistani community (Blackburn et al, 1997; Modood at al, 1997). However, these differences are likely to reflect historical factors, for example timing of migration, and may not be carried forwards into the future by younger generations.

Our interviews did not reveal any clear differences between Pakistani and Bangladeshi respondents in terms of their views about work and family life and their preferences and plans for the future. In addition, our multivariate analysis of the PSI Fourth National Survey of Ethnic Minorities had an insufficient sample size to support a distinction between Pakistani and Bangladeshi women. Therefore, whilst recognising the distinctiveness of the two communities, in the results and discussion below we do not make an analytic distinction.

Having outlined the sources of the data used in this paper we now move on to provide some background on the Pakistani and Bangladeshi communities in Oldham and the local labour market in which they are seeking work.

3. The Pakistani and Bangladeshi communities in Oldham

The geographical distribution of Pakistani and Bangladeshi communities in Britain tend to reflect the reasons for their migration. Oldham, an industrial town north of Manchester, once dominated by the cotton industry, sought cheap migrant labour from South Asia during the 1950s and 1960s to work in the declining cotton and woollen industries. Recruitment was specifically targeted towards men who would work night shifts in an industry with wage rates that were unacceptable to white workers (Kalra, 1999). Many of the migrants therefore came to Oldham few formal educational qualifications and little English. The near total collapse of the manufacturing sector in the early 1980s led to very high levels of unemployment in the local labour market. This impacted especially hard on the more recent migrant groups who experienced considerable discrimination in attempts to obtain the few jobs available. Access to alternative work was also hampered by the lack of growth in the local economy, particularly in semi and unskilled manufacturing; the limited skill base and lack of formal education of the initial migrants; and the hostility and discrimination which South Asian workers faced in trying to find work.

Oldham still remains a relatively depressed labour market although women's levels of employment remain higher than the national average, reflecting the tradition of female employment in the cotton mills. The 1991 Census (Table 9) showed that Pakistani and Bangladeshi women aged 16 and over in Oldham had economic activity rates of 21.7% and

19.0% respectively, and unemployment levels of 34% and 41% respectively. More recent figures are not available as the Labour Force Survey cannot provide reliable estimates at local authority level for minority ethnic groups and claimant data does not record ethnicity.

The largest minority ethnic group in Oldham is Pakistani (13,400 population) followed by Bangladeshi (8,600), comprising 6.1 and 3.9 per cent of the population of the Borough respectively in June 1999. These communities are also almost entirely Muslim, as were the women whom we interviewed. Because of the young age structure of the Asian population in Oldham, projections show that Pakistani and Bangladeshi women are likely to comprise 16 per cent of the female working age population by 2011 (Oldham M.B.C., 1997). A high proportion of this group will have been born and educated in the UK. A major question is how many of these women will seek employment and what opportunities will be available in the local labour market.

The cultural context of the Asian community in Oldham

Oldham is often portrayed as a rather traditional area both in terms of its economic and industrial structure and also the attitudes of its residents, both white and Asian. Whilst we have no objective measures of attitudinal differences between the Pakistani and Bangladeshi communities in Oldham and elsewhere in the UK, this issue arose in the context of discussions about women's education and employment. The brief extracts quoted below provide an insight into how some women we interviewed portrayed the community in Oldham:

(1) ‘.. generally people in Oldham, they are all from rural parts of the village.... people tend not to be educated so therefore there you know the rules are much more distinctive between men and women. They tend to see the

women only in the home environment....they don't see the importance of educating the girls... as soon as the girls old enough she'll be married off. (Bangladeshi, age 30)

(2) 'The other thing that I absolutely hate is gossiping. I've been living in Oldham now for 28 years and in every house that you go to there's a lot of carrying of tales' (Pakistani, age 46)

(3) 'A lot of Asians don't want to mix - Asians in the Oldham area, I'm talking about. In Manchester, they're more educated, professional, so therefore they're more open-minded.' (Pakistani, age 31).

(4) 'In Oldham it is a bit traditional... they don't let their girls go out to study. In Pakistan they are much more forward...over here they don't really give them a chance' (Pakistani, age 24).

We thus see the Oldham communities, both Bangladeshi and Pakistani, portrayed as traditional and rather inward-looking. Whilst the rural origins of migrants is used by one respondent (1) to explain traditional views within the Oldham community, another (4) suggests that changes within the Oldham community have been slower than in Pakistan. Afshar (1994:135) also refers to immigrants in Bradford as having 'ossified some of the values of their past'.

Women's employment choices are influenced not just by structural and human capital factors but also by cultural expectations and family and community pressures. Therefore an understanding of the perceptions of community values and the general context in which individual's make decisions about marriage, family formation and employment are relevant and important. Traditionally, women marry at a young age, with 16 or 17 being not unusual, although, as we see below, many women married later. However, those women who remain single into their 20s are, almost by definition, from less traditional families. Many of our respondents had marriages arranged by parents, although usually with their consent and having met their prospective partner beforehand. Amongst the Pakistanis, marriage was usually to a member of the extended family, often with a marriage in Pakistan and the

husband migrating to live with his new wife in Oldham. On marriage, a woman joins her husband's family and, traditionally, her parents-in-law play an important role in the family life. However, the marriage patterns amongst the Pakistani community in Oldham differ from the Bangladeshis in that, the parents-in-law of the former often lived in Pakistan. Nonetheless, our interviews showed that both husbands and parents-in-law may play a significant role with respect to a woman's employment decisions and their influence was a salient topic for discussion. However, it is not possible to make simple generalisations and, particularly amongst younger women, there was considerable variation in attitudes and expectations on both sides. These are discussed in more detail below.

4. Gendered divisions of labour: an overview

In general our respondents subscribed to the view that, at the end of the day, it was the man who held primary responsibility for earning money and the woman who had primary responsibility for home and family. However, there was a very great range of views on the gender division of labour and also enormous diversity in how work and family responsibilities were experienced and negotiated. These ranged from passive acceptance of the 'traditional view' to active refutation. The following paragraphs briefly sketch the diversity between the women interviewed, as a backdrop to more detailed discussion in the subsequent sections.

Some older women accepted their role within the home to the extent that questions about paid employment seemed inappropriate. Many of these women had heavy family responsibilities which were compounded by material hardship - a situation also found by West and Pilgrim (1995). To these women it was self-evident that they were in no position to take paid work –

they had a large family and worked extremely hard to care for everyone, so how could they also take a job outside the home? They could not see why they should want to increase their already heavy burden of work. Thus questions about employment outside the home had no relevance. This accords with the findings of Brah and Shaw (1992:15) in their study of South Asian women in Birmingham who note: 'the rhetorical question 'why work?' throws into relief the competing demands on women's time'. However, for other older women there was a realization that they had missed an opportunity to gain qualifications and they regretted the difficulties that this presented in obtaining paid work. For these women, it was important that their children gained the benefits that they felt came from a good education.

Generally, the younger single women who had been brought up in the UK saw work as an important source of identity and independence. They valued the self-esteem that they got from work and also enjoyed the independence gained from their earnings. However, for this younger group, the traditions and expectations associated with family life after marriage were the topic of negotiation and discussion, although none of our respondents queried the assumption that marriage and child-bearing had a natural inevitability.

A number of the younger women interviewed had had the opportunity to extend their study and had worked very hard to achieve high educational qualifications. These women, most of whom were married, were determined to find ways in which marriage and childbearing could be combined with their careers and had been able to enlist the support of their partners to achieve this. By contrast, we also interviewed married women amongst the younger generation who felt unable to take paid work, often because of insufficient education and, in some cases, had accepted a role within the home that they felt powerless to change.

Having provided a brief sketch of the diversity of the women interviewed we now discuss in detail the different factors which appeared to influence employment participation and women's future plans for working patterns. In this section we also bring in a comparison between white women and Pakistani and Bangladeshi women using nationally representative data from the Fourth National Ethnic Minority Survey. This also provides an opportunity to examine the extent to which our findings from Oldham accord with national survey data.

4.1 Tradition versus religion

It is important to make a clear distinction between adherence to the Muslim faith and tradition. All our respondents were Muslim – in line with the PSI survey in which 98% of the Pakistani and Bangladeshi respondents in our sample gave their religion as Muslim. Although we did not ask our interviewees directly how strictly they observed Islamic practices this often emerged during discussion. Younger, more educated women often went to great lengths to explain the importance of distinguishing between tradition and the requirements of the Muslim faith. One of the most important areas was over women's work outside the home.

Amongst the older women who were not working, there was, generally, an acceptance that a woman should not work outside the home and this was often justified with reference to Islam. In the quote below, traditional expectations that women should remain in the home are portrayed as being part of the Islamic faith. Thus:

(5) Well, you know dear that once you have kids, it's not possible to work outside the home. In our Islam, working outside the home for women is not allowed; as much as they can stay in the home, it's better for them.
(middle aged woman, born in Pakistan from rural background, with teenage children)

This woman equates staying at home away as being faithful to Islam. However, many women wanted to point out that there was no conflict between being a devout Muslim and working outside the home and that religion and tradition should not be confused. For example, another middle-aged woman with little formal education but from an educated family explained:

(6) Look, if there's an empty belly in the house, you can't expect a miracle to fill that belly. Allah says, you do the Heela and I'll be the Waseela. I'll make a space for you and you go there and make an effort, that's what God says.

.. I say that you if you have a need for something, you should go out to work and nowhere does religion say that a woman can't work(Pakistani, 46, 7 children,)

In the discussion below we find a number of instances where women make a careful distinction between tradition and religion in order to justify their rejection of the former but adherence to the latter, thereby making it acceptable to take paid work whilst still being a devout Muslim.

5. Educational qualifications and fluency in English

Educational qualifications and fluency in English are closely related to each other and both were important in influencing women's labour market participation. Those women who had been born in the UK or who had come to the UK at an early age and had experienced the UK educational system all spoke fluent English and, where they had qualifications, these were readily recognized in the UK labour market. This removed major obstacles to employment faced by many older women and more recent migrants who, without reasonably fluent English, saw very few employment opportunities open to them. None of our respondents admitted that they were currently working at home, although some provided descriptions of past work they had done or of the work done by neighbours and family members. Generally,

these women were not economically active in the formal sector although we may assume that a number were doing some work at home from time to time. Brah (1993) also notes, in the context of interviews in Birmingham in 1998/9, that the vast majority of Pakistani women who were working were UK born.

The interviews provided over-whelming evidence for the role of educational qualifications gained in the UK in promoting labour market participation. The influence of qualifications is apparent in two different ways:

Firstly, as for white women, qualifications provide the entry requirements for many jobs, particularly in the non-manual sector. However, for Asian women (and men) this had a particular significance because of the widely held view that the labour market is not a level playing field and that an Asian applicant has to be much better qualified than a white applicant to stand a similar chance of success.

Secondly, the *traditional* view amongst the Asian community in Oldham is that women should not work outside the home, summed up by one respondent as:

(7) 'My duties are at home and my husband's duties are at work.' (Bangladeshi, age 35)

Women who wanted to work often found themselves having to justify that decision. How these traditional views affect women is described clearly by two younger respondents in answer to a question about the meaning of work for men and women:

(8) 'men don't have to think about what work means to them so seriously, they just do it, it's what they are supposed to do. Women think about work quite a lot and they have to prove themselves to be able to work

outside, prove themselves to their family and everyone, that they are capable of working, men don't have to prove themselves at all, they just go ahead and work, because it is alright for them to work outside of the home,' (Pakistani, aged 20)

(9) 'Well men have to work don't they, not many men can say I am staying at home. People just would not accept this, but if a woman said she wanted to stay at home then that would be alright. It would be acceptable, nobody would question this, and she would have to fight to be able to work if anything. Women aren't really classed as paid workers, but men are'. (Pakistani, aged 22)

Women with higher qualifications appeared to be more confident, or more motivated, to argue against this traditional view. Some of these women will also have had to show considerable resolution and determination in order to have achieved their qualifications. Whilst some families are very supportive of their daughters' entry into higher education others, with more traditional views, are often concerned that attending college or university, particularly if it requires moving away from home, will lead to a transgression of Islamic observance with consequent implications for family honour (*izzat*) and the girl's marriage chances (Dale et al, 2000).

The last respondent (quote 9) went on to point out that there are white people who still hold very traditional views with respect to women's work although attitudes have shifted markedly in the last 20-30 years. White women, therefore, face much less pressure from tradition when making decisions about paid work. We might, therefore, expect the role of qualifications to have a greater impact for Asian women than for white women.

Table 1, which provides a comparison between white women and Pakistani and Bangladeshi women (combined) aged 18-59 based on the Fourth national Survey of Ethnic Minorities shows that this is, indeed, the case. Whilst cells sizes are small for Pakistani and Bangladeshi

women with higher qualifications (defined as A level and above³) almost all are economically active by comparison with only 13 percent of women with no qualifications. It is noteworthy that Pakistani and Bangladeshi women with overseas qualifications have the same level of economic activity as those with no qualifications. Thus qualifications achieved overseas have little if any value for Pakistani and Bangladeshi women although for white women they are associated with high levels of economic activity.

Table 1 Percentage of women economically active by level of qualification

	No qual	Overseas qual	Some qual	Higher qual
White % active	55% (300)	83% (22)	74% (541)	88% (294)
P/B % active	13% (286)	13% (76)	54% (48)	97% (37)

Base numbers for each cell shown in brackets

Source: Fourth National Survey of Ethnic Minorities, 1994

However, we need to be aware that those women getting higher qualifications are unusual and therefore likely to display other characteristics – for example, considerable determination and strength of character. As more women go into higher education - and there is less resistance to this from the community - we may expect the association between level of qualification and economic activity to get somewhat weaker.

Qualifications are also strongly related to whether a woman did her schooling in the UK which, in turn, is related to fluency in English and whether she was born in the UK or settled here at an early age. Later in this paper we show the results of a multivariate analysis which models all these factors simultaneously. First, however, we consider the relationship between economic activity, fluency in English and time of arrival in the UK.

³ The distinction between A-level, post-18 qualification at below-degree level and degree-level qualifications is an important one. However, sample numbers were too small to allow reliable estimates based on this level of disaggregation.

The column marginals in bold in Table 2 row (a) shows that, nationally, economic activity rates are much higher for women who are fluent in English (48%) than for those with no English (5%). Economic activity is also higher for women born in the UK (74%) than for women who arrived later.

However, table 2 also indicates that economic activity is highest for women who are born in the UK **and** fluent in English (81%); this compares with activity rates of 73% for white women born in the UK. This comparison does not, of course, take into account the different age structure of the two populations, or any differences in relation to family formation.

Row b in Table 2 shows the percentage of women in each cell with a higher UK educational qualification (defined as A level or higher). Again, the greatest incidence of higher qualifications is amongst UK born women (33%), whilst women who arrived in the UK before 1980 have significantly lower levels. As may be expected, women who are not fluent in English do not have any higher qualifications. Analysis not show here reveals that 25% of white women born in the UK (and assumed therefore to be fluent in English) have higher level qualifications.

These figures suggests that Pakistani and Bangladeshi women who have experienced the same educational system as white women are achieving similar or higher levels of qualification and showing similar or higher levels of economic activity⁴. However, these figures do not control for the effects of marriage and childbearing. We consider these factors in the following section.

⁴ The sample size of the Pakistani and Bangladeshi women results in wide confidence intervals around estimates and therefore we need to exercise caution in our interpretation. For example, we can be 95% confident that the true population value for economic activity of Pakistani and Bangladeshi women born in the UK and fluent in English is between 70% and 92%, based on a sample size of 57.

Table 2 Percentage of women a) economically active b) with a higher qualification by fluency in English and time of arrival in the UK

		Fluent in English n	Some English n	No English N	All n
Born UK	a	81	*	*	74
	b	33 (57)	* (11)	* (1)	33 (69)
Arrived 1950-79	a	34	9	2	17
	b	14 (90)	0 (80)	0 (41)	6 (211)
Arrived 1980-93	a	29	6	7	11
	b	6 (35)	0 (85)	0 (46)	1 (166)
All	a	48	10	5	
	b	18 (182)	2 (176)	0 (88)	

Base numbers for each cell shown in brackets

Source: Fourth National Survey of Ethnic Minorities, 1994

6. Marriage and family

We were told on many occasions that, by comparison with the white population, Asians give much more priority to their family. This view is found in other work (Karn et al, 1999; Rana, 1999) and was expressed very clearly by a 21-year old Bangladeshi woman employed as a classroom assistant:

(10) 'Just that family is important to Asians. It is the most important thing , family, nothing takes priority over it, people will die for their family here and they will do everything for them...You have to think of them first and then yourself (Bangladeshi, aged 21)

Our respondents in Oldham described the traditional community view of women as having responsibility for home and family rather than for earning the family income. We were therefore concerned to establish what our respondents own views were about marriage, the roles played by husband and wife and the role of daughter-in-law and how, in practise, women lived out these roles. We also asked how women saw motherhood and responsibility

for child-care in relation to labour market participation. In particular, we were interested in the role that educational qualifications and employment potential played in relation to decisions about the priorities of family and paid work after marriage and childbearing. We start by considering the views of young women before marriage.

Younger single woman

Amongst the younger, single women in the sample there was a general consensus with the view expressed below by a 21-year old Bangladeshi woman with qualifications at GNVQ level), who, in response to being asked what work meant to her replied:

(11) Freedom and being a person, an individual. When you are in work you are seen as a different person than at home. At work I can become a different person almost and different to whom I am at home. At home you have to listen to others and you are like a child obeying orders, at work you can be professional and mature...work means socialising and making new friends...it's good when we have meals and go out and have a good gossip.....

However, when asked specifically whether she wanted to work after her marriage which was planned for the following year she replied:

I would like to, I have talked to my future husband about this and he says that this is alright and that he won't mind if I have a job as long as I don't neglect him and the duties of being a wife....
after I get married I will be moving into the family house and I will have to look after their needs, I think it is going to be tough at first, you have to learn how to live again and accustom yourself to this new house and these new people. ...(Bangladeshi, aged 21 in full-time work)

Other respondents made similar responses, which on the one hand asserted the importance of paid work in giving them recognition as an individual and, on the other hand, accepted that after marriage individuality may be subsumed within family life. The views of two other women were similar:

(12) 'Work means to be able to do something I can be proud of, something for myself, financially rewarding and satisfying as well. It is important for all people to be able to work, both men and women, regardless of their colour and race.

So when you do decide to get married, would you want to work?

Yes I would want to work but you can't be selfish, this is something you have to negotiate with your partner (Pakistani, aged 22, in full-time work)

(13) 'Work means money, it means freedom and being able to get out of the house, you see Asian girls don't really get that much freedom, if I didn't have this job I wouldn't be able to get out of the house, it gives me some independence and freedom and I can see my friends and get out of the house. It would be impossible to get out at all, plus I can make some money and buy my own things.

So have you any future plans such as marriage?

Yes I would like to get married in the near future and have a family

Do you want to stay working?

I don't know about that, it could be quite difficult to work and have a family, I may take a break and then go back to work after the children are at school age

Do you think then that the purpose of work changes after you get married?

Yes it does because now I am doing it for myself, to make some money and to get out of the house, but then I won't need the freedom and my husband will be able to provide for meWhat I can say is that I am happy working at the moment but I don't know if I will be when I get married, I may just have a rest and not work for a while and put my husband and children first as my priority.

(Pakistani, aged 19 in full-time work)

These women, all of whom had been educated in the UK, with a range of qualifications, saw paid work as giving some independence which they relished. Some make explicit reference to freedom and the ability to 'get out of the house' – which can be understood in relation to the 'traditional' views, expressed earlier, that women should not take paid-work outside the home.

However, traditional family life also removed the financial pressure from young women who could not find a job and were no longer eligible for benefit:

(14) I went for 3 weeks without benefit and then I got the job luckily.

Were you finding it hard to manage in this time?

No I wasn't. I was just given money by my mum and brothers and sisters and I got by.....I live with them, so I had no bills to pay, or rent to pay at all (Bangladeshi, 21 year old)

The experience of unemployment is therefore different for Pakistani and Bangladeshi women than for white women. In particular, the pressure to find a job is likely to be much less.

It is noteworthy that, whilst the young working women clearly enjoyed the freedom that came with a paid job, they all accepted without question that they would get married and have children. They also foresaw that marriage was likely to lead to some compromises and they would lose some of their individual freedom, particularly if they moved into the household of their parents-in-law. Unlike the Muslim women interviewed by Afshar (1994) in Bradford, they did not appear to see marriage as giving independence from the parents, but as a potential threat to an independence they had achieved through paid work.

While we did not interview any young single women who were not economically active, we should not assume that all young women – or their parents - held the views expressed above.

The extract below suggests a very different way of life for one young woman:

(5) 'Around here, there's a young girl, about 20 years old and she recently got married and people didn't even know they had a daughter of that age, because she never went out anywhere and just stayed in the home. She had younger sisters who went everywhere with their mum, but she never went anywhere; she was that faithful she never went anywhere.' (Woman, born in Pakistan from rural background, with teenage children).

Women from traditional families were likely to get married very soon after leaving school and therefore fall within our discussion of married respondents in the following section.

Married respondents

We now move on to ask how women who were already married were, in practice, resolving questions of paid work and family life. Amongst these women there was, again, a diversity of views and practices with a much closer relationship to educational qualification and job status than amongst the younger single women interviewed.

Younger married women varied not just in the extent of their labour market participation but in whether this was represented as their own choice, a negotiated outcome, or the result of family or community pressures. It is significant that those woman who had higher level qualifications and the prospect of a 'good' job appeared to be in a much better position to choose whether to take paid employment. This relates directly to the quote, earlier, which referred to women having to fight to be allowed to take paid work. Those women who had confidence in their own abilities were in a much stronger position to do so. They were also likely to have married a man who accepted this view. These women were also keen to distinguish between tradition and religion and thereby demonstrate that there was no incompatibility between being a devout Muslim and taking paid work. This was extremely important for women who wishes to affirm their adherence to Islamic values – and to uphold the honour of their family – but who did not want to be bound by the traditional values of what was seen by some as a rather old-fashioned and narrow-minded community. A Pakistani law graduate with a young child explained:

(15) I don't feel Pakistani, because I think Pakistani is a culture and a tradition....I'm not attached to the tradition; I'm concerned with my religion which is a totally different thing. (Pakistani, 27, law graduate).

This woman had had an arranged marriage, although she had met her husband beforehand and consented to the marriage. She described him as very religious, but, again, able to

separate tradition from religion. He wanted their marriage to be a partnership; he did not want to marry someone who was going to stay at home - an important factor in her decision to marry him. However, her husband's family were very traditional and, despite pre-marriage clarifications, she had had to fight enormous battles with her mother-in-law and sister-in-law who both expected her to share the traditional women's domestic roles of cooking and cleaning - as well as maintaining a full-time job. While her husband appears to have been supportive of her wishes, her education and her job gave her the confidence both to maintain equality in her relationship with him and the power to resist the role required of her by her mother-in-law. She explains:

(15) 'But I feel if you're a working woman with a working man, not that they think you're more equal, because you never know how men think, the way that they've been brought up, but you can argue your point a bit more. You've got a bit more of a stand to say - look, you can't put that on to me because I'm probably earning as much as you, I've got earning potential as much as you and if I am sitting at home looking after the children that's because I choose to do that.

Bargaining power. Equality in a relationship. I don't think it comes naturally just because you're working. It just puts you in a better bargaining position (Pakistani, 27, law graduate).

This respondent had maintained her career and worked full-time despite having a young child. However, she readily admitted that without the child-care provided by her mother she would have been unable to do this. However, the prospect of not working did not appeal to her:

(15) I think once you've spent a lot of your life studying and aiming towards having a career, I don't think you can be happy sitting at home and relying on your husband to financially support you and take care of everything because that's not the kind of relationship that you want. It's not even financial, it's the fact that you want to work, you've spent so much of your life, do you know what I mean, what's the point of sitting at home? (Pakistani, 27, law graduate)

Other women found themselves much less able to resist the traditional expectations of daughters-in-law. The parents of a 22-year old Bangladeshi woman did not want her to continue her education or to take paid work. Whilst she had come to the UK when aged 9 and had obtained GCSE's, she married at 17 and had two children at the time of the interview. A few excerpts from her interview convey her sense of powerlessness:

(16) She described her daily routine:

'I have to do everything. We have the washing in the house - don't have a washing machine. It's almost every day. I called you today because when you came yesterday, I had washing, so I had to wash the clothes and things like that.'

They were saving to get a washing machine but her husband worked in a restaurant and money was tight.

.. but we haven't got much money, because we send it to Bangladesh.

Who do you send money to in Bangladesh?

We give it to my father-in-law, my husband's father and he gives it to the family in Bangladesh, things like that.

So you can speak English and you did GCSEs – so you're choosing to stay at home?

Well, I wouldn't mind going out to work, but I'm just worried about them, they won't like that so, they don't like the idea of going out to work.....

But the thing is, after all the work and then I get bored and just sit there, it would have been nice to get some fresh air you know. Do something. I'm just worried about people, you know, if they talk and things like that.....

And I was thinking there's work at home you can do, but I've tried somebody but it's not very good, you can't really trust them, so you know

What kind of work?

Mail order. Envelope writing. Things like that. So I was thinking of that, but you have to give them some money first and then...so it's pretty dodgy

Although not living in the same household, her parents-in-law exercised control over her movements to the extent that she saw paid work outside the home as an impossibility. By

contrast, her sister-in-law, who had a university education and was in employment, appeared to have considerable independence.

These are both extreme examples: firstly of the way in which parents-in-law may assume authority over their daughters-in-law and, secondly, of the very different way in which a daughter-in-law may respond - by a complete refutation or a complete acceptance. However, these two examples should not be taken to indicate that all women had mother-in-laws who wanted them to stay at home; a number of women whom we interviewed found their mothers-in-law supportive and helpful. Whilst in general the views of the parental generation are likely to be more traditional than those of their children, it is clear that the power exercised by parents-in-law is negotiated and that education and employment are both significant in giving daughters-in-law more bargaining power and more confidence.

Six women in the sample had degrees from UK universities and all were highly committed to their careers - often having faced considerable difficulties in getting jobs. Of the four who were married, none felt that their husbands exercised constraints on their work. Generally they described their husbands as supportive and willing to share domestic work. Whilst only two had children, most were very clear that, once they had children, their primary role was as a mother and work had to come second. Nonetheless, all expressed a commitment to the labour market with part-time working was often cited as the best option, sometimes with a period away from employment whilst their children were young. These patterns, of course, are very reminiscent of those of white women and suggest that Pakistani and Bangladeshi women may, in the future, look to part-time working as a way of combining child-care and employment. In almost all cases they saw their mothers or mothers-in-law as providing childcare. A Pakistani woman with three young children used a private nursery for child-care

but explained that she was unusual in this respect and had not originally planned this form of care for her children.

Whilst the young unmarried women who had been educated in Britain had high levels of economic activity, amongst married women there was more differentiation. Some had followed the traditional route whilst others, particularly women with higher qualifications, had negotiated their continued employment with their prospective husband. Nonetheless, almost all women gave priority to children over work, although, as we saw, this did not inevitably mean leaving the labour market. Ways of combining work and children were actively explored and, for many, part-time work seemed to offer the preferred balance.

Table 3 shows the relationship between partnership, presence of children and economic activity for white and Pakistani and Bangladeshi women, again based on the PSI survey. Amongst Pakistani and Bangladeshi single women without children, over 90% are economically active – a figure similar to that for white women. Amongst Pakistani and Bangladeshi women with a partner but no children, economic activity is 66% - considerably less than for white women in this category (83%). However, it is amongst Pakistani and Bangladeshi women with a partner and children that economic activity is lowest – about 10% - and contrasts most sharply with white women (72%).

This suggests that presence of children is a much more important influence on Pakistani and Bangladeshi women's economic activity than a husband. However, unmarried Pakistani and Bangladeshi women will be a selected category in that it will disproportionately contain non-traditional women who have delayed marriage. Similarly, the category 'married with no children' will contain those women who have delayed childbearing following their marriage.

Women who follow the more traditional way of the community will get married at an early age and have children soon after marriage.

Table 3 Percentage of women economically active by partnership and presence of children

% active	Single, no child	Partner, no child	Partner, child <5	Partner child 5+	Lone parent
White % active	91% (203)	83% (285)	52% (201)	72% (347)	58% (119)
P/B % active	93% (41)	66% (44)	11% (155)	10% (168)	24% (38)

Base numbers for each cell shown in brackets
 Source: Fourth National Survey of Ethnic Minorities, 1994

From these cross-sectional data we cannot assume that the younger women who do not yet have children will, when they become mothers, adopt the traditional role of housewife. The young women in Oldham indicated that, whilst their family might take priority over work, they would either like to continue working part-time or return to paid work once their children were of school age. As we suggested above, there are some indications that the younger cohorts may follow a pattern of labour-market activity that more closely resembles that of white women.

The words of one of our respondents provide a succinct summary of many of the issues discussed in this section:

(16) Why haven't you ever worked outside the home?

I don't have the qualifications to go out and work and, soon after I came to this country, I had my kids. I didn't go to school in this country so I have language problems and I never thought of going out to work.

Would your in-laws have any objections for you working?

I suppose everything changes with time, they didn't let anyone work at first, but back home (Bangladesh) my sisters- in- laws are working, one as a school teaching and the other at the bank. So I don't think they would mind me working now. (Bangladeshi, 35, 4 children, married at 15, came to England at 21)

7. Multivariate analysis

The interviews with Pakistani and Bangladeshi women in Oldham, discussed above, and the evidence from cross-tabulations of the PSI survey have allowed us to identify those factors that are related to women's economic activity. Of particular importance, the interview material provides some insights into the processes by which these factors might operate. By using multivariate modelling we can identify the effect of each variable controlling for others. For example, we can disentangle the effect of fluency in English from the effect of educational qualifications. In this section, therefore, we report the results of modelling economic activity using data from the PSI survey and a model specification derived from our interviews. The variables included in the model are briefly described:

Educational qualifications were identified as of great importance in giving a woman the confidence to seek employment as well as the necessary certification sought by prospective employers. The variable, shown in table 1, distinguishes overseas qualification, lower qualification and A levels and higher. Ideally we would break down the A-level and above category more finely, but numbers do not allow this. *Fluency in English* was given by many older women - and some younger, more recent immigrants - as a barrier to obtaining employment and is therefore included with the categories shown in table 2. In the survey the interviewer recorded their assessment of the respondent's fluency. *UK born* is included, as women who had been through the UK schooling system were much more likely not only to speak fluent English but also better able to deal with western cultural assumptions. In the

model this is represented as a simple dichotomy as table 2 showed little differences in economic activity between recent arrivals and women who had been in the country for longer. From table 3 we have identified the relationship between economic activity, *partnership* and *presence of children* and both these variables have been included in the model. *Partnership* has three categories: no partner, a partner in paid work and a partner not in paid work. *Children* are categorised by the age of the youngest child, with four categories: no dependent child; child under 5; child 5-11; child 12 and over.

We would expect that the more children or other household members a woman has to care for the less able she is to work outside the home. We therefore included a variable to indicate household size. Religion was introduced into the model but, as indicated by our interviews, found to be insignificant at an early stage. We were not able to include any measure of the influence of extended family members or of the community more generally.

A logistic regression model to identify the factors that predict economic activity was run separately for Pakistani and Bangladeshi women and white women aged 18-59, omitting those in FT education. The models were fitted in SPSS using forward step-wise selection. For Pakistani and Bangladeshi women four variables were found to be significant in explaining variation in economic activity: qualifications, UK born, fluency in English and the presence and age of the youngest dependent child. Age, partnership status and household size are not significant.

Table 4 shows the overall impact of each variable followed by the parameter estimates for each category of the variable. The beta coefficient gives the log odds of economic activity for each category by comparison with the base or reference category. The exponential of the

coefficient ($\exp(B)$) is easier to interpret and gives the odds of a woman being economically active for each category by comparison with the base category. Thus we can see that women with overseas qualifications are not significantly more likely to be economically active than women with no qualifications. Women with O-level/GCSE qualifications have an odds of 2 – i.e. are twice as likely to be economically active as women with no qualifications – although the size of the standard error by comparison with the B coefficient warns us that this result may be due to chance and is not statistically significant. However, we find extremely high odds in favour of economic activity for women with an A level or higher qualification. We need to remember that this is in comparison with the base category – for whom the probabilities of economic activity are very small.

Being born overseas decreases the odds of economic activity by about 4:1 ($1/0.2292$) whilst having no English decreases the odds by 7:1 ($1/0.1396$) by comparison with women who are fluent in English. A child under 5 has an even stronger depressing effect by comparison with women with no children.

Table 4. Logistic regression, Pakistani and Bangladeshi women aged 18-59

Null model:	-2 Likelihood	496.69373		
Final model:	-2 Likelihood	246.413		
Goodness of Fit	437.771			
Term Removed	Log Likelihood	-2 Log LR	df	Significance of Log LR
HIQUAL	-139.224	32.036	3	.0000
TIMEUK	-127.437	8.461	1	.0036
ENGLISH	-130.084	13.756	2	.0010
YOUNGDEP	-150.593	54.774	3	.0000
Variable	B	S.E.	Significance	Exp (B)
(1)	(2)	(3)	(4)	(5)
Highest Qualification			.0041	
Base: no qual				
overseas qual	.0190	.4637	.9672	1.0192
below A level	.7068	.4984	.1561	2.0276
A level & higher	4.7226	1.3600	.0005	112.4563
Born overseas	-1.4730	.5137	.0041	.2292
ENGLISH fluency			.0017	
Base: fluent English				
some English	-1.0939	.4080	.0073	.3349
no English	-1.9689	.6307	.0018	.1396
Presence of dependent children				
Base: no child				
child <5	-3.2427	.4923	.0000	.0391
child 5-11	-2.1214	.4769	.0000	.1199
child 12+	-1.8194	.5039	.0003	.1621
Constant	2.1327	.5604	.0001	

Table 5. Logistic regression, white women aged 18-59

Null model:	-2 Log Likelihood	1111.6155		
Final model:	-2 Log Likelihood	928.988		
Goodness of Fit	869.349			
Term Removed	Log Likelihood	-2 Log LR	df	Significance of Log LR
Qualification	-495.257	61.526	3	.0000
Age	-471.717	14.445	3	.0024
Partner Status	-467.702	6.417	2	.0404
Dependant Children	-506.448	83.908	3	.0000
Variable	B	S.E.	Significance	Exp (B)
Highest Qualification Base: no qual			.0000	
overseas qual	.7109	.5546	.1999	2.0358
below A level	.9312	.1928	.0000	2.5374
A level & higher	1.8402	.2533	.0000	6.2979
Age Group base cat: 18-24			.0039	
(1) 25-29	-.5804	.3648	.1116	.5597
(2) 30-39	-.6754	.3399	.0469	.5090
(3) 40-59	-1.2595	.3573	.0004	.2838
Partner base cat: no partner			.0400	
(1) partner working	.2594	.2145	.2264	1.2962
(2) partner not in work	-.3093	.2752	.2628	.7339
Presence of dependent children Base: no child			.0000	
child <5	-2.2930	.2713	.0000	.1010
child 5-11	-1.1319	.2791	.0000	.3224
child 12+	-.4248	.2349	.0706	.6539
Constant	1.6960	.3430	.0000	

These large coefficients indicate very great variation in the probability of economic activity. We can, in fact, use the parameter estimates to calculate the predicted probability of a woman being economically active with a range of different characteristics. Those with no qualifications, who are not UK born, do not speak fluent English and have a youngest child under 5 have the lowest predicted probability of economic activity at only 1 percent⁵. This predicted level of economic activity rises to 24% for women who are UK born and with

fluent English, but have no qualifications and a youngest child under 5. We may, therefore, expect a considerable rise in the economic activity of Pakistani and Bangladeshi women simply as a result of the increasing numbers born in the UK and also speaking English. If such women also have a higher qualification, the predicted probability of their economic activity rises dramatically.

We therefore see enormous variation in the predicted probability of economic activity with very strong positive effects from qualifications and very strong negative effects from not being UK born, a lack of English and the presence of a young child. As successive cohorts of Pakistani and Bangladeshi women are born in the UK and will have fluent English, these two powerful negative effects on economic activity will apply to fewer and fewer women. In addition, there has been a marked increase in the numbers of Pakistani and Bangladeshi women taking degree-level courses. Figures from the Higher Education Statistics Agency (HESA, Table 10A) for UK domiciled full-time first-year students on degree-level courses show an increase of 95% for Bangladeshi women and 71% for Pakistanis women between 1994/5 and 1998/9. We can, therefore, expect a further sharp increase in economic activity amongst future cohorts of Pakistani and Bangladeshi women although the impact of young children, shown in the model and also apparent in our interviews is strong and is likely to lead to more demand for part-time employment and, for some women, a period out of the labour market.

By contrast, white women (Table 5) show much less variation although qualifications are, again, very important. Women with A-level or higher qualifications are more than six times as likely to be economically active as women with no qualifications, holding constant other

⁵ These predicted probabilities assume an additive model and do not include interaction effects. If interactions were included probabilities may be less extreme.

variables. For white women, age and partnership status are significant influences on economic activity – although they were not for Pakistani and Bangladeshi women. Specifically we can see that, by comparison with the base category aged 18-24, older women are less likely to be working, particularly those aged 40-59. Partnership status is just significant for white women. Although the coefficients show the expected relationship – with women with a working partner more likely to be economically active and women with a non-working partner less likely to be economically active than the base category of ‘no partner’ – the individual coefficients do not reach statistical significance. The effect of a dependent child is similar, although less strong, to that found for Pakistani and Bangladeshi women.

These models indicate clearly the different factors that influence economic activity of Pakistani and Bangladeshi women and white women. However, they say nothing about the difficulties which women face in actually getting employment. While this is not the main focus of this paper it is too important an issue to be ignored. The following section therefore briefly touches on some of the difficulties raised by our respondents.

8. Unemployment

In the introduction we noted the very high unemployment levels amongst Pakistani and Bangladeshi men and women. Berrington (1994) using Labour Force Survey data also found level of unemployment for Pakistani and Bangladeshi young women aged 16-24 of 41% and 60% respectively.

There is a well established negative relationship between level of qualification and unemployment amongst the white population in Britain. This is rather more muted for women than for men, but it can be seen from table 6 that white women with qualifications of A level

or above have unemployment levels of 4% compared with around 7% for those with lower qualifications. By contrast, unemployment for Pakistani and Bangladeshi women is much higher amongst those with UK-based qualifications than for those without. This difference is likely to be explained by the very low levels of job seeking by women without any qualifications. However, it also suggests that Pakistani and Bangladeshi women with UK qualifications on a par with white women are experiencing much greater difficulty in finding jobs. The numbers in the PSI survey preclude a full multivariate analysis of unemployment and therefore these findings remain tentative. They do however, resonate with interview material from Pakistani and Bangladeshi women, discussed below, and suggest the need for a fuller and more detailed study.

Table 6 Unemployment levels by qualification for white and Pakistani and Bangladeshi women

	No qualification	Overseas qualification	GCSE/O level	A level and above
% unemployed white	7 (300)	5 (22)	7 (541)	4 (293)
% unemployed, P/B	7 (285)	8 (76)	22 (49)	22 (37)

Base numbers for each cell shown in brackets

Source: Fourth National Survey of Ethnic Minorities, 1994,

Population: women aged 18-59, excluding those in full-time education

We have already noted the widely-held view that Asians need to be better qualified than a white person to stand the same chance in the labour market and there is a considerable body of research (Karn, 1997) that shows this to be well-founded. During our interviews respondents raised many instances where they felt that they had been treated differently because of their race or ethnic identity.

Firstly, a number of working women were in jobs for which there had been a specific requirement for knowledge of a South Asian language. In some cases women had taken such a job after failing to get a 'mainstream' job. Most stressed that it would have been a lot harder had they been competing in a job market with the white population. Most of these jobs are in short-term posts aimed at developing or providing services for the South Asian population. There is, therefore, a question of how easily these women will move on to other, more senior 'main-stream' posts or whether their experience will not be seen as generalisable beyond these very specific jobs.

(16) 'When I finally did get a job, like this one, Asian Women's Rights Worker, it's usually jobs that are catered specifically for Asian people. It's very difficult to get a job that's catered for everyone, mainstream jobs. I mean, I've had a go at that. My qualifications are probably not less than anyone else and also my experience, I've had a hell of a lot of voluntary work experience, working for firms here and there, but I think it is a problem.' (Pakistani, 27, law degree)

A second issue arose from employers' stereotypes of Muslim women. This was often evident in the kinds of questions asked at interview:

(17) 'I have been to interviews and you can tell as soon as you walk in that they don't really want you. There was this one interview I went to and it was a mostly white firm, in the interview they were really targeting some funny questions at me, like would you be able to work evenings being a Muslim, or do you know there are a lot of men working here so would your family mind and do you wear a scarf at all. In the end I didn't get the job, but I felt uneasy about some of the questions they were asking, I thought they were completely inappropriate' (Pakistani, 19 years old, full-time sales assistant) mind

There was a general consensus that wearing a traditional headscarf (hijab) to a job interview raised doubts in the minds of an employer as to how well the applicant would 'fit in'. In some cases questions were also raised as to the image that would be presented to customers.

(18) '.. when you're at an interview, or even on your application form, it comes across that you're not going to have that British accent and British culture and you're not going to be able to socialise in the way that they want

you to socialise. A lot of these high street legal firms, they very much have in mind the kind of person they want to employ. You've got to completely fit in and I think there's a lack of understanding of cultures, I don't think they think you're going to fit in very well as an Asian female'. Pakistani, 27, with law degree)

Rather more subtle problems, however, were identified by a lawyer who had made many applications for a position as a trainee solicitor. She found herself being asked how she would handle a particular situation:

(18) 'if the girl was being forced to get married and she didn't want to go to Pakistan for that marriage, how would I advise her, as a solicitor. Would I say to her, no, you're better off going and getting married in Pakistan? That was the exact phrase of the question. I mean I understand what the question is getting at, this idea that you have to give neutral advice, you can't tell the client what to do, you have to advise them on the options open to them. But it was the particular context, which I felt they wouldn't have asked other candidates.. (Pakistani, 27, with law degree)

In the earlier part of this paper we discussed some of the barriers that Pakistani and Bangladeshi women face within their families and from the community. In this section we have touched on some of the labour market barriers to employment that women face, particularly in getting a job at a level appropriate to their qualifications. These help to provide an understanding of some of the reasons behind the high levels of unemployment reported for Pakistani and Bangladeshi women and of the level of confidence and persistence needed to get a job.

9. Conclusions

In this paper we have painted a picture of change and diversity in the lives of Pakistani and Bangladeshi women. There is very clear evidence of change across generations most older women had not been born in the UK and many were limited in their ability to speak English.

This, together with a lack of formal qualifications, posed a considerable barrier to seeking paid work outside the home. In addition, many women had heavy family responsibilities which were compounded by material hardship.

At the other extreme, younger women who had been educated in the UK and had no language barrier saw paid work as a means to independence and self-esteem. Women with higher level qualifications often showed considerable determination in managing to combine paid work and child-care. Whilst most women subscribed strongly to the centrality of the family, it is clear that the majority will follow very different routes through the life-course from their mothers. One of the important conclusions to draw from the study is that adherence to the Islamic faith is not, of itself, a deterrent to women's participation in the labour market.

However, we have also shown that, even with higher level qualifications, women are facing considerable barriers to employment. There is an urgent need to overcome workplace resistance to employing well qualified Pakistani and Bangladeshi women. If the expected increase in economic activity amongst Pakistani and Bangladeshi women is not to lead to even higher unemployment, there is a pressing need to ensure that potential employers do not hold negative and out-dated stereotypes of traditional Muslim women. If this is not addressed there is a real danger that well qualified young women will be denied the jobs commensurate with their qualifications because of employers' prejudice and ill-informed assumptions.

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Appendix: Summary of interviews conducted

	Pakistani				Bangladeshi				Total
	Children		No children		Children		No children		
	EA	Not	EA	Not	EA	Not	EA	Not	
Not in English		9	-		1	7	-		17
English	6		10	1	2	2	5		26
Total	6	9	10	1	3	9	5		43

EA = economically active; Not = Not economically active