

Understanding the power of the 'informal sector': Exploring the lived experiences of Pakistani Muslims in Sheffield

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Overview

- Focus for today - Doctoral Research
- Location of study
- Drivers for mutual-aid and collective participation
- Findings - qualitative data
- Concluding thoughts

Focus for today

Doctoral Research

Qualitative research, drawing on examples of **mutual-aid** and **collective participation** for getting by amongst the **Pakistani community** in Sheffield.

Presentation of data collected across two PhD studies

- 1). My own PhD – Explores the coping strategies and everyday practices of Pakistani Muslim men and women (Interviews n=23, Focus Group n=6);
- 2). Fellow PhD student, Chris Devany – Explores how young men (aged 16-24) get by who are not in education, employment or training and not claiming benefits (Interviews n=24, those with Pakistani men n=7).

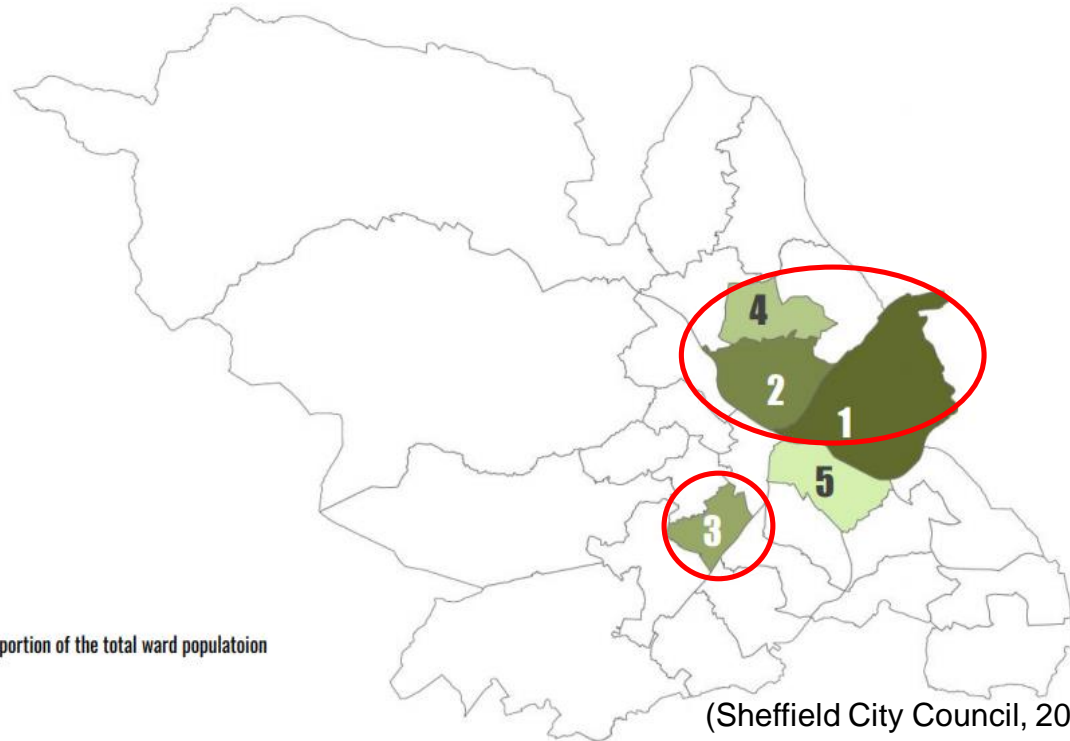
46% Poverty and Deprivation

Nearly a half of the Pakistani community live in areas that are amongst the 10% most deprived in the country. This is above the citywide average of 23%.

Source: DCLG 2015

Top 5 Pakistani ward populations*:

- 1 Darnall: 5,152 (25%)
- 2 Burngreave: 6,234 (24%)
- 3 Nether Edge & Sharrow: 3,594 (16%)
- 4 Firth Park: 1,182 (5%)
- 5 Manor Castle: 791 (4%)



Source: Census 2011

* percentage represents community population as a proportion of the total ward population

Both studies were undertaken in Sheffield - one specifically targeted Pakistani Muslims living in areas of very high deprivation while the other was not focused on ethnicity or deprivation. **Similar coping strategies were employed by Pakistani participants across the two study areas.**

Poverty and deprivation

'Poverty' is more than income and deprivation. It encompasses non-material factors as well e.g. poor health, disability, low educational attainment, poor housing and higher experiences of crime (Lister, 2004).

- There is a direct correlation between poverty and those people who are reliant upon claiming benefits (Patrick, 2017);
- Working-age people in the White ethnic group are consistently lowest (13%) at risk of poverty (JRF, 2017);



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- Working-age people in the White ethnic group are consistently lowest (13%) at risk of poverty (JRF, 2017);
- All minority ethnic groups **are more likely to live in a deprived area** than their White British counterparts (Hall et al, 2017);
- The Pakistani group is **most likely to be in persistent poverty** (37%) compared to other groups but **less likely to access welfare and food-aid provision** (Moffatt and Mackintosh, 2009; Mokhtar and Platt, 2010; Power et al, 2017).

Religion and culture as drivers for mutual-aid

The Pakistani group engage in **mutual-aid** through **collective participation**, often linked to **Islamic** principles and **cultural** practices:

Sadaqah (voluntary charity)

- Encompasses any act of charitable giving done out of love, compassion, friendship, generosity - even a smile is considered sadaqah 😊.

Zakat (Islamic Alms - practice of giving and a duty of care)

- Obligatory charity – Practicing Muslims who can afford it must give 2.5% of their wealth each year to help others (namely the poor).

Biradari (literal translation 'brotherhood')

- Kinship groups encompassing immediate and extended family.

Religious principles become cultural - ethical attitudes permeate everyday life.



Economic security through community saving schemes - *kameti*

What is *kameti*?

An informal community savings scheme (sometimes referred to as a mutual-aid group) which has been brought to the UK from Pakistan.

Basic Principles of *kameti*:

- Works on a **trust** basis where people put money in to a central pot and take it in turns to receive a lump sum;
- Usually set up among **family, friends and neighbours**;
- Supports Islamic principles - there is **no interest** charged or gained (Muslims cannot have interest);
- What you put in is what you get back;
- More flexible than a loan and there is **flexibility** on when each person receives their lump sum.

Mutual-aid groups - *kameti*

...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... (Mrs E)

...it means people can... plan things ahead and there's no interest. ...as Muslims we can't have interest... (Mrs D)

the beauty of kameti – you can do...as little or as big as you want it... and people have done things like...paid off mortgages... renovating houses, refurbishments... setting up businesses. (Mrs F)

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 lets get a kameti. (Mrs F)



‘Everybody helps out’: mutual-aid and collective participation in practice

Strong **informal networks** (friends, family, neighbours) assist with:

- **Day-to-day and long-term financial security** - the family and extended family network play a key role in the financial management of British Pakistani's;
- **Food security** – sharing food is religious and cultural. Extends to informal acts of food-aid to those who would otherwise go without;
- **Childcare responsibilities** – Many Pakistani Muslim women look after the home and children full-time, family and friends help out where needed.

Financial Security - borrowing money

Everybody helps 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)

...financially...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)

...if someone is buying a house...they will ask their relative rather than bank...The bank is going to charge interest...if someone has got like £1000 or something, £2000 savings...they will obviously give you. So that helps...if you can borrow off your relative if you can yes. (Haamid)

Financial Security - 'hidden' young men

Sometimes I feel stressed out because I had that freedom...I have got my own money, now I just need to look at my mom and dad and ask them for money... they are cool with it...I just feel a bit nervous asking for it at times.

(Faizan)

For like to get here £4... and then I go back home. I get about £10 to go back out, spend it with my mates and stuff.

(Zerdad)

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(Zerdad)

...once I earn my money I would love to...help charities out...my cousin has always wanted to open...these funeral places...I might just help him invest into that, and help him out with that...Funeral service...for people who can't afford it...The people who can't afford the funeral costs we will give you money but ...you can just pay us back in amounts whenever you like. (Wahab)

Food security

...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's our lifestyle. (Alishah)

...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)

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

Help with childcare responsibilities

My sister is a school teacher, and she has got 2 young boys so whenever she is off to school she drops them both off in the morning, and so mum is there having to sort of look after them until she is back... extended families do help each other out...

(Hussein)

...you get an extended family...the daughter is there and the daughter-in-law is there and you get free service of childminding...that is still cheaper for my sister, than you know having her in nursery...

(Fatima)

...my 3 grandson...they are living with me... My son he lives separate because he has got 3 children from other and we can't keep 6 children in home... I go and look after them as well but keep them separate.

(Parveen)

Concluding thoughts...

- Engaging in **mutual-aid** and **collective participation** is prevalent, creating **strong informal networks**;
- Evidence of an **informal food-aid network** – religious and cultural acts of sharing food reflects the charitable nature of Muslims (may be less likely to be food insecure?);
- **Informal savings committees** (*kameti*) act as a form of micro-credit which supports religious principles – has the ability to provide **household financial security**;
- **Familial networks** provide **greater financial security** through informal borrowing/lending (utilised instead of relying upon formalised welfare provision and food banks);
- **Religious** principles and **cultural** practices emerged as a strong driving force for helping others day-to-day.

Thank you

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