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Human capital, family structure and religiosity shaping British Muslim women's labour market participation

Abstract

Economic activity among Muslim-women in the UK remains considerably lower and their unemployment rate significantly higher than among the majority group even after controlling for qualifications and other individual characteristics. This study utilises two datasets to explore possible factors underlying these differences, such as overseas qualifications, language skills and religiosity. It reveals that while religiosity is negatively associated with labour market participation among British Christian-White women, economic activity among Muslim-women are not negatively affected by high religiosity. Furthermore, family structure and the presence of dependent children were among the most important factors explaining the latter's labour market participation although these relationships were moderated by qualifications. More women with higher qualifications were economically active even if married and with children although some of them experienced greater unemployment, probably due to discrimination in recruiting practices and choices and preferences on religious grounds.

Keywords: Muslim women, UK labour market, religiosity, religious penalty, unemployment, economic activity,

Introduction

Economic activity among Muslim women in the UK remains considerably lower and their unemployment rate significantly higher than among the majority group even after controlling for qualifications and other individual characteristics – a situation that is common across many European countries (Connor and Koenig, 2015; Koopmans, 2016). Scholars, however, are in disagreement in relation to the question of what causes these gaps between Muslim minorities and majority groups. Some studies have attributed these gaps to structural barriers including discrimination on the grounds of Islamophobia and cultural racism (Ghumman and Ryan, 2013; Allen, 2014; Connor and Koenig, 2015; Moosavi, 2015). Others claim that religion, cultural norms and sociocultural variables (e.g. language proficiency, interethnic social ties and gender values) are more important in explaining the employment gaps between Muslims and majority groups in Western countries (Brah, 1993; Dale et al., 2002a; Read, 2004; Fortin, 2005; Koopmans, 2016).

One cannot deny the importance of structural and sociocultural factors in determining the labour market outcomes for ethnic and religious minority groups. However, both explanations, while shouldn't be seen as mutually exclusive, seem somewhat partial and inconclusive. Both of them leave no room for agency and they pay little attention to the fact that for many minority women, their labour market experience is multiply-determined via the intersectionality of gender, ethnicity and other identities (Bhopal, 1998a; Choo and Ferree, 2010). Moreover, both explanations seem to downplay or even ignore the significance of class in understanding the occupational attainment and labour market participation of ethnic and religious minorities. For example, a recent study by Li and Heath (2016) has demonstrated that class affects ethnic minorities and majority groups alike. One other important pitfall that both explanations face is explaining how sociocultural factors, for example religiosity, affect labour market participation and unemployment and whether these effects vary between groups and labour market outcomes.

This paper utilises two data sources to analyse the employment patterns among Muslim women in the UK: the Labour Force Survey (LFS 2002-2013) and the UK Household Longitudinal Study – UKHLS (formally known as Understanding Society – US 2009). It contributes to the literature by estimating the effect of factors not previously analysed in similar contexts such as religiosity (the importance of religious practice in people's lives), class backgrounds and language proficiency. Hence, this paper provides a fine-tune analysis of the determinants of labour force participation and employment among Muslim women in Britain and expands our

understanding of the inequality gap between them and majority group women in the British labour market.

Cultural and structural perspectives

Cultural considerations might determine the decision to become economically active; whereas finding a job depends primarily on labour market opportunities and employers' tastes and practices (Ridgeway, 1997; Darity and Mason, 1998). In a recent study on the relationship between motherhood and employment in 19 countries, Boeckmann et al. (2014) have argued that policy and cultural contexts are so important in shaping mothers' employment patterns. They found that countries vary not only in their institutional and policy arrangements to support working mothers, but also in terms of their cultural values regarding whether mothers should return to work or stay at home to provide good maternal care (See also Pfau-Effinger, 2004). Most studies on women and labour market tend to focus on motherhood and the birth of the first child and consecutive children as the focal point for many women to withdraw from the labour market (Gutierrez-Domenech, 2005; Baker, 2010). Because this focal point is also culturally determined, we argue here that in some cultures, this focal point might be determined at an earlier stage; for example a shift in a marital status (moving from single to married) (Bhopal, 1998b), and that there might be more than one junction at which women consider their employment status.

In cultures or religious groups where men are seen as the main breadwinners and women should only take care of the home and family, when women get married they are expected to supply less labour, especially if they get married to a partner from the same faith group (Lehrer, 1995; Heineck, 2004). Additionally, different religions and cultures have different expectations from women according to their marital status (Amin and Alam, 2008), in that single women are treated differently than married women. For example, within the context of South Asian Muslim women, the general expectation is that young women should give up their employment once they get married. Those who wish to remain economically active have to negotiate that with prospective husbands and the mother-in-law (Dale et al., 2002b). Many of those women who succeed to remain in employment after marriage have higher education, but are expected to leave employment when they become mothers, which constitutes a second important focal point at which economic activity within Muslim women in Britain falls even further. To capture

this gender dimension, or the differences between men and women in the way to respond to changes in family circumstances, we include Muslim men in the analysis.

However, obtaining higher qualification and improving human capital can help mitigate the effect of conservative cultural norms and practices on the labour force participation of women by increasing their market value, especially when there is a growing need for two incomes and the erosion in men's earning in the last few decades on the one hand (Becker, 1994; Ranci, 2010), improve women's negotiating positions regarding after-marriage economic activity (Dale et al., 2002b) on the other hand. Furthermore, it reduces unemployment penalties (author 2002, author 2013; see also Koopmans, 2016, on the role of socio-cultural assimilation as an influence on European Muslim women's labour market experiences). Language proficiency and qualifications that are acquired in the host country constitute a major part of human capital. These become crucial factors in increasing the likelihood of labour force participation and also enhancing minority women employability when seeking certain jobs.

The effect of religiosity: challenging conventional assumptions

Many scholars assume that Islam is a key factor in restricting women's activities outside the home including paid work (e.g. see Taraki, 1995; Talbani, 1996; Dagkas and Benn, 2006; Spierings, 2014); and that the Islamic view is that women's roles as wives and mothers should precede any others outside the home and in the public sphere (Al-Nabhani, 1999). For example, in his recent study on the employment of Muslim women in Muslim countries, Spierings (2016) found that in many cases, *Sharia* law was associated with lower employment rates (p. 190).

Contrary to this, a number of scholars have pointed out that it is not Islam *per se* that restricts the engagement of women in activities within the public sphere, but it is the way different people interpret what does Islam say about certain issues such as whether women are allowed to pursue further education or whether they should engage in paid work (Brown 2006). Many British Muslim women find that local traditions and various family and community values are more restricting than Islam, understanding that Islam gives them more rights than their local and ethnically-based cultures. For example, many parents, especially among first generation Pakistani and Bangladeshi Muslims, considered higher education to carry a risk and a negative impact in relation to the behaviour of their daughters (Basit, 1997; Ahmad, 2001a; Ijaz and Abbas, 2010). Muslim women who wanted to pursue higher education, were able to refute some of these concerns by assuming an Islamic identity and by making Islam, rather the

traditional culture, their reference point (Brown, 2006). Some studies suggest that many Muslim young women assume an Islamic identity as an empowering strategy enabling participation in the public sphere (such as obtaining higher education and subsequently seeking employment) and negotiation of traditional family practices such as forced or arranged marriages (Dwyer, 2000; Brown, 2006; Becher, 2008; Franceschelli and O'Brien, 2014). Contrary to the conventional understanding of religiosity as confining British Muslim women's economic activity (Chadwick and Garrett, 1995), therefore, we argue that if embracing an Islamic identity is not *positively* associated with labour market participation among Muslim women, at least it does not make it lower.

Culture and employment choices and preferences

Culture, which in this study is measured by religiosity, is likely to influence or restrict women's labour market participation through shaping their norms in relation to the kind of jobs they can or cannot do and how they participate in the labour force while adhering to their culture and meeting their family obligations (Baker 2002, author 2002). Such restrictions are not exclusive to Muslim women (Anker, 1998; Crompton and Harris, 1998; Charles and Grusky, 2004; Boeckmann et al., 2014); many non-Muslims take jobs that allow them to meet their caring responsibilities (England, 2005). Nevertheless, while Islam does not prevent Muslim women working, it certainly directs them towards certain jobs, working hours and labour market segments (Spierings et al., 2010) and meeting all these structural and cultural requirements reduces their available employment opportunities and places them in greater risk of unemployment or taking jobs of a lower quality than they are qualified to do.

Religiosity and discrimination

Culture and religion are also linked to Muslim women's employment prospects by making them publicly visible through clothing, language and other social or religious practices. Although in a liberal society social and economic rewards should be determined by effort and achievement (Kerr et al., 1960), not on the basis of ascription or different categories of differentiation (e.g. culture, religion, race, ethnicity, gender and class), within specific historical contexts, cultural appearance or religious background not only becomes important in a discrete way, but more decisively injects its significance into other social cleavages such as gender or class and would also influence the value that is attached to the human capital acquired

by Muslim women. In an era of increasing debates in the West over the integration (or lack of it) of Muslims and of growing Islamophobia, Muslim women not only have to respond to their gender identity (as women) and patriarchal influences (Walby, 1989) but also to the consequences of processes of racialization.

Overall, therefore, we expect Muslim women to be less economically active than Christian White-British, but the more religious Muslim women who assume a clear and strong Islamic identity are more likely to participate in the labour market than the less religious. Regarding the risk of unemployment, Muslim women may face a greater unemployment penalty than the majority group, especially if assuming explicit religious identity

Micro-level predictors

Human capital and skills are key predictors of labour market participation amongst minority-group women (Bhopal, 1998b; Read and Cohen, 2007; Salway, 2007) as they provide better access to the labour market (see Spierings et al., 2010: for the case of women in Muslim countries). More importantly, the structure and value of human capital varies considerably across generations. The willingness and ability of first generation Muslim women to engage in the labour market is likely to be highly restricted due to the lack of language skills, low level of education or because of overseas qualifications that are not recognised by British employers (Dale et al., 2002a; Man, 2004).

However, with the substantial improvement in their higher education qualifications (Ahmad, 2001b), more second and third generation Muslim women born and raised in the UK, with English their first language, are becoming economically active, but labour market discrimination could keep many of them out of work (Lindley et al., 2006).

The role of women as economic actors and the gender division of labour is also affected by class (Beneria and Sen, 1982; Kibria, 1995; Brah and Phoenix, 2013). Women in white-collar jobs are likely to remain in them after marriage and to return after giving birth but young women in blue-collar jobs are less likely to return after marriage (Mammen and Paxson, 2000). Furthermore mothers' gender role ideology and work role identity has been associated to their daughters' gender role ideology and work identity as adults (Moen et al., 1997). In the analysis that follows we set out to examine the following hypotheses:

1. Muslim women are less likely to be economically active than non-Muslim women and particularly than Christian White-British;

2. Muslim women are likely to experience labour market disadvantages in terms of their employment outcomes more than non-Muslim women;
3. Strong Islamic identity or religiosity is *positively* associated with labour market participation among Muslim women;
4. Muslim women with a strong Islamic identity or religiosity are more likely to experience unemployment than women with lower religiosity.
5. Human capital will be positively associated with economic activity while negatively associated with unemployment.

Methods, data and analysis strategy

As indicated, the labour market experience of four groups will be compared with a focus on differences between Muslim and Christian White-British; additionally a comparison with Hindu women is important because they are among the most successful British non-white minorities (author 2009). Furthermore, by including Hindu women in the analysis, we are able to examine whether the impact of human capital contributes similarly to the employability of minority women, or it varies by religion. Christian White-British women are used as the base line in the multivariate analysis, enabling estimation of any disadvantage associated with being a Muslim woman. Non-Christian White-British women such as Jews and those with no religion are excluded from the analysis. All of the minority ethno-religious groups in this study are defined using self-assessed religious affiliation and gender categories. Christian White-British women were defined from their self-assigned religious affiliation, ethnicity and gender.

Data

Two data sets are deployed. The first, the Labour Force Survey data cover twelve years up to 2013, providing information on economic activity and unemployment. The large sample enables accurate estimates of these alongside a wide range of background variables (such as qualifications, family status, the presence of dependent children, gender, ethnic background, religion) essential for labour market inequality studies.

The second, Understanding Society (US), is a longitudinal survey of the members of approximately 40,000 UK households and provides information not available within the LFS such as the importance of religion (religiosity), whether English is a first language and overseas qualifications. The final sample for the multivariate analysis was 3,636 respondents to the 2009 wave who fell into the four groups selected for analysis; all people in full-time education have

been excluded from analysis of the LFS and the US data. Within the analysis we use the LFS to collate background information and to describe the labour market situation. The Understanding Society data are used in the modelling analysis because of the larger sample and greater amount of detail available within it.

Analysis

The main dependent variable addressed in the later analyses is economic activity status, reduced to three categories: in employment, unemployed, and economically inactive; the first two constitute the economically active population.

Because the decision to become economically active and the subsequent search for a job are likely to be responding to different variables, two separate logistic regression models were run, one contrasting economically inactive and economically active individuals and the other contrasting unemployment with employment among those self-defined as economically active. For the first those active were coded as 1 and inactive coded 0; for the other people currently unemployed but are seeking employment were coded 1 and people in employment 0.

The independent and control variables used were age, class background, marital status, ethno-religious-gender background, importance of religion, dependent children, region of residence, qualifications, whether English first language, and overseas qualifications, as described in Table 1.

Measuring predictors used in the multivariate analysis

Age was used as a continuous variable, and age squared was included to explore any non-linear relationships. For respondents' class backgrounds we used their fathers' and mothers' economic activity status when respondents were 14, with three categories; in work, not working, and either deceased or not living with respondent. The category of father or mother in work was used as the comparator.

For marital status, two dummy variables have been defined for single and divorced with married used as a reference category. A dummy variable of 1 indicated if a woman has dependent children and 0 otherwise. Region of residence was used to control for the concentration of minorities in London (Peach, 2005). All regions have been recoded into 1. London and 0. Rest of the UK. The latter category was used as the comparator.

Qualifications were used to represent human capital by introducing a dummy variable: 1 – those with tertiary/higher education qualifications and 0 – those with less than tertiary education: the reference group is latter group. A further dummy variable contrasted those with non-UK and UK qualifications and those for whom English was or was not the first language. These last two variables capture most of the impact of whether the respondents were born in the UK and the length of stay in the UK. For example, an initial analysis using Chi-square and Cramer's V has revealed a coefficient of 0.79 between English as the first language and country of birth (UK versus non-UK). Hence the latter variable was excluded from the analysis.

Finally a series of dummy variables covers religious affiliation. Muslim women, Muslim men, and Hindu women were contrasted with Christian White-British women as the reference group. Religiosity was represented from two different variables measuring the importance of religion and religious participation (e.g. see Sherkat, 2000; Lehrer, 2004); including both faith and practice provide a better predictor. Respondents indicating that religion was important and that they have attended religious services at least once a week were coded 1 and all other respondents 0.

The samples described

The descriptive analysis (Table 1) shows that, in the Labour Force Survey (LFS), just over a third (37%) of all Muslim women were economically active, compared to 78% for Muslim men, 72% for Hindu women and 78% for Christian White-British women. Among the economically active, almost one out of every five Muslim women (18%) was unemployed: the lowest rate was 4% for Christian White-British women; was 13% and 9% for Muslim men and Hindu women respectively.

Muslim women were on average youngest, at 35 years. About two-thirds of them (68%) were mothers for dependent children. Just below a fifth of Muslim women were single, the lowest rate among the four groups, whereas their proportion divorced/separated category is similar to Christian White-British women (16% and 17% respectively).

Over a third of Muslim-women, Muslim-men and Hindu-women live in London, compared to just 7% among Christian White-British women. Compared to majority group, Muslim-women are under-represented among those with higher-education qualifications: only 21%, compared to 29% among Muslim-men and 44% among Hindu-women. However, around half of these

qualifications among the minority groups were obtained overseas and less than a third of the respondents indicated that English is their first language.

As for the economic status of respondents' parents when they were aged 14, for all groups most fathers were employed, but most Muslim and Hindu mothers were not; most Christian White-British mothers were in employment. Finally, while 68% of Muslim-men indicated a high religious commitment, only 21% of Muslim women and 24% of Hindu women did so; the lowest religiosity is among Christian White-British (13%). It is worth mentioning here that the measure of religiosity includes a dimension of belief and a dimension of active/frequent participation in religious activities. As Muslim women are not required by Islam to attend prayers at the mosque including the Friday prayers (unlike men), being in the category of high religiosity mirrors a significant religious commitment by these women.

Marriage, children and labour market participation as shown in the LFS

The distribution of the economically active population aged 24-45 by marital status, the presence of dependent children, qualification level and group shows Muslim women as the most polarised group with the economic activity rate ranging from 92% for single women holding higher qualifications and with no dependent children to only 21% among poorly-educated married women with dependent children (Table 2). Compared to Christian White-British and Muslim-men, there is an apparent greater sensitivity of the labour supply among Muslim-women in response to changes in marital status and the presence of dependent children. Among them a shift from single to married among those with higher qualification and with no children reduces the economic activity rate among Muslim-women by 5 percentage points, but it has no apparent impact among Christian White-British or Muslim-men; however, the drop among Hindu-women is 12 points. A shift from being a single person with no children to married with children among the highly-qualified (the top part of the table) is associated with a reduction in the economic activity among all the three women groups; the drop of 35 points for Muslim-women is substantially greater than that for Hindu (22) and Christian White-British (13) women.

Table 2 about here

Among Muslim-men a shift in their marital status from single to married, especially within the less educated population is associated with an increase in their economic activity; the percentage of Muslim-men economically-active increases from 75 for single with no children

to 88 for case of married with no children, and from 80 for single men with children to 87 for married with children. A similar change occurs among Muslim-women but in the opposite direction, which suggests a clear gender division of labour – and a difference much greater than for either of the other two women groups.

These results suggest that higher qualifications among Muslim-women aged 24-45 can moderate the influence of the traditional gender division of labour, a result that resonates the findings of a recent study on the employment of women in 28 Muslim countries (Spierings, 2016). Other data, not reported in detail here, show that almost all Muslim-girls believe that having a job or a career is important and the best way to be independent and had high expectations regarding university enrolment.¹ They apparently appreciate that in order to remain in the labour market after getting married and having children, they need to obtain higher qualifications. This probably operates through two mechanisms: it improves women's position to negotiate their after-marriage economic activity with their prospective husbands (Dale et al., 2002b); and it increases the market-value of their labour, so that quitting the labour market will bring a significant drop in the household income, which many households cannot afford. For women with lower qualifications, the reduction in household income resulting from leaving the labour market might be smaller than the cost of care and other services and goods that are associated with the birth of children, which removes support for arguments that they should remain economically active (Blossfeld and Drobnic, 2001).

Multivariate analysis

Determinants of economic activity

Five logistic regression models have been conducted. The first analyses economic activity among the sample without including interaction terms. The second, from which the small sample of Hindu women has been excluded, adds an interaction term between ethno-religious background and marital status to examine whether marital status differentially impacts on economic activity across the groups. The third model includes an interaction term between ethno-religious background and the presence of dependent children and the fourth an interaction term between ethno-religious background and qualifications, exploring whether

¹ These data are taken from Waves 1-6 of the Longitudinal Survey of Young People in England; the first wave, in 2004, collected data from a sample of 15,770 students aged 13-14 attending 647 different schools, including information on aspirations and expectation.

education has a different impact across the groups. In the last model an interaction term between ethno-religious background and religiosity examines the differential impact of religiosity across the groups. Table 3 gives the odds ratio for each variable.

The first model shows that economic activity increases with age and that those with non-working mothers were less likely themselves to be economically active (the result is not significant for those with non-working fathers). Single people were 17% less likely than those married to be economically active, relative to married (an odds ratio of 0.83), and the presence of dependent children decreases the odds of economic activity by 75% across all groups.

Qualifications, and whether these qualifications are UK or overseas, are among the most important determinants. People with higher qualifications are more than twice as likely to be economically active as those with lesser qualifications. UK-based qualifications significantly increase the chances of economic activity by a factor of 2.30 relative to overseas-based qualifications and English as a first language, increases them by a factor of 1.38.

Table 3 about here

Regarding ethno-religious background, Muslim-women are substantially less likely to be economically active than Christian White-British women (odds-ratio of 0.62) whereas the ratio for Hindu women is 0.88; Muslim-men are more likely to be economically active than Christian White-British women (odds-ratio of 1.58). Religious people are 15% less likely than those who are less religious to be economically active but this result is not statistically significant.

In the second model the additional interaction term shows single and divorced/separated Muslim women more likely to be economically active than their married counterparts; getting married, with other factors controlled for, decreases economic activity among Muslim-women and getting divorced or separated increases it even more (the odds-ratio of the interaction term is 2.81). When the interaction term is added the coefficient for separated and divorced women is statistically insignificant (with an odds ratio of 1.02); among women generally being divorced or separated is not significantly linked to whether they are economically active, compared to those who are married – the relationship is only significant for Muslim women. (If both coefficients were significant, all divorced/separated women would be more likely to be economically active than those who were married, but Muslim women would be more so.)

Introduction of interaction terms between the ethno-religious background and the presence of dependent children in the third model showed that the odds of economic activity among Muslim women with dependent children don't differ significantly from those for Christian White-British (the odds-ratio of 1.05 is insignificant) – a finding in line with previous research (Blossfeld and Drobnic, 2001; Boeckmann et al., 2014). Muslim men with dependent children are very much more likely than Christian White-British women to be economically active (odds-ratio of 6.57) and statistically significant.

In the fourth model's interaction terms between the ethno-religious background and education show very similar economic activity rates for women with higher qualifications across the groups but Muslim-women with less than higher qualification are 32% less likely than Christian White-British to be economically active (odds-ratio=0.68).

The last model interacts ethno-religious background and religiosity, revealing that the main effect of religiosity is negatively associated with the odds of economic activity. Because religiosity is interacted with the ethno-religious background, the effect of religiosity refers here to Christian White-British (odds ratios of 0.74,). Within the less religious respondents, Muslim women are significantly less likely to be economically active than Christian White-British (odds-ratios of 0.54). However, the interaction term for Muslim women (1.82) suggests that among Muslim women, greater religiosity is associated with higher odds of economic activity (Predicted probability plots for all of the groups are included in appendix A).

In order to examine this result further and check whether the main effect of religiosity among Muslim women is positively associated with economic activity (e.g. increases the likelihood of economic activity), we reran the same model, but this time Muslim women were made the reference group. The new analysis (not presented here but can be made available upon request) yielded an odds ratio of 1.30 among Muslim women, which means that among Muslims, religious women are 30% more likely than less religious women to be economically active. While this results was statistically insignificant, the interaction term referring to the effect of religiosity among British White Christian women was in fact statistically significant (odds-ratio 0.57). All groups within the less religious category were more likely than Muslim women to be economically active. Taken together, these findings suggest that religiosity is associated with a lower economic activity within the majority group of British White Christian women, whereas it seems to increase the likelihood of economic activity among Muslim women. The

lack of statistical significance in relation to the new coefficient of religiosity among Muslim women can be interpreted as a lack of effect, however it might also be a result of a sample size. Either way, if religiosity is not associated with higher levels of economic activity among Muslim women, surely it does not curtail them.

Determinants of unemployment

Table 4 presents three models for predicting unemployment: the first controls for all the variables; the second includes an interaction term between the ethno-religious background and qualifications; and the third an interaction term with religiosity. Model 1 indicates significant ethno-religious penalties, with all three groups having higher unemployment rates than Christian White-British; the difference is greatest for Muslim-women (odds-ratio=5.59); Muslim-men are 2.24 and Hindu-women 3.03 times more likely to be unemployed than the reference group.

Table 4 about here

Age is not significantly related to unemployment rates, but being single or divorced or separated increases the odds; the presence of dependent children decreases them. Higher qualifications, UK-based qualifications and English as the first language contribute to a lower unemployment levels, but religiosity does not seem to play any significant role.

Inclusion of an interaction between qualifications and the ethno-religious background shows that while higher qualifications among Christian White-British decrease the odds of unemployment (odds-ratios of 0.25,), Muslim women with higher qualifications experience a greater risk of unemployment suggesting that their qualifications have a lower value for employers and give them less protection from unemployment (odds-ratios of 2.11 for the interaction and 3.21 for the Muslim women category). Although both coefficients are statistically insignificant, it seems that in the sample there is a clear effect, but that due to small sample sizes it is difficult to conclude whether this will be found in the larger population.

Model 3 interacts religiosity with ethno-religious background. Religiosity among Christian White-British women is insignificant and plays no apparent role in affecting the risk of unemployment. Among the less religious respondents (the main effect of Muslim women relative to the majority group), being a Muslim woman increases the odds of unemployment by 5.68. There is an additional increase of 1.90 for those in the category of high religiosity

which suggests that Muslim women incur an additional unemployment penalty if they are also religious or assume a strong Islamic identity. The effect for Muslim men is much lower and they do not seem to experience an additional penalty due to religiosity. We have further scrutinised the effect of religiosity by rerunning the third model with Muslim women as the reference group. The new analysis generated a coefficient of 1.78 for the main effect (among Muslim women) and a coefficient of 0.53 for the interaction between religiosity and British White Christian women. This suggests that the odds of religious Muslim women to face unemployment are 78% higher than the odds of non-religious Muslim women. These odds are lower for the majority British women. Although this result shows a clear effect of religiosity, the lack of statistical significance makes difficult to conclude whether this will be found in the larger population.

Discussion and conclusions

This study has explored employment patterns of Muslim women in the UK. Data obtained from the LFS showed how patterns of family formation, the presence of dependent children and education shape the likelihood of labour market participation across the four groups studied and data from Understanding Society depicted how women in particular groups have higher labour market participation rates than others and what makes them less or more employable.

Patterns of family formation, and the gender division of labour strongly associated with it, were among the most important factors explaining different labour market participation of Muslim-women from the Christian White-British majority. The former face two junctures at which they may exit the labour market: when they get married, and when they become mothers. Most women are likely to leave the labour market after giving birth, but the length of their leave is highly influenced by local cultures, institutional arrangements and policies that support mothers; these analyses show that Muslim-women were no exception, but unlike Christian White-British women, and to lesser extent Hindu-women, their labour market participation dropped significantly after marriage as well as after child-bearing – two falls both accompanied by an increase of labour market participation among Muslim men confirming a strong gender division of labour among Muslims (Read, 2003; Read, 2004; Spierings et al., 2010; Spierings, 2014).

The findings have however also provided some evidence that the impact of family formation, the presence of dependent children and the gender division of labour on Muslim-women's labour force participation was to some extent moderated by education; those with higher

qualifications were able to remain more economically active despite getting married and having children than those with less, suggesting that qualifications improve women's position to negotiate their after-marriage economic activity with their prospective husbands and increases the market-value of their labour. It is worth noting though, as suggested by Spierings (2016) that the influence of the family structure on the employment of Muslim women is not limited to only having children and being married, but spills beyond that. The presence of elderly people (e.g. parents) within the family and whether the family is an extended unit rather a nuclear unit are likely to affect women's supply of labour (Brah 1993).

Furthermore, not only was education important in determining the labour market participation of women in general and Muslim-women in particular, but whether these qualifications have been obtained in the UK and whether English was their first language confirm our hypothesis in relation to the positive impact of these factors and lends support to previous studies.

One of the most interesting findings was the differential impact of religiosity across the groups. The general pattern among the majority group of Christian White-British was in line with previous studies showing that high commitment to religion (religiosity) leads to lower levels of labour market participation, as with the case of Mormon and conservative Protestant (Lehrer, 1995; Sherkat, 2000; Lehrer, 2004). This suggests that Christian women who are highly committed to their faith are likely to prioritise their traditional female roles as mothers who prefer to stay at home for their children rather than remain economically active. However, and interestingly, high religiosity was not associated with lower levels of labour market participation among British Muslim women. Contrary to the general negative effect of religiosity on women's economic activity, the case of Muslim women in Britain challenges the well accepted assumption that religiosity would lead to lower labour market participation including among Muslim women such as in countries like Indonesia and Nigeria (Spierings, 2014).

This finding lends support to the argument that has been made in a number of qualitative studies in the UK regarding the empowering impact of Islam (Dwyer, 2000; Brown, 2006; Franceschelli and O'Brien, 2014). Indeed, the positive impact of religiosity on the labour market participation of Muslim women provides further evidence for the argument that a strong Islamic identity is used as a strategy to resist various cultural practices (e.g. forced and arranged marriages) and to realise rights of education and employment.

While assuming a strong Islamic identity might have helped Muslim women in the UK overcome the restrictions imposed on them by their local and ethnic cultures, this process has not gone without undesirable implications, especially in relation to the wider society and particularly potential employers in the UK mainstream labour market. Adopting a strong Islamic identity will certainly mean, at least for most religiously committed Muslim women, wearing the *hijab*. Previous studies have shown that Muslim women who wear the *hijab* face discrimination and hostility and many employers would prefer not to employ them (Franks, 2000; Ghumman and Ryan, 2013). This study confirms the greater risk associated with religiosity among Muslim women and higher unemployment levels are probably due to discrimination in recruiting and hiring practices especially among Muslim women. However, other parts of this unemployment penalty might be associated with Muslim-women's choices and preferences on religious grounds and their lack of willingness to do any job, especially if these jobs clash with their faith (e.g. handling alcohol or if modesty is compromised).

Furthermore, Muslim women with higher qualifications might have higher occupational expectations than other Muslim women or other Christian White-British, and as a result they are unwilling to accept any job. Given their narrower range of occupational opportunities (due to different choices and preferences on religious grounds and employers' practices) they are likely to end up with fewer opportunities over which they compete against each other and of course against other groups. Hence, they experience a substantially higher rate of unemployment.

Although the measure of religiosity included both strength and practice of faith, for Muslim women information on clothing (whether they wear a *hijab*) could have significantly improved this measure, but unfortunately such information was not available in the dataset. Wearing the *hijab* (or other religious symbols) makes Muslim women more visible and as such exposed to greater potential discrimination (though, as Koopmans, 2016, argues, most data used to analyse labour market experience – such as those deployed here – provide no explicit evidence that the observed differences result from explicit discriminatory practices). Future studies and surveys should take this issue into account in order to make a clear inference in relation to the unemployment penalty that Muslim-women face in Britain.

In general, the study highlights the various junctures at which Muslim-women face a labour market drop-out (marriage and the presence of children) and how the chances of drop-out at each is substantially determined by the level of qualification and religiosity with women with

higher qualification and higher religiosity having the highest chances of staying on in the labour market. However, those who remain in the labour market tend to experience greater labour market penalty in the form of unemployment.

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Table 1: Statistical description of dependent and independent variables, LFS 2002-2013, women aged 19-59, N=229,852

Variables	Muslim women	Muslim men	Hindu women	Christian WB women
Economic activity				
Active	37	78	72	78
Inactive	64	21	28	22
Employment				
In-employment	82	87	91	96
Unemployed	18	13	9	4
Age (mean)	35	36	37	41
Marital status				
Single	19	29	20	27
Divorced/ Separated	16	6	7	17
Married	65	65	72	56
Dependent children				
Yes	68	57	46	42
No	32	43	54	58
Region				
Inner London	18	17	7	2
Outer London	18	17	35	5
Rest of the UK	64	66	58	94
Qualifications				
Low & high tertiary	21	28	44	30
Low & high secondary	49	51	44	58
No qualification	29	22	11	13
UK qualifications*				
Yes	52	51	48	99
No	48	49	52	1
Religiosity*				
High religiosity	21	68	24	13
Lower or no religiosity	79	32	76	87
English first language*				
Yes	29	29	28	99
No	71	71	72	1
Economic status of father*				
Working	69	75	86	87
Not working	21	16	8	6
Deceased or not living with respondent	10	9	6	7
Economic status of mother*				
Working	15	12	34	68
Not working	83	87	65	30
Deceased or not living with respondent	2	2	1	2

* Based on the Understanding Society data, N=8,976

Table 2: economic activity* (in %) by marital status, dependent children and qualifications, LFS 2002-2013, women 24-45, N=113,348

	Muslim women	Muslim men	Hindu women	CWB** women
Degree level qualifications				
Single no children	92	95	97	98
Divorced/separated no children	90	92	100	95
Married no children	87	95	85	97
Single with children	87	94	86	87
Divorced/separated with children	59	100	83	90
Married with children	57	96	75	85
Less than a degree				
Single no children	63	75	85	86
Divorced/separated no children	45	74	62	83
Married no children	48	88	77	88
Single with children	33	80	64	62
Divorced/separated with children	26	67	60	71
Married with children	21	87	67	76

* people in FTE were excluded

** Christian White-British

Table 3: Logistic regression (odds-ratios) for predicting economic activity, US 2009, N=3,636

	No interaction	Marital status	Dependent children	Education	Religiosity
Constant	0.00	0.00	0.00	0.00	0.00
Age	1.54**	1.48**	1.55	1.53**	1.53**
Age squared	0.99**	0.99**	0.99	0.99**	0.99**
Father's economic activity, base=in work					
Not working	0.82	0.79	0.83	0.83	0.82
Deceased or not living with respondent	0.24	0.81	0.81	0.80	0.81
Mother's economic activity, base=in work					
Not working	0.80*	0.79*	0.80*	0.80*	0.81*
Deceased or not living with respondent	1.02	0.94	1.03	1.04	1.02
Marital status, base=married					
Single	0.87	0.99	0.86	0.88	0.87
Separated/divorced	1.27	1.02	1.24	1.77	1.25
Dependent Children	0.25**	0.29**	0.24**	0.25**	0.25**
London	1.12	1.13	1.13	1.13	1.12
Higher qualification	2.36**	2.56**	2.42**	3.09**	2.37**
UK qualifications	2.30**	2.22**	2.27**	2.31**	2.29**
English first language	1.38*	1.46*	1.38*	1.36*	1.37*
Ethnicity, base=Christian White-British					
Muslim women	0.62**	0.54**	0.59*	0.68	0.54**
Muslim men	1.58*	2.47**	1.45	2.96*	1.53
Hindu women	0.88		0.86	1.02	0.91
Religiosity	0.85	0.88	0.85	0.85	0.74*
Interaction: ethnicity X marital status					
Muslim women X single		1.44			
Muslim women X divorced /separated		2.81*			
Muslim men X single		0.36**			
Muslim men X divorced /separated		1.92			
Interaction: ethnicity X dependent children					
Muslim women X dependent children			1.05		
Muslim men X dependent children			6.57*		
Hindu women X dependent children			1.00		
Interaction: ethnicity X higher qualifications					
Muslim women X higher qualifications				0.92	
Muslim men X higher qualifications				0.49	
Hindu women X higher qualifications				0.85	
Interaction: ethnicity X religiosity					
Muslim women X religiosity					1.82*
Muslim men X religiosity					1.14
Hindu women X religiosity					0.77
Likelihood Ratio Tests	$\chi^2= 597.25$	$\chi^2= 560.93$	$\chi^2= 602.96$	$\chi^2= 600.94$	$\chi^2= 603.03$
P value	p<0.001	p<0.001	p<0.001	p<0.001	p<0.001
Cox and Snell	0.15	0.15	0.15	0.15	0.15

* p<0.05 ** p<0.01

Table 4: Logistic regression (odds-ratios) for predicting unemployment, US 2009, N=2,643

	Full model - no interaction	Interaction with education	Interaction with religiosity
	Model 1	Model 2	Model 3
Constant	0.55	0.56	0.34
Age	0.93	0.95	0.94
Age squared	1.00	1.00	1.00
Marital status, base=married			
Single	1.90**	2.30**	2.32**
Separated/divorced	2.24**	2.23**	2.19**
Dependent Children	0.57*	0.69	0.68
London	0.95	0.80	0.79
Higher qualification	0.56*	0.25*	0.51*
UK qualifications	0.42**	0.44**	0.44**
English first language	0.75	0.80	0.79
Ethnicity, base=Christian White-British			
Muslim women	5.59**	3.21	5.68**
Muslim men	2.24*	1.21	2.83**
Hindu women	3.03**	XX	XX
Religiosity	1.11	1.24	0.94
Interaction: ethnicity X higher qualifications			
Muslim women X higher qualifications		2.11	
Muslim men X higher qualifications		2.40	
Hindu women X higher qualifications		XX	
Interaction: ethnicity X religiosity			
Muslim women X religiosity			2.00
Muslim men X religiosity			1.16
Hindu women X religiosity			
Likelihood Ratio Tests	$\chi^2=194.94$	$\chi^2=183.33$	$\chi^2=184.02$
P value	p<0.001	p<0.001	p<0.001
Cox and Snell	0.07	0.07	0.07

* p<0.05 ** p<0.01

Appendix A: Predicted probability of being economically active by group.