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Rethinking informal work practices: Some observations from a Pakistani community in the UK

Abstract

Paid informal work has commonly been conceptualised as a form of paid employment heavily imbued solely with profit motivations. However, this article critically argues that such a market-oriented reading of paid informal exchange fails to take into account alternative explanations for the existence of informal work practices. Using evidence from fifty interviews conducted within a large urban Pakistani community in the UK, this paper lends support to a mixed-embeddedness explanation. These results elucidate certain implicit social constructs and the negotiated nature of work relations existing within the labour processes of informal businesses. What can be termed 'immigrant agency' is found to be a major reason for Pakistani employers and employees engaging in mutually beneficial exchanges in the informal economy. Hence our empirical findings add weight to understanding informal work as a complex set of cultural, political and social rationales. Within the UK's 'ethnic economy', whilst so-called 'new migrant' groups are using formal employment agencies to engage with the UK labour market, our empirical findings demonstrate the embeddedness nature of this specific 'old migrant' urban community, utilising co-ethnic networks to navigate UK labour markets. Such findings highlight the continuing challenges faced by policy-makers in the UK, striving to facilitate meaningful integration within the UK's urban spaces.

Keywords: informal work; mixed-embeddedness theory; diverse economies;

Introduction

The participation of immigrant and ethnic minority workers in the informal economy is a considerable phenomenon in the developed countries (Portes, 1994; Williams and Windebank, 1998). Recently, scholars have re-conceptualised the informal economy and informal work practices, recognising that it is extensive, expanding across the world (e.g. Rodgers and Williams, 2009; Williams, 2010) and constituting an integral component of contemporary forms of global capitalism (Williams and Schneider, 2016). Two dominant alternative explanations exist for the persistence and growth of informal economic practices. A structuralist approach views the growth of informal employment as a by-product of businesses seeking cost reductions and informal work as a survival practice pursued in the absence of alternative means of livelihood (e.g. Castell and Portes, 1989; Ram et al., 2006; Sassen, 1997). Alternatively, a neo-liberal approach views participation in the informal economy as a rational economic strategy. Individuals, responding to a burdensome bureaucratic state, voluntarily operate informally to avoid the costs, time and effort of formal registration (De Soto, 1989, 2001). Yet, despite their fundamental differences, both perspectives take a capitalism-centred viewpoint, considering informal work practices as predominantly based upon the underlying principle of economic gain and market-like relations.

However, scholars have begun to challenge such capitalist-centric perspectives on informal work (e.g., Gibson-Graham, 2006; Whitson, 2007; Williams, 2005; Williams and Round, 2010), highlighting the pervasiveness of alternative, non-capitalist economic practices within capitalist societies (e.g. Jones et al., 2006; Snyder, 2004; Williams, 2004, 2005, 2006, 2010; Williams and Round, 2010). In this paper, we refer to informal work as the remunerated production of legal goods and services that is not fully declared to the state for tax, social security and labour law purposes when it should be declared (e.g. Jones et al., 2006; OECD, 2002; Portes, 1994; Ram et al., 2007; Williams, 2004, 2005, 2006; Williams and Windebank, 1998). We exclude any economic activity, which possesses other absences or insufficiencies, such as that the good and/or service traded is illegal, or that no money changes hands.

Sassen (2009) argues that globalisation has led to an increase in informal work existing not only in rural but also in urban areas across the globe. Observing informal work practices within the creative sector across major urban areas across North America, Western Europe and Japan, Sassen (2009) argues that informal work has become an integral part of the functioning of urban areas increasingly across the globe, seeing ‘urban manufacturing’ as being intimately linked to the advanced corporate services sector

and advanced forms of capitalism more broadly (Sassen, 2006). The informalization of some forms of creative, professional work (software developers, architects) within urban areas provide low-cost alternatives to formal deregulation in a variety of sectors.

Within urban areas, informal work is often characterised as pursued by migrant communities with low wages or poor working conditions (Routh 2011). In a recent study of immigrant work experiences in Toronto, Gottfried et al. (2016) highlight how the increase in precarious, insecure work lacking employment protection requires migrant communities to rely on informal work practices. However, other commentators have outlined alternative rationales for individuals engaging in informal work practices. Phillips (2011) argues that working within informal spaces can enable individuals to undertake their formal work as well as improving levels of work autonomy. Sassen (2006) argues that immigrants in urban areas often make a strategic choice to engage in informal work as a bridge into a better job, even when the local economy is buoyant, rather than viewing informal work as simply a means of survival of avoidance of taxes. Similarly, researching the nature of informal work in the East Village of New York City, Snyder (2004) highlights how individuals are not forced into engaging in informal work as a result of external pressures such as unemployment. Rather, they seek to uncover the possibilities of "exploring new work identity" (Snyder, 2004: 215). Moreover, Edwards et al. (2016) in a study of new migrant businesses in the West Midlands, UK, highlight how in addition to the monetary aspects, informal work practices act as important mechanisms in maintaining positive community and social relations in often ethnically mixed, low income urban areas. In this study Edwards et al. (2016) draw on mixed-embeddedness theory which previously has mainly been used to examine immigrant enterprise internationalisation (e.g. Kloosterman et al., 1999, Kloosterman, 2006; Peters, 2002). In so doing Edwards et al. (2016) demonstrate the usefulness of this theory to examine the participation of immigrant workers in more organized forms of informal work, i.e. informal employment.

marginalization due to certain institutional and structural factors, cannot be fully explained in economic terms. What we have seen empirically in this study is that there also exists a range of non-monetary motives underlying the production of informal work undertaken by the Pakistani households.

In this paper we aim to contribute to a well-rounded view of the dynamic forces working together to determine the participation of immigrant and ethnic minority workers in paid informal work

and also operationalise mixed-embeddedness theory. Hence, this paper contributes to this nascent literature by providing empirical insights from the experiences of the Pakistani community in Sheffield, a large urban area in Northern England. Our findings highlight how individuals engage in paid informal work due to a mix of both monetary (i.e. institutional and structural factors leading to labour market marginalisation) and non-monetary (i.e. social and cultural ties and obligations) factors. Hence this paper sheds light on the everyday experiences of individuals within the UK's 'ethnic economy' (Batnitsky & McDowell, 2013), highlighting how Pakistanis in Sheffield as an example of an 'old' migrant community within the UK context continue to rely on co-ethnic networks to negotiate the UK's contemporary labour markets.

This paper is divided into four parts. To provide a theoretical framework for our analysis, we first discuss mixed-embeddedness theory to explain participation in informal work. Next, the paper elaborates the methodology developed and employed by the paper, which is followed by the presentation of our data and findings. We conclude the paper with a discussion of the resultant insights, implications and limitations of the findings.

Explaining Informal Work: The Mixed Embeddedness Perspective

Traditionally, the informal employment of immigrant and ethnic minority workers is characterized as an unregulated work conducted under "sweatshop-like" conditions by marginalized populations excluded from the formal labour market who conduct such work out of necessity due to no other options being open to them (Amin et al 2002; Castells and Portes 1989; Davis 2006; Gallin 2001; Hudson 2005; Portes 1994; Sassen 1997). For others, it is the result of a decision to exit from the legitimate realm, rather than a product of involuntary exclusion due to an over-regulated economic system and burdensome regulations of the state in the form of high tax rates, social security contributions and stringent labour laws (Cross 2000; Gerxhani 2004; Maloney 2004; Perry and Maloney 2007; Snyder 2004). In recent years, however, especially in the literature on informal employment and ethnic minorities, a view has emerged that such endeavour is a product of both exclusion and exit. Not only have numerous studies on informal employment begun to show that informal workers use rationales associated with both exit and exclusion when explaining their engagement in such endeavour but the literature on the participation of ethnic minorities and immigrant workers in informal employment has also done so, using the concept of 'mixed embeddedness' (e.g. Ram et al., 2000; Ram et al., 2007, 2006; Jones et al., 2004; Community Links UK, 2007; Portes, 1981; Werbner, 1990; Light, 2004), the theoretical framework most often brought to bear is

that of the mixed-embeddedness theory (Kloosterman et al., 1999; Jones et al., 2010; Ram et al., 2008). Embeddedness has become a crucial factor in explaining the success of entrepreneurs in general and that of immigrants in particular (e.g. Granovetter, 1985; Portes, 1995a; Waldinger, 1995; Rath, 1999b), in the latter case also with respect to informal economic activities for as far as they take place outside the regular framework (e.g. Robert, 1994; Jones et al., 2010; Kloosterman et al., 1999; Ram et al., 2008). The concept of mixed-embeddedness finds its theoretical premise in Granovetter's (1985) idea of 'embeddedness', which is based on the study of immigrant entrepreneurs in the US. Granovetter (1985) developed the notion of embeddedness particularly in relation to economic behaviour. He argues that the economic behaviour of immigrants is not solely predicated on some rational self-serving decisions, but also a product of their interpersonal ties and networks, something he termed 'relational embeddedness'.

According to Kloosterman (2010), however, although Granovetter (1985) tries to make a clear distinction between social relations and institutional arrangements, he does not dwell on this latter category in sufficient detail, and tends to miss out the notion of opportunity structure while explaining the dynamics of the economic activities conducted by immigrant and ethnic minority workers. Hence, Kloosterman (2010) argues that the concept of embeddedness, tends to portray only a one-sided explanation of ethnic minorities' economic activities (i.e. social integration) and neglects the wider economic and institutional context in which the immigrants are inevitably embedded (see also Kloosterman et al., 1999). It, therefore, places both formal and informal economic activities of immigrant workers within a wider social, economic, regulatory and institutional framework, with special focus on the nature of opportunity structures available to the immigrants. For immigrant workers, the opportunity structure with respect to business openings, for example, is contingent on market conditions, which themselves are embedded in institutional policies like market rules and regulations, structure of welfare support system, trade and fiscal policies and regulation of business support institutions (Kloosterman et al., 1999). The mixed-embeddedness approach, in consequence, does recognise the fact that ethnic minority and immigrant workers are embedded within co-ethnic social networks and their ability to mobilise social capital is what determines the extent of their economic activities, in both the formal and informal economies.

Mixed-Embeddedness of the Immigrant Informal Economy

The international literature on the immigrant informal economy has so far failed to present a very comprehensive view because of two reasons. First, a vast majority of the literature available on ethnic

immigrant workers employed in the informal sector is derived from US-based studies. European literature on informal employment has somewhat been racially blind. We therefore largely rely on US data in order to examine the extent and nature of informal employment undertaken by ethnic minority immigrant workers. Second, most of these US-based studies, tend to focus on low paid, labour intensive and exploitative industrial sectors in poorer areas where there is a higher concentration of ethnic minority immigrant workers (Fernandez-Kelly and Garcia 1989, Lin 1995, Portes 1994, Sassen 1989, Stepnick 1989). As asserted by Williams and Windebank (1998), the inevitable result of this is that the findings concerning the participation of immigrant and ethnic minority workers in informal employment are likely to present a somewhat biased narrative.

Examining the type of informal employment generally conducted by the immigrants and ethnic minorities, immigrant women are found to be predominantly employed in informal domestic work, low paid manufacturing and family labour jobs (Amott and Matthaei 1991), whereas immigrant men find themselves heavily concentrated in the construction industry, low wage secondary segment of the labour force like domestic service, clerical work and textile machine work and assembly (Amott and Matthaei 1991, Woody 1992). More recent studies, however, have revealed a heavy concentration of informal ethnic minority workers in trades, like low order retailing, catering, personal services and taxi driving (e.g. Edward et al., 2016; Koosterman et al., 1999; Jones et al., 2007). Apart from gender, another factor that determines the nature of informal work undertaken by immigrant workers is the length of time that the immigrants have resided in the host nation (Sassen 1989). As newer immigrants keep pouring in, the second or third generation immigrants keep moving up in the hierarchy of informal work and may eventually become informal employers (Jones et al., 2007).

Moving on to the factors causing the immigrant and ethnic minority workers to engage in informal work, the literature presents a diverse range of personal, institutional, structural and social variables being identified in different populations and areas. The most potent of all the views is that it is the economic marginalization of ethnic minority and immigrant populations at the hands of certain structural forces, such as unemployment and racial discrimination, which make them undertake informal employment. As observed by several scholars, ethnic minorities have lower incomes, experience a disproportionately high level of unemployment, have a lower proportion of men in full-time work and a higher representation in semi and unskilled manual jobs (Bhavnani 1994, Jones 1993, Owen 1994). This economic marginalization is the result of the organization of the formal labour market, i.e. the degree of

unemployment and racial polarization prevailing in the host nation. In countries with high levels of unemployment, for example, immigrant populations are most likely to be the first to be driven out of formal employment in favour of the white population (Jones 1994). The situation is further worsened for immigrant women who become the target of both racial and gender discrimination in the formal job market (Amott 1992). In addition, the socio spatial concentration of the ethnic minorities in poor inner-city neighbourhoods further restricts their opportunity structure, and hence ensures their participation in informal work (Portes and Sassen-Koob 1987, Portes 1994). Economic necessity alone, nevertheless, is insufficient to explain why ethnic minorities and immigrant workers engage in informal employment.

The wider institutional framework of the host nation also seems to have a direct implications on the economic activities of immigrant workers. For instance, the welfare regime of the host country, especially in Western European states, is found to offer so many benefits and allowances for the unemployed that it acts as a considerable incentive for the immigrant workers to remain undeclared and continue to work in the informal sector (Williams and Windebank, 1998, Ram et al., 2007). Immigrants prefer not to declare their employment, thereby becoming a part of the informal sector to be able to keep claiming the welfare benefits like job seeker's allowance, housing benefits, and many more. The net benefit of becoming a part of the informal labour market by far exceeds the net loss of foregoing the national minimum wage in the formal labour market. There for several structural and regulatory factors which play a pivotal role in determining the employment patterns of immigrant workers. The prevalent level of unemployment in the economy is one such factor. As unemployment increases, more and more ethnic minority immigrant workers are pushed into the informal labour force (Jones, 1994).

Moreover, the country's immigration policy may also determine the extent to which ethnic minorities and immigrants engage in informal employment. In countries where there is a deep correlation between residence permits and the right to work, immigrants working informally will be considerably lower as compared to countries where work permits and residence permits share a more relaxed relationship. Therefore, it may be concluded that the state can play an active role in manipulating and shaping the size and nature of the informal labour force through its immigration policies (Williams and Windebank, 1998; Kloosterman, 2010). In addition to immigration policies, the regulatory framework of the state could also play a key role in determining employment behaviours. For instance, stringent laws and regulations regarding work hours, minimum wage legislations, tax rates, and social security contributions can be extremely burdensome of the employer and employee both and act as a disincentive

for formalization (Edwards, et al. 2016). Moreover, environmental regulators, such as the type and size of settlement, also tend to impinge upon the intensity of immigrant workers' participation in informal employment. The prevalent view is that immigrants living in densely populated ethnic enclaves are more likely to engage in informal employment as compared to those living in a more scattered setting (Williams and Windebank, 1998; Kloosterman, et al. 1999).

The Social Embeddedness of Informal Employment

Another factor that determines the type of work ethnic minorities and immigrants engage in are the social factors, also referred to as the social embeddedness. This refers to the shared social networks, traditions, cultural norms, religious beliefs, and morals amongst common ethnic groups. Owing to their marginalization and exclusion from the formal labour market due the dominant white enclaves, ethnic minority immigrants choose to engage in informal employment for a common ethnic employer because it may benefit him in other ways by for instance, strengthening his/her social network or allow access to informal credit systems within these ethnic enclaves (Williams and Windebank, 1998). Ethnic minority immigrants often voluntarily accept informal employment that often pays below the National Minimum Wage (NMW) owing to bonds of kinship and community relationships (Ram et al., 2007). Such arrangements of informal work are based on feelings of trust, paternalism and mutual consent. The ethnic minority employer offers other non-monetary benefits to the ethnic minority worker in exchange of lower pay and longer work hours (Ram et al., 2007). Moreover, in relation to this socially embedded work arrangement, it will be interesting to analyse and examine the dynamics of employer-employee relations in the informal sector.

We now move on to examine the informal employment of ethnic minority and immigrant worker especially with reference to the employer-employee relationships prevailing in this form of work. Harsh working conditions, long working hours, and low wages are all typically associated to employment conditions in the informal economy (Jones et al., 2004). However, despite these apparently exploitative conditions, participation of workers, especially what of immigrants and ethnic minority workers continues to grow (Williams and Windebank, 1998). Workers continue to work in these less than optimal conditions, at times voluntarily and at times involuntarily (Williams and Windebank, 1998). Even though there are laws in place for example the minimum wage legislation, yet individuals negotiate alternative arrangements. To put it simply, their employment relations are driven by norms, collective identity and mutual understanding rather than the formal codified law (Jones et al., 2004). It is extremely interesting to

examine this dichotomous relationship. Workers are foregoing the benefits of formalization and opting for informal employer-employee relations despite the apparent pitfalls. The employers and employees both prefer and value a relationship based on implicit social relations, rather than formal regulations (Jones et al., 2004).

Social networks form the basis of the work culture in these informal labour markets. As defined by Tilly and Tilly (1998, p.32), a large part of this sector comprises 'barter, entrepreneurship and nonmarket social relations'. Despite the advent of the NMW (national minimum wage), the informal nature of this sector has been retained by what scholars refer to as a form of negotiated consent (Scott, 1985). Softened, humanized and personal interactions with authority figures leads to what is known as paternalism (Barrett & Rainnie, 2002; Chapman, 1999; Ram 1994; Scase, 2003; Scase & Goffee, 1982b). This process inculcates a strong sense of belonging amongst the workers, almost as if they were a part of the extended family (Holliday, 1995). Workers come to see themselves as one of the family (Young, 1987). This sense of collective identity and interdependence between the employer and employee is usually sustained through nonmonetary assistance. Exploitation and consent are two factors on the opposing ends of a continuum and yet they somehow manage to coexist in the informal economy (Ram, 1994). This employer-employee relationship is a highly complex one where exploitation and paternalism are not the only two forces at play. There exists a silently established structure of social relations that shape the everyday relations between the employer and the employee (Burawoy, 1979; Hodson, 2001). Scholars recognize this relationship to be one which is dictated by deeply embedded social exchanges. These trust-based relationships have been sustained through humanized informality as purported by Jones et al. (2008). As observed by Ram et al. (2007), paternalistic structures have enabled the formation of a collusive labour process in which the socio-economic terms are negotiated implicitly between the employer and employee. Implicit social contracts based on feelings of paternalism, sense of belonging, family-like environment, social integration, job flexibility all work in favour of the sustenance of the informal economy (Ram et al., 2007). Jones et al. (2006:146), highlight that from this (mutual consent) flow a range of intangible benefits emerge that contribute to maintaining informal work arrangements.

The mixed-embeddedness theory thus sees all these various factors combining to determine the organization of informal employment amongst immigrant workers. Hence, it is the interplay of all these factors that is referred to as mixed embeddedness and that determines the opportunity structure for immigrant workers. We explore this by studying the informal work practices in the Pakistani community

in Sheffield. However, before presenting our insights, we turn to describing our research study.

The research study

During the industrial age, Sheffield gained an international reputation as a centre for metallurgy. However, a rapid and prolonged period of industrialised in the 1970s/1980s led to the stagnation of the region's economy in the 1980s (Sheffield City Region, 2006, 2010a). Since then, as a result of significant infrastructural investment and sustained economic restructuring premised on promoting the diversification of the economic base and promoting the Sheffield City Region (SCR) as a knowledge based, economy (Sheffield City Region, 2006, 2010a), Sheffield's economy has begun to grow once more. However, the SCR remains characterised by low levels of entrepreneurship, a low business to population ratio, below average business birth rates (Sheffield City Region, 2010c), and remaining on of the least competitive city region economies in the UK (Huggins &Thompson, 2010). Further, Sheffield City Region ranks mid-table for overall deprivation (62 out of 150 English counties (Department of Communities and Local Government, 2011).

Fifty face-to-face semi-structured interviews were conducted during 2012 with 25 Pakistani employees, 20 Pakistani employers and 5 formally employed Pakistani households (see Table 1 for full profile of the respondents). We focused on the Pakistani community as it represents the largest ethnic minority population in Sheffield and comprises about 15000 residents. We adopted a direct survey. Within the literature and policy community (e.g. Her Majesty's Revenue and Customs, 2005; OECD, 2002; Office of National Statistics, 2005) strong consensus has emerged that direct surveys not only generate a relatively better estimate of size but also give comprehensive evidence on the nature of informal work. This is particularly relevant in order to understand the distribution of informal work in terms of gender, employment status, ethnicity and income, or the motivations for engagement in informal work for that matter. Given the sensitivity of informal work and to gain access into the Pakistani community, our sampling strategy was 'chain referral sampling' (Penrod et al., 2003), which is an advance form of snowball sampling to access a greater variety of networks and a more heterogeneous sample. This method is particularly useful for undertaking research on sensitive topics and accessing 'hidden' populations and more viable for small sample sizes. As such, it is commonly used to examine the nature of the informal economy, especially in the context of ethnic minority and immigrant populations (e.g. Ahmad, 2008; Jones et al., 2004; Edwards et al. 2016; Ram et al., 2008; Vershinina et al., 2009).

Insert Table 1 about here

Using the chain referral sampling, the researcher divided the Sheffield's Pakistani community into three major clusters based upon their population density as provided by the results of the 2001 Census of Population. Each cluster was made up of multiple neighbourhoods containing a reasonable number of Pakistani residents (see Table, 2). In order to attain geographical and occupational heterogeneity in the final sample of Pakistani households, the sampling procedure did not rely on any particular contacts or restrict itself to any specific localities. Instead, multiple chains of references were triggered simultaneously in more than one locality by seeking all together new contacts within Sheffield's Pakistani community. The lead researcher identified initial contacts in each locality with the aid of approaching some influential institutions of the Pakistani community in Sheffield, such as community mosques, the Pakistan Community Centre and Pakistani Community Advice Centre

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Insert Table 2 about here

The interviews were conducted by one of the authors of the paper himself owing to his Pakistani background and fluency in Urdu and Punjabi, the two Pakistani native languages used in the interviews apart from English. Given the sensitivity of the study, the quality of survey output critically depended upon the 'level of trust' developed between the research and respondents. This issue of confidentiality, in the case of Pakistani community of Sheffield, was further compounded due to the fact that it was one of most of segregated and conservative ethnic minority communities of the city (Sheffield City Council, 2006). This is where the Pakistani ethnicity of the researcher played a very instrumental role. It was observed that the respondents shared certain information about their informal practices only because they felt comfortable about the fact that they were talking to a co-ethnic person. Most of the interviews were conducted bilingually, coupling either Urdu or Punjabi with English and lasted on average for 50-60 minutes each. Apart from six telephonic interviews, all the interviews were conducted face-to-face at the respondents' house, with the exception of five interviews that took place at their work place. Data analysis followed a deductive approach by applying our research questions to the various narratives provided by the respondents and arranging them into three pre-determined themes termed marginalized

opportunity structures, wider institutional environment and informal employment, and the social embeddedness of work relations. We present these themes in turn below to highlight the mixed-embeddedness of the Pakistani households in various institutional, structural and social factors leading to their participation in informal employment in an urban economic space, like Sheffield.

Findings

Marginalized Opportunity Structures

An ethnic minority immigrant worker seeking employment becomes the victim of numerous prejudices. Racism and discrimination was one of the most prominent factors restricting Pakistani immigrants' opportunity structure in the formal labour market. As expressed by an informal ethnic immigrant interviewee working at a garment shop, *"There is strong discrim*ination against immigrants in formal *jobs. It is true that you do not see it as such, but it is very strong under the cover" (Male, 26-*40yrs, Garment shop employee). It was observed by many respondents that the formal sector employers would much rather give preference to their white counterparts, than to hire an ethnic minority worker with one Pakistani immigrant employee working informally at a takeaway expressed his frustration saying, *"I have the work permit and there is everything legal about me … it's not that! …. these big companies would just hire a white person over you" (Male, 40-*55yrs, Takeaway employee). This racial bias is experienced not only by the relatively less educated immigrants but also those with a decent qualification. *"I was* educated enough to do a middle-level office job in Sheffield when I first moved to this city – but I guess I *was not 'white' enough to be given a chance ……. Now if I am working at a book shop for a* meagre *salary" (Male, 26-*40yrs, Bookshop employee). It is often due to this ethnic and racial exclusion from the formal sector that ethnic minority immigrants usually resort to informal means of work as a source of survival. Getting continuously rejected by the formal labour market leaves ethnic minority job seekers with little opportunity but to accept employment in the informal sector. Such sentiments were not only restricted to the Pakistanis working on an informal basis at the time of the survey, but were also expressed by the ones who had eventually managed to find a job in the formal sector. A respondent working at Sheffield City Council, for example, stated, *"It was not easy for me to find a job in the private sector due* to the prejudice against immigrants. I was disappointed, and eventually applied for a job in the City *Council" (Male, 26-*40yrs, Sheffield City Council employee).

In addition to this racial and ethnic bias, as expressed by some, another very important factor that seems to further hinder their opportunities in the formal job market was their lack of human capital,

i.e. the qualification/certification and/or experience required for an entry level job in the formal sector. A good fraction of the Pakistani households did not seem to have the qualification and skill needed to obtain a legitimate formal employment. At times, even if they possessed the skill, they did not have the local vocational certification required to take up a formal job in a related sector. For instance, as expressed by three respondents working as informal employees in different trades,

> *"Most of the Pakistani workers like me do not have the qualification to find a better job" (Male,* 26-40yrs, and Restaurant employee).
>
> *"I have worked as a chef for many years in Pakistan and always wished to work in some big* hotel in the UK, but one needs to have a local vocational training certificate to work as a *professional cook in this country, which I don't have. My cooking experience is just useless without that certification" (Female, 26-*40yrs, Beauty salon employee).
>
> *"It is much easier for a Paki*stani to work at a restaurant or may be to drive a taxi than to do a *technical work in the UK ……. I can repair home electronic appliances from my experience in* Pakistan, but it is very risky to do such work in the UK without having proper certification. Also, *without which not many customers will trust your skills especially if you are an immigrant"* (Male, 26-40yrs, Takeaway employee).

The kind of expertise or skill that these Pakistani workers had possessed in their home country had now become nearly useless as far as the opportunities in the formal job market are concerned. Hence, respondents are left with two options: either spend their time and money, which they most often did not have due to economic marginality, obtaining the required certifications or qualification; or look for an easier alternative by working in the informal sector where they can possibly find an immediate opportunity regardless of their limited human capital.

In addition to these exclusionary forces, what seems to further aggravate the whole situation in certain cases for Pakistani workers living in Sheffield was a strong social pressure from their families back home. Typically, people belonging from less privileged backgrounds in Pakistan come to the UK in the hope of finding lucrative livelihood opportunities, which they believe were not otherwise available to them in their home countries. In Sheffield, there were many such Pakistani immigrants. As a result, these immigrant workers are right away under a constant psychological pressure from their families in the home country to send back money, leading to their participation in informal employment as a rescue:

> *"I am a trained mechanic and never thought that I would be working as a waiter in the UK.*

Honestly, I never wanted to. But the expectations of your family never give you enough time to *settle ……. they want you to send them a lot of money as soon as you land here, no matter what you do …In this situation, to start working at a Pakistani restaurant was the easiest way out ……* it is low-*paid work, but at least my family in Pakistan is happy now" (Male, 26*-40yrs, Takeaway employee).

Likewise, a couple of other newly arrived Pakistani workers expressed similar sentiments,

"If I do not send money immediately, my parents are likely to receive disgraceful taunts from my *relatives, who expect you to send a lot of pounds (£) as soon as you come to the UK ……believe* me at times it is very painful to bear with their taunting remarks and hence you get to find some work very quickly, whether y*ou like it or not" (Male, 40*-55yrs, Restaurant employee).

"My family in Pakistan has no idea how hard and exploitative it is for me to earn money in England. They are just excited about the money I send them" (Male, 26-40yrs, Butcher shop employee).

Looking at these expressions, one can argue that while these Pakistani immigrants living in Sheffield tend to be marginalized from the opportunities available in the formal sector due to low human capital, they are likely to face an additional exclusionary pressure due to their familial backgrounds, making it more of a necessity for them to seek refuge in the informal sector.

The situation for the Pakistani employers is not all to different from their co-ethnic employees, whereby they were also faced with a marginalized opportunity structure due to certain market and regulatory reasons. Most of the businesses being run by the respondents of our study were found to exist in what can be called as vacancy chain market space. Vacancy chains, according to Kloosterman (2010), refer to the residual opportunities left behind for immigrant entrepreneurs at the low end of the opportunity structure, most notably in neighbourhoods with high ethnic minority concentration, due to the progression of native entrepreneurs into more rewarding forms of entrepreneurship. Vacancy chain market spaces are mainly characterized by high levels of saturation and cutthroat price competition due their predominance of activities like small-scale catering and low-order retailing of garments, groceries, and food items etc. According to our study, the concentration of Pakistani employers in vacancy chain openings and their exclusion from more rewarding forms of businesses was primarily an outcome of their poor human capital. For example, as asserted by some Pakistani business owners in Sheffield:

"Well, to have a personal services business can be very profitable in the UK, but it requires at

least NVQ (National Vocational Qualification) Level 2 standard, which is too costly and difficult. I enrolled for it for a while but then quitted and started a retail business instead; it was *much easier and quick money" (Male, 40*-55yrs, Bookshop owner).

"The vocational training requirements and lack of understanding of related trade standards is a major barrier for many Pakistani households to work as self-*employed technicians. That's why you see them running these small shops and driving taxis" (Male, 40*-55yrs, Self-employed plumber).

"I have worked for many years as a mazdoor (construction worker) in Pakistan, but in the UK *one cannot practice this trade without a reputable certification" (Male, 26*-40yrs, Meat shop owner).

Being concentrated in low-end businesses, like retailing and catering, the Pakistani employers expressed very serious concerns about the rising level of competition due to low entry barriers and the diminishing product differentiation that had led to a cutthroat price war in these trades. The influx of new migrant enterprises over the last few years was particularly mentioned to have cramped up the market space for the Pakistani households running their own businesses in Sheffield. Some of the respondents expressing their marginality at the hands of these various market forces:

"In Sheffield, the Pakistanis used to have a complete ownership of these small ethnic stores. However, now we see a lot of African and Arabic immigrants also opening up similar businesses even in the Pakistani neighbourhoods. *I don't know how will we survive?" (Male, 26*-40yrs, Grocery store owner).

"No doubt there is sufficient demand for Pakistani garments by the Pakistani households but the profit margins are very low in this business since there are many of those shops selling almost the same type of *clothing. We can only earn a customer by offering price discounts" (Male,* 55yrs+, Garment shop owner).

"Most of our customers are Africans, Arabic and Pakistanis. They are not willing, and at times can't afford, to pay the market price, so you have to keep your margins very low to survive" (Female, 26-40yrs, Beauty Salon owner).

"My customer comes to me only because I have cheap prices. Otherwise they would have gone to Burger King or McDonalds" (Male, 26-40yrs, Takeaway owner).

With such prevailing market conditions where these Pakistani employers cannot possibly charge

high profit margins while they see a constant surge in competition, cost cutting measures become a crucial component of their survival strategy. The most evident route to survival for these Pakistani employers was, therefore, cutting on labour cost. This strategy is, however, only partially feasible within the given regulatory framework. If one operates beyond this framework, by, for instance, evading taxes or social contributions or by flouting the minimum wage and working hours' regulations, the room to manoeuvre increases significantly. These strategies – illegitimate as they may be – can be very instrumental for the survival of the businesses operating at the low-end of the opportunity structure since such businesses tend to be very labour intensive (Kloosterman et al., 1999). Based on the evidence presented, this study explores an underlying phenomenon of marginalized opportunity structures for both the Pakistani employers and employers. While the institutional forces, such as racism and the necessity of human capital, tend to exclude the Pakistani workers seeking job in the formal sector, the Pakistani employers also seem to strive for their business survival due to their embeddedness in a specific market and regulatory context. At the basic level, it is this marginalization of these two groups of Pakistani workers that tends to bring them together and make it possible for them to find resort in informal employment for a mutual benefit.

Wider Institutional Factors and Informal Employment

In addition to the marginalisation highlighted so far wider institutional variables result in respondents engage in informal employment. First, it is observed that the welfare system of the UK tends to create a strong disincentive for the immigrants to declare their employment. A number of social security benefits which include income support, unemployment benefit, job seeker's allowance and housing benefit are available [1]. Job seeker's allowance, for example, can be claimed if you are unemployed and applying for jobs in the UK. The combination of direct support such as unemployment allowances coupled with many other indirect benefits also available for the unemployed and low earners, like housing benefit, council tax benefit and child benefit, created disincentive for respondents in this study to declare their employment. Hence respondents in our study often settled for a wage below the National Minimum Wage (NMW) with available allowances adding in to the average (informal) wage received by our respondents. This practice was expressed by a number of informal employees:

> *"I earn less than the official wage, but keeping myself undeclared helps me claim many welfare benefits from the state" (Male, 26*-40yrs, Takeaway employee)

[1] https://www.gov.uk/browse/benefits

"Why should I declare myself when I can access all those social benefits as such? It would be a stupid thing to do" (Male, 40-55yrs, Grocery store employee)

"Living on welfare benefits in the UK is very profitable for immigrants …. If we declare our *work, we will end up losing more than what we currently earn" (Male, 26*-40yrs, Garment shop employee)

These practices suggest that the current welfare regime is creating an added economic incentive for the Pakistani immigrants to undertake informal work. Informality enabled respondents to find work in spite of their limited human capital topping up below market rate income with state allowances. Accounts by the employers of these workers corroborated these practices. Pakistani employers interviewed in this study expressed grievances against the certain labour laws that they believed were not appropriate for businesses like theirs.

*"Currently the minimum wage in the UK is around £6/hour; we pay on av*erage £2.5-3.0/hour to *our workers. This is the maximum we can afford to pay" (Male, 26*-40yrs, Self-employed butcher)

"The law in the UK does not allow for more than 8 hours a day, but the truth is that we cannot survive if we don't run our restaurant for at least *15 hours a day, even more so on weekends … the government should revise these laws for immigrant businesses" (Male, 26*-40yrs, Takeaway Owner).

Another institutional factor driving informal work in this study was the immigration policy and the legal status of the immigrants. The immigration policy put significant constraints on the respondents and their opportunity structures. Immigrants in the UK with a student visa, for example, at the time of survey were legally entitled to work for 20hours/week only. Any work undertaken by a Pakistani student that exceeded 20 hours per week was officially illegal and therefore had to be undocumented in order to go undetected by the immigration authorities. Similarly, some respondents were living in the UK illegally because their visas had expired many years ago. These were the workers who had no choice but to resort to informal employment with a Pakistani employer for their survival.

*"On a student visa, I can only declare the 20hrs of my work per week. Bey*ond this, it is only a cash-in-*hand work I can do" (Male, 26*-40yrs, Student & Restaurant employee).

*"Although I came here on a student visa, I never went to any university as such. I had always intended to come to the UK to earn money …. my visa also expi*red five years ago and I am kind

of *stuck in this country now. I cannot even legally depart with an expired visa …. I have been doing all these 'irregular' jobs for my survival" (Male, 26*-40yrs, Bookstore employee).

An informal takeaway worker also expressed his frustration and said:

"My wife is a British national. I came to the UK on a spouse visa but have not yet got the citizenship; the process is underway. Until I get the citizenship I have no legal recourse to work in this country. So, my father-in-la*w employed me in his restaurant as an undeclared worker"* (Male, 26-40yrs, Takeaway employee).

The various factors examined in this section demonstrate the embeddedness of immigrant workers in the wider institutional framework of the host country – the welfare system, regulatory burdens and immigration laws – and how this is contributing to informal work arrangement in particular within co-ethnic communities.

Social Embeddedness of Work Relations

Excluded from the mainstream formal economy due to various structural and institutional factors as debated above, most of these Pakistani employees seem to gravitate towards informal businesses being run by their co-ethnics who are more than willing to employ them. With most of the Pakistani businesses concentrated at the lower end of the opportunity structure in an urban economic space, they find it extremely beneficial for them to hire informal workers. This has resulted in the creation of alternative work arrangements by Pakistani workers and their employers. In fact, it is this alternative work arrangement that seems to enable these Pakistani employers and employees to maintain their work relationships once they have entered into an employment contract, causing the prevalence of informal employment amongst the Pakistani community. Interestingly, the employment relationships in this alternative workspace, however, are not only driven by market-like and profit-maximization rationales, but to a wide extend by certain social and relational motives:

*"This is not a nor*mal employment. There are many odd things about it, but the owner helps us in so many other ways, such as property hunt, community networking, and at times he even assists *us in preparing for our driving test" (Male, 40*-55yrs, Garment shop employee)

"We are like a family here. The owner of the shop acts like the eldest member of the family" (Male, 15-25yrs, Restaurant employee)

"I think it is a simple give-and-take situation. We work for him cheap, he (the owner) gives us *shelter and a quick means of income..... even provides us loans when the times are tough"*

(Male, 26-40yrs, Takeaway employee)

These responses demonstrate the non-monetary motives that respondents associate with their informal employment. There was evident violation of all forms of contractual and/or specific employment relationships akin to those existing in the formal labour market. Instead, one can see tacit trust based associations of 'paternalism' and 'community integration' prevailing in the functioning of informal employment within the Pakistani community, where the employer was seen as a father-like figure compensating his employees beyond the conventional codes of employment (see also, Jones et al., 2006; Ram et al., 2007; Ram, 1994). Inadequacy of monetary rewards offered by the employer was thus perceived as an acceptable element of a typical paternalistic exchange, in which things are not purely evaluated on market-like and profit-motivated terms.

The social nature underlying these employment relations also provided flexibility and freedom to respondents to align work commitments with other demands:

> *"My employer has adjusted my work hours in a way* that I am able to attend my vocational *training classes. It would not have been possible in a job with fixed working hours" (Male, 26-*40yrs, Grocery shop employee)
>
> *"I work at this takeaway in the morning, then go drive a taxi for a few hours and come back* for a second shift, then go drive a taxi again. I have an understanding with the owner of this *takeaway" (Male, 40-*55yrs, takeaway employee)

Some of the respondents even applauded the kind of entrepreneurial training that they get from their employers in their informal employment as a part of their mutual bonding irrespective of their work conditions.

> *"I am a waiter here but I get to learn a lot from the owner o*f this place about a restaurant business. He i*s always willing to teach you"* (Male, 15-26yrs, Restaurant employee)
>
> *"They (employers) don't pay you well in this type of employment …. (but) they are always willing to educate and train you for your own business if you work for them for a few years"*

It appears that respondents cherished a level of cooperation offered by their employers that facilitated them remaining in informal employment. Cooperation and flexibility enabled respondents to seek to upgrade their human capital to potentially facilitate formal employment or the start their own business respectively.

Apart from these social and personal benefits that the Pakistani workers appeared to get from

their informal employment, there were also voices by some of these workers concerning certain religious and cultural incentives associated with their informal employment. For example, a respondent working for a Pakistani plumbing shop stated:

> *"My employer is also a Pakistani. He understands my religious needs, so he allows me to take a* couple of weeks off on Eids (an important Islamic festival that occurs twice a year). Then I work *for him on Christmas and Easter when there are more customers. It's a win-win" (Male, 40-*55yrs, Plumbing shop employee)

Similarly, as expressed by a garment shop employee:

> *"Don't just look at the money we get from this work …. there are many other benefits if you* work for a Pakistani employer, which I could never get if I were working for a white employer or *at some big company …. Being a Pakistan he (the employer) understands my language, my* religion and my family problems *…. I discuss with him my family issues and he is always* cooperative. Only a *Pakistani can understand this"* (Male, 26-40yrs, Garment shop employee)

All these motives expressed by our respondents imply that their participation in informal employment, albeit primarily a product of their marginalization due to certain institutional and structural factors, cannot be fully explained in economic terms. A range of non-monetary motives also underlies that informal work undertaken by respondents in this study in particular distinct socially embedded work relations.

Conclusion

This paper has critically engaged with the notion of paid informal work within urban spaces. Specifically, the paper purports the need to look beyond market-orientated readings of paid informal work practices and outlines the relevance of a diverse economies approach (e.g., Chakrabarty 2000; Gibson-Graham 1996, 2006; Smith 2004) to understand (informal) work practice amongst urban immigrant communities. For this reason we draw on mixed-embeddedness theory to examine informal work within the Pakistani community in Sheffield, UK. Our empirical elaborations demonstrate the interplay of various forces - negotiated consent, lack of job choice and ethnic ties – as being responsible for the continuous reproduction of informal work in ethnic minority communities (see also Ram et al. 2007).

Is the participation of the Pakistani community – voluntary and involuntary – universally driven by structural forces as a pursuit of economic gains? It certainly does not appear to be the case. The findings identify an increasing influence of immigrant agency against a range of structural forces with

regard to the engagement of these immigrants in informal economic activities. Immigrant agency in this study refers to a set of certain culturally, socially and morally driven motives for Pakistani immigrants vis-à-vis their execution of informal work. Likewise, a reasonable fraction of the interviewees engaged in more autonomous (e.g. self-employed) forms of informal work also tend to draw their primary motivation from what can fairly be said a socially-driven rationale – informal work runs in the Pakistani culture. Thus the reproduction of informal work practices is as much a reproduction of cultural norms as the need to generate an income.

Moreover, the social drivers of such engagement in informal work relations exist as 'implicit' constructs of strong trust based relationships existing between informal employers and their respective cash-in-hand employees. This was demonstrated in the collusive labour process (also see Ram et al. 2007), which led to the reproduction and expansion of organised informal work practices in this community. Similarly, the adoption of informal work practices under the influence of long-held cultural norms and practices also points to the fact that for Pakistani informal workers there is a certain class of rationales somewhere deeply embedded in their lifestyles and in the process of how they develop and nurture their social capital.

Immigrant and migrant communities, constituting the so-called 'ethnic economy' now contribute greatly to economy practices and life within urban centres in the UK (Edwards et al. 2016). However, whilst Batnitzky and McDowell (2013) have highlighted how so-called 'new' migrants (migrants from Eastern Europe, Africa and the Middle East) are using employment agencies and formal institutions in order to enter into the contemporary UK labour market, our empirical findings demonstrate how Sheffield's Pakistani community continues to use co-ethnic networks in order to navigate UK labour markets. As such, this 'old' migrant group tend to be concentrated in enclaves defined by ethnicity across the city of Sheffield. As such, these findings highlight clearly the continuing challenges faced by policy-makers in the UK, striving to facilitate meaningful integration within the UK's urban spaces.

Whilst the mixed-embeddedness approach is useful in placing emphasis on the existence of non-capitalist work practices, our empirical findings highlight the fact that often individuals engage in non-capitalist work practices, not as an 'alternative' to capitalist practices. Rather, these are the desired strategies embedded in a range of social, political and cultural rationales and supplement capitalist practices.

Our conclusions however have to be seen in light of the limitations of this study. The study is localised geographically within the Sheffield City Region in the North of England and involved a relatively small number of Pakistanis during our interviews. Further research needs to look at other geographically areas and other ethnics groups. Whilst the views of the interviewees cannot be considered to be representative of all members of the Pakistani community, which limits the generalizability of the findings, the value of this research lies in the rich contextual insights it provides relating to the nature of informal work practices within an urban ethnic minority community in the UK. However, more research amongst other large ethnic minority communities living in different urban spaces in the UK is required. In this way, we can seek to capture the rationales of ethnic minority workers for their participation in informal work practices in the changing dynamics of the current socio-economic environment in the UK.

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