Reconceptualising informal work practices: Some observations from an ethnic minority community in urban UK

Abstract

Whilst paid informal work has been conceptualised as a form of paid employment imbued with solely economic motivations, this paper critically argues that such a market-oriented reading fails to take into account alternative explanations for the existence of informal work practices. Using evidence from fifty interviews conducted within an urban Pakistani community in a northern UK city, this paper, using a mixed-embeddedness perspective, highlights the importance of certain culturally, socially and morally driven motives in the decision to engage in informal work. The findings highlight that participation in informal work, albeit a product of marginalization due to certain institutional and structural factors, is also driven by a range on non-monetary motives; a repercussion of certain socially embedded work relations between ethnic-minority workers and their employers. It is this social embeddedness of the employer-employee relationship amongst the Pakistani ethnic-minority community that can be seen as allowing the continuation of informal work practices in the face of prevailing laws and regulations. The findings add weight to the understanding of informal work as being about more than just economics and constraints, offering these ethnic minority workers opportunities, even status, and giving them agency in an otherwise disempowered situation.

Keywords: informal work; mixed-embeddedness theory; ethnic minority

Introduction

This paper contributes to an expanding body of work within urban studies which problematizes the 'artificial' formal-informal dichotomy (Varley, 2013; Waibel & McFarlane, 2012), attempting to demystify understandings that formality represents the 'norm'. Rather than informality being seeing as an aberration from the continual persistence and extension of formality within urban spaces, informality can be conceptualized as the dominant form of engagement in the processes and practices, which constitute the making of urban spaces (Watson, 2009). Indeed, Varley (2013: 17) speaks of the 'ubiquity of informality'. This paper focuses on the participation of ethnic minority workers in informal work within a large UK urban city. Reporting the findings of a series of qualitative interviews of Pakistani ethnic minority workers in Sheffield, we examine the rationale for individuals engaging in forms of informal work, arguing for scholarly research to extend its scope to look beyond merely economic rationales for engaging in informal work and instead focusing on a range of social, cultural and political rationales which can explain the continued normality of informal work within urban settings.

Recently, a growing literature has drawn attention to the prevalence of the informal economy across the globe (Jütting and Laiglesia, 2009) and its critical role in enabling individuals to get-by on a daily basis. This emerging scholarship has made tackling the informal economy a key issue on the policy agenda of supra-national agencies and governments across the globe (Alberti, 2015; Clark & Colling, 2016). For many decades, the informal economy was seen as a "leftover" from a pre-capitalist era, with the persistence of informal work seen as a manifestation of "backwardness" and "underdevelopment" (e.g. Geertz, 1963). Newer scholarship recognizes how informal work practices constitute an integral component of contemporary forms of global

capitalism (Williams and Schneider, 2016). Historically, two dominant alternative explanations have existed for the growth of informal work practices; a structuralist approach viewing informal work as a survival practice and a neo-liberal approach viewing informal work as a voluntary rational economic strategy (Ram et al., 2006; De Soto, 2001). Yet, despite their fundamental differences, both perspectives consider informal work practices as predominantly based upon the underlying principle of economic gain and market-like relations.

In this paper, we aim to contribute to a nascent literature which challenges such capitalist-centric perspectives on informal work (e.g., Gibson-Graham, 2006), highlighting the pervasiveness of alternative, non-capitalist economic practices (e.g. Jones et al., 2006; Snyder, 2004; Williams, 2004; 2006). Rather than solely focusing on the economic rationales for engaging in informal work, in this paper, we underline the importance of taking into account non-economic rationales to explain the prevalence of informal work including a range of cultural, political and social rationales.

With specific reference to informal work within urban settings, it is often characterised as pursued by ethnic minority communities on low wages and/or with poor working conditions (Routh 2011). In a recent study of ethnic minority work experiences in Toronto, Gottfried et al. (2016) highlight how the increase in precarious work requires ethnic minority 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 (2009) argues that ethnic minority workers 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 or evasion 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 identities" (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. Edwards et al. (2016) draw on mixed-embeddedness theory, which previously has mainly been used to examine ethnic minority enterprise internationalisation (e.g. Kloosterman, 2010). In so doing Edwards et al. (2016) demonstrate the usefulness of this theory to examine the participation of ethnic minority workers in informal work.

In this paper we aim to advance this nascent literature and the relevance of mixed-embeddedness (Kloosterman, 2010) as a theory by providing empirical insights from the experiences of the Pakistani community in Sheffield, a large urban area in Northern England, to explain the participation of ethnic minority workers in informal work. The 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.

It is however important to note that, while our findings showcase the relevance of non-monetary rationales for the engagement of individuals within the informal economy, it is crucial to take into account the negative impacts of informal work practices. Our findings indicate that, as a result of structural rationales, many individuals continue to be forced to engage in exploitative working conditions (Alberti,

2015; Clark & Colling, 2016), which impede any attempts at meaningful integration into mainstream wider British society.

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. 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; Ram et al., 2007; Williams, 2004, 2006). 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

For many decades, whilst the formal economy represented 'progress', the informal economy was negatively portrayed as representing 'backwardness' (Geertz 1963). However, this discourse has been increasingly contested (Williams 2004). In the 'structuralist' discourse, the emergence of a de-regulated world economy has led to increases in informal work (Amin et al. 2002). This is seen as a direct by-product of employers seeking to reduce costs by adopting informal work arrangements and those of little use to capitalism being off-loaded and increasingly relying on informal work, conducted out of necessity (Amin et al. 2002). In contrast, neo-liberal approaches recognise the prevalence and growth of the informal sector, and participation in informal work is conducted as a matter of choice (Sassen 2009) with informal work representing a positive alternative to the regulated formal economy (de Soto, 2001).

More recently, an emergent literature has re-read the trajectories of economic development of advanced 'market' economies (Gibson-Graham 2006; Williams 2004)

and post-Soviet transition economies (e.g., Smith 2004). Drawing on more local and regional approaches to studying informal work practices, these combined insights argue that too much attention has been paid to measuring economic performance (Smith, 2004; Williams & Windebank, 2001), which has resulted in explanations for informal work being driven by considerations of economic practices conducive to an exclusively capitalistic understanding of economy. However, examinations at the neighbourhood urban level (Williams & Windebank, 2001), demonstrate that economic practices also encompass non-capitalistic practices.

By taking into account the diversity of economic practices and by locating work beyond the formal market economy, the result is the demonstrable construction and practice of alternatives to formalization and market-ism. This re-reading is about de-centring the formal market economy from its pivotal position in economic development and the possibility of alternative economic practices beyond the formal market economy. One of the offshoots of this diverse economies perspective is the emergence of mixed-embeddedness as a theory for researchers to seek an alternative and more holistic explanation of informal work, particularly in the context of ethnic-minority businesses.

Informal ethnic-minority work practices in the UK: a 'mixed-embeddedness' perspective

In recent years, 'mixed embeddedness' theory (Kloosterman, 2010) has been increasingly used to explain the engagement of ethnic minorities in informal work, (e.g. Ram et al., 2006, 2007; Jones et al., 2006). Kloosterman's theory of mixed embeddedness (2010) argues for more attention to the institutional arrangements in which ethnic-minority workers are inevitably embedded and also for the notion of

opportunity structure while explaining the dynamics of the economic activities conducted by immigrant and ethnic-minority workers. The theory places both the formal and informal work of ethnic-minority workers within a wider social, economic, regulatory and institutional framework, with special focus on the nature of the opportunity structures available to ethnic-minority workers. For ethnic-minority workers, the opportunity structure with respect to business openings is contingent on market conditions, which themselves are embedded in institutional policies like market rules and regulations, the structure of the welfare support system, trade and fiscal policies, and regulation of business support institutions. Thus, the mixed-embeddedness approach transcends the mono-causal explanations and recognises how a mix of factors can combine to explain why ethnic-minority and immigrant workers engage in informal work practices.

Ethnic-minority workers contribute greatly to economic practices and life within urban centres in the UK (Clark & Colling, 2016; Edwards et al. 2016). The reasons for the engagement of ethnic-minority workers in the informal economy are mostly explained on the basis of mere observed regularities, taking into account only the constant conjunction of certain events occurring in the process of immigration and the dynamics of market structure. However, it is when we start to look beyond such observed regularities in deciphering explanations of informal work, that we begin to observe alternative explanations grounded in the mixed-embeddedness of such ethnic minority workers in the host country, especially as it relates to the social embeddedness of their work relations. Social embeddedness, or what is also explained by Granovetter (1985) as 'relational embeddedness', is a major factor in determining the economic behaviour of an ethnic minority worker, where the individual's personal ties and

networks tend to overcast (or at least balance) the impact of his wider 'structural embeddedness'.

Very few studies (e.g. Jones et al., 2006; Ram et al., 2007) have actually attempted to evaluate the mechanisms, processes, structures, or whatever implicit 'real' underlying forces, which account for this continued reproduction of the ethnic-minority informal economy. In the last few years, research has looked beyond the explicit market-based profit-motivated models of informal work practices and developed a much deeper and insightful understanding grounded in a tacit workplace negotiated order when studying ethnic-minority workers' informal work practices (Ram et al., 2007). The phenomenon of workplace-negotiated order (Burawoy, 1979; Hodson, 2001) refers to an implicit structure of social relations that govern the everyday dynamics of employment relations between the employer and the employee.

Drawing on the idea of workplace negotiated order, research has found that some deeply embedded social exchanges form the core rationale and driving force for the propagation of ethnic-minority workers' informal work practices in the UK (Jones et al., 2006; Ram et al., 2007; Ram et al., 2017). This emerging understanding clearly transcends the traditional narratives of ethnic-minority informal work that tend to describe the motivations of such work being driven by an economic necessity under the influence of either the relentless forces of the market or restrictive state regulations, i.e. structural embeddedness. In its latest form, the informal work of ethnic-minority workers in the UK is described as driven by a range of social incentives conspicuously embedded in their routine work relations (Jones et al., 2006, Ram et al., 2007; Ram et al., 2017), rather than just pure market-like profit motivations (Edwards et al., 2016).

Thus, drawing on the diverse economies perspective and its local and regional focus in examining the ethnic-economy, Ram et al. (2007) discover that enforcement of

state regulations (i.e. national minimum wage) did not have any significant influence on the tendency of ethnic-minority businesses to engage in informal work practices. Although market structure and competitive forces had an effect on informal work practices, Ram et al. (2007) show how the prime driver of informality was the notion of 'paternalism' existing in the employer-employee relationship of Asian immigrants (see also Jones et al. 2006). Paternalism is widely regarded as a mainstay of small ethnic-minority firms (e.g. Chapman, 1999; Ram 1994;), often originating from shared cultural norms and social relations. Although such businesses are mainly family affairs, paternalistic relationships also encapsulate non-family employees in ethnic-minority firms (Jones, et al. 2006; Ram et al., 2007). Therefore, the ties and relationships that characterise such work practices provide ethnic-minority businesses with a kind of competitive advantage in highly competitive niche areas of regional and urban economic spaces. Paternalistic relationships give rise to collusive labour processes, in which all the socio-economic terms and conditions of employment are implicitly negotiated between the workers and their co-ethnic boss (Jones et al., 2006; Ram et al. 2006). This creates a bilateral exchange of favours (Ram et al. 2006), which enables business owners to circumvent regulatory regulation, but also employees to access welfare payments from the state not available with other labour arrangements, as these employees can now carry out paid informal work while still being 'formally' unemployed and hence still having access to these welfare payments.

Consequently, deriving from the mixed-embeddedness perspective, the social embeddedness of work relations remains an important aspect of work practices. The negotiation and bargaining between employers and employees to create beneficial positions for both are an important aspect of the management of such businesses (Chapman, 1999). Nonetheless, the study of these negotiated work relations, as a

possible determinant for the continuation of informal work in the small firm workplace remains highly deficient in terms of empirical evidence. This lack of data on the socially driven motives of paid informal work become even more glaring in the context of small ethnic-minority businesses in advanced economies. To address this scarcity of data, we explore the nature of informal work practices in an 'old' ethnic-minority community, the Pakistani community within Sheffield. However, before presenting our findings we outline the methodology.

The Research Study

During the industrial age, Sheffield gained an international reputation as a centre for metallurgy. However, a prolonged period of deindustrialization in the 1970s/1980s led to the stagnation of the region's economy in the 1980s (Sheffield City Region, 2010). Since then, as a result of 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's economy has begun to recover. However, the SCR remains characterised by a low business-to-population ratio, below average business birth rates (Sheffield City Region, 2010).

With regards to research on the informal economy, two types of methods have been traditionally used – direct and indirect methods. One can witness a rapid decline in the popularity of indirect methods (Williams, 2006), while on the other hand, the significance of direct methods has been widely acknowledged, in both policy and academic circles, as a more accurate and reliable approach for generating knowledge about the size as well as nature of informal work. Direct methods may include large scale quantitative surveys purposely designed to generate data on informal work (e.g. Otto et al., 2011), or may also comprise of in-depth qualitative inquiries in the form of

structured or semi-structured interviews targeted towards a specific locality, ethnic population or occupational group (Snyder, 2004; Edwards et al., 2016). For our research study, therefore, a direct method was adopted.

To explore the underlying causes for the participation in informal work and to capture the experiences of Pakistani workers in a specific urban context, a qualitative research approach was adopted. This comprised of face-to-face semi-structured interviews conducted during 2012 with 25 Pakistani employees, 20 Pakistani employers and 5 formally employed Pakistanis. Given the theoretical objective, this particular article, however, mainly includes data of Pakistani employees with some support from the relevant accounts of certain employers (see Table 1 for selected profiles). Interviews with respondents mainly focused on their motivations for coming to the UK, employment and immigration experiences, rewards and exploitation of the workplace especially while working for an informal employer, reasons to work on an informal basis and the general history of the Pakistani community in Sheffield (see Appendix A for the interview script). Interviews ranged from 45mins to 2 hours each. All the interviews were personally undertaken by one of the authors of this article due to his Pakistani ethnicity and ability to communicate in Urdu and Punjabi. Interviews were transcribed into English simultaneously by the interviewer himself.

Insert Table 1 about here

Given the sensitivity of research, our first challenge was to gain access into the Pakistani community of Sheffield. An enhanced snowball sampling was used, known as chain referral sampling or multiple snowballing (Edward et al., 2016), a method which ‘maximizes variation in the determinants identified by the researcher as critical to

the phenomenon or concept of interest' (Penrod et al., 2003, p. 105). This sampling strategy is particularly useful when researching sensitive topics and accessing 'hidden' populations and also more suitable 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 populations (Edwards et al. 2016). Using chain referral sampling, and to minimize sample bias, Sheffield's Pakistani community was first divided into three major clusters based upon their population density. Each cluster was made up of multiple neighbourhoods containing a heavy concentration of Pakistani residents as shown on the cluster map (see Figure 1). To start with, sampling quotas for each of the three clusters were determined according to the number of Pakistani households residing in each cluster. After having sought the proportions of interviews to be conducted in each cluster, the next step was to identify a few households in each cluster that could be used as initial contacts in order to get the chain-referrals rolling.

Insert Figure 1 about here

Given the fact that the researcher had no prior contact in the Pakistani community of Sheffield, the first potential respondent was identified and contacted with the assistance of a Pakistani student in the University of Sheffield. Fortunately, the person happened to be a renowned individual amongst the Pakistani community and proved to be extremely instrumental in kicking off the chain sampling process. The first semi-structured interview was conducted with him at his residence in Cluster C and terminated at attaining references of four additional Pakistani households in Clusters A, B and C. So on and so forth. Each interview was preceded with an introductory telephonic call introducing the respondent to research objectives and asking for their

consent to participate in an interview. Except five refusals, all the respondents responded in affirmation. Furthermore, different community and religious platforms were also used by the researcher to approach Pakistani households in the three neighbourhoods. Such platforms included the Pakistan Muslim Centre (PMC) Sheffield and three community mosques, where the researcher visited one mosque in each neighbourhood. The chairman of PMC and the imam of each mosque were requested to connect the researcher with at least 5-7 Pakistani households in their respective networks. This initiation of multiple referral chains ensured a fair degree of diversity in our respondents in terms of occupational group, age, immigration status and qualification. All these chains of referrals continued until the desired sample size was met and common themes had started to emerge in the narrative.

Data analysis followed an iterative process, initially using a deductive approach by applying our research questions to the various narratives provided by the respondents and then inductively, by sorting the data into pre-set categories and also by developing new ones. For the categorization of data, a thematic analysis technique was used, such that patterns were identified in the accounts provided by the respondents, and initial codes generated, documenting where and how these patterns occur. These codes were then combined into broader themes, which were analysed in line with the overarching theoretical framework established so far, and checked for any new themes that may have emerged. It is the discussion of those themes that we now turn to.

Results and Discussion

Economic Context and Associated Vacancy Chains

To draw effective conclusions from our findings, it is necessary to position them within the socio-urban context of the Pakistani community in the UK; specifically, in

Sheffield. Most of Britain's Pakistani population today consists of those who immigrated in the decades of the 1950s and 1960s. Historical data points out various reasons for this immigration to the UK. However, what is most important to understand here is British immigration requirements in the 1960s and how they bolstered the phenomenon of 'chain migration.'

Pakistan being a former British colony was given leniency in immigration requirements, which boosted the process of chain migration to the UK. The prime motive for the first generation of Pakistani immigrants, who were mostly male, to come to the UK, was to find a livelihood for themselves. However, they were left with no alternative but to find work that involved long hours and exploitative conditions, as they lacked the skills and/or qualification necessary for more rewarding and formal forms of employment in the host country (Richardson and Wood, 2005).

Sheffield, being a major hub for metallurgy and steelmaking since the early 19th century, was, like other British industrial cities, an area with a high demand for immigrant industrial workers. Hence, many Pakistanis settled here during the 1950s and 1960s. These industrial cities made use of Pakistani workers as cheap labourers in local factories, which faced local labour shortages. However, lack of exposure, inadequacy of education, inability to communicate with local English population and a stark contrast between their personal and local English culture, were factors which caused the 'natural segregation' of this ethnic-minority group right at the beginning (Ali et al., 2006).

This perpetual cycle of 'natural segregation' continues to this day as evidenced by statistics of the Pakistani community in Sheffield, where according to the 2001 census, Pakistanis are the largest ethnic-minority group of Sheffield and overall the second largest in the UK. For instance, as cited in the Pakistani Community Profile published by the Sheffield City Council (2006, p.11), "the Pakistani community have

twice the likelihood to have no qualification than the City average; this is clearly a barrier which is contributing to the 'dual economy' which would seem to be of increasing importance in shaping the city i.e. Pakistani young adults feeling unable, or being disheartened, to compete for jobs in the mainstream economy and looking for employment or other forms of income generation with their own community." This community is also more likely to join occupations existing at the bottom of the formal labour market than the general Sheffield average.

To better understand how this situation came about, it is pertinent to understand the phenomenon of 'vacancy chains'. Most of the work being done by the respondents of our study was 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 workers at the low end of the opportunity structure, most notably in neighbourhoods with high ethnic-minority concentration, due to the progression of native workers into more rewarding forms of work. Vacancy chain market spaces are mainly characterized by high levels of saturation and cutthroat price competition due to the predominance of activities like small-scale catering and low-order retailing of garments, groceries, and food items etc. For Pakistani workers in Sheffield, therefore, opportunities in these residual market spaces were typically viable to access due to the low skill levels required and solidarity reasons (see also, Edwards et al., 2016). However, this was also potentially an exploitative space of work for them. While this was a minority opinion within our sample, there were workers who felt exploited for their informal work at the hands of their co-ethnic employers. They voiced their frustration at having extremely long working hours, no work insurance as well as at being paid much less than the NMW. As stated by some of the workers:

> "My employer is always looking for ways to make me work more than an average worker in the UK. If you resist, you can lose your job. Then what to do?" (Male, 26-40yrs, Restaurant employee)

> "Cash-in-hand wages are no good for employees. It can save us from those tax deductions, but what we lose in exchange is far bigger than the reward … (but) then the only other option for people like me is being unemployed … I guess I just have to live with it" (Male, 26-40yrs, Takeaway employee).

In line with other evidence of low-paid work in small ethnic firms operating in an urban context (Edwards et al., 2016), there were no regular bonuses or incentive payments. Over-time was rarely paid for extra hours and the strenuous hours of working were seen as the accepted part of the job. A plumbing shop employee, for example, responded to a question about over time by explaining,

> "I work even on weekends and very late also. There is no count of working hours or the amount of hard work it requires… we are totally at the mercy of the owner". (Male, 26-40yrs, Plumbing shop employee)

Overtime payments and the counting of working hours were totally at the discretion of the owner. Similar themes of exploitation have been echoed in studies pertaining to other urban contexts as well. For instance, Wahlbeck (2007) shows in his study of Turkish immigrants in Finland that, as a result of their inability to access the formal labor market, immigrant workers often agree to work for their co-ethnic employers in exploitative conditions of irregular employment for wages far less than the NMW.

What seems to further compound this unfavourable situation for Pakistani workers is the feeling of solidarity, which drives them to seek out informal work primarily within one's own ethnic group. This has actually trapped these workers in a negative pattern of exploitation, preventing them from seeking out better opportunities elsewhere. As asserted by Portes and Sensenbrenner (1993, p. 1338) in this regard, "The existence of a measure of solidarity and trust in a community represents a precondition for the emergence of a network of successful enterprises. However, the exacerbation of

these sentiments and obligations can conspire against exactly such a network." A Pakistani employee working for a small takeaway restaurant in the Sheffield City Centre, for instance, felt trapped in his informal job:

> "The owner of this restaurant is also a Pakistani, so he is aware of my situation and exploits it. I am cheap labour so he why would he let me go so easily? He keeps you in 'control'… We work in tough conditions here for very low wages, but then at least he (employer) is also a Pakistani and has given me a job" (Male, 26-40yrs, Takeaway employee).

Similarly, an employee of a small garment shop located in a Pakistani neighbourhood responded to a question about employment opportunities for ethnic-minority workers, stating:

> "If you don't have enough qualification, it's very natural for a Pakistani to end up working for either a restaurant or retail shop in Sheffield. There is a strong community pull towards these low-wage trades."

It is the precariousness of the economic context and associated vacancy chains of Pakistani households that have led to work opportunities in the low-wage ethnic informal economy in an urban UK area. The adoption of employment in these informal work spaces for certain Pakistani households can thus be seen as a matter of involuntary choice, at times characterized by sheer exploitation at the hands of their employers.

Marginalized Opportunity Structure

In the preceding discussion, we have gained some understanding of how the chain migration of Pakistanis into the UK led to them having work opportunities in low-income business segments, and how opting for organized informal work within the vacancy chains had led to the exploitation of certain workers in different ways. We now move on to discussing a range of barriers and constraints, as identified in our research that mainly channelled these Pakistani households into such workspaces.

An ethnic-minority worker seeking employment often becomes the victim of numerous prejudices. Racism and discrimination on account of colour and race was quoted as one of the most prominent factors restricting the opportunity structure of Pakistani ethnic-minority workers in the Sheffield formal labour market. As expressed by a Pakistani worker employed at a garment shop,

> "There is strong discrimination against ethnic-minority workers in formal jobs. It is not openly visible but it is there underneath… the only option for survival is to rely on these low-order cash-in-hand jobs" (Male, 26-40yrs, Garment shop employee).

It was expressed by many respondents how formal sector employers would much rather give preference to their white counterparts, rather than hire an ethnic-minority worker. This racial bias was experienced not only by the relatively less educated Pakistani workers but also by those with a decent qualification. For example:

> "I was educated enough to do a middle-level office job in Sheffield when I first moved here– but I guess I was not 'white' enough to be given a chance. Now I work at a bookshop for a meagre salary" (Male, 26-40yrs, Bookshop employee).

Therefore, the first hand experiences of these Pakistani households of being continuously rejected by the formal labour market leaves these ethnic-minority job seekers with little opportunity but to accept employment in the informal sector for survival.

In addition to this perceived racial and ethnic bias, another important factor that seemed to further hinder the opportunities of these Pakistani households 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 of the UK. A good fraction of the Pakistani households did not seem to have the proper qualification or skills needed to obtain legitimate formal employment. For instance, as expressed by two respondents working as informal employees in different trades:

> "Most of the Pakistani workers like me do not have qualifications 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 you need local vocational training certificates, which I don't have. My cooking experience is useless without that certification" (Female, 26-40yrs, Beauty salon employee).

The kind of expertise or skills 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 obtaining the required certifications or qualification, or look for an easier, more immediate alternative by working in the informal sector. They typically prefer the latter, due to lack of financial capital, and more importantly the immense social pressure from their families in the home country to send back money. It leads to frustration and their subsequent participation in informal work as a rescue. It was obviously more prevalent amongst the Pakistanis who had migrated from Pakistan in the last few years. As expressed by a Pakistani takeaway worker who migrated 18 months ago from a small town in Pakistan,

> "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…To start working at a Pakistani restaurant was the easiest way out … it is low-paid work, but my family in Pakistan is happy now" (Male, 26-40yrs, Takeaway employee).

This sentiment was very common in our study amongst the Pakistani workers who had migrated from Pakistan and is reflective of the tremendous pressure that these ethnic-minority workers initially face from their families mostly living in small urban or suburban areas of Pakistan. It was found to be a major cause for their involvement in informal work, presenting itself not mainly as a matter of choice but more of necessity under certain familial obligations.

On the demand side, what makes it plausible for these marginalized Pakistani workers to find refuge in the informal sector is the demand for cheap labour by the Pakistani employers working in Sheffield. Talking to some Pakistani households who were running their own businesses at the time of the study, we have identified that the situation for them is not too dissimilar from their co-ethnic employees, whereby these employers also face marginalized opportunity structures due to certain market and regulatory reasons. As mentioned earlier, most of the businesses being run by these Pakistani owners exist in vacancy chain market space. Within our study, the concentration of Pakistani employers in vacancy chain openings and their exclusion from more rewarding and entrepreneurial forms of businesses was firstly an outcome of their poor human capital.

For example, as asserted by one Pakistani business owner 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 I quit and started a retail business instead; it was much easier and quick money" (Male, 40-55yrs, Bookshop owner).

Being concentrated in low-end businesses, like retailing and catering, the Pakistani employers in our study also expressed very serious concerns about the rising level of competition due to low entry barriers and the diminishing product differentiation that had led to cut-throat price wars in these trades. The influx of new migrant enterprises, in particular, over the last few years was particularly mentioned to have shrunk the market space for Pakistani households running their own businesses in an urban area of the UK. Some of the respondents, for example, expressed their marginality at the hands of these various market forces, stating:

> "In Sheffield, the Pakistanis used to have 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 neighborhoods. I don't know how will we survive?" (Male, 26-40yrs, Grocery store owner).

With such prevailing market conditions where these Pakistani employers cannot reasonably charge high profit margins while they see a constant surge in competition, cost cutting measures become an obvious choice for the survival of their enterprises. The most evident route to survival for these Pakistani employers was, therefore, to truncate their labour costs. This strategy was, however, only partially feasible within the given regulatory framework. Nevertheless, if one attempts to operate outside the ambit of law, for instance, by evading taxes and social security contributions, or flouting the minimum wage and working-hours regulations, the room to manoeuvre the labour cost increases significantly. These strategies – illegitimate as they may be – are extremely instrumental for the survival of the businesses operating at the low-end of the opportunity structure and become a reason for their participation in informal work.

Based on the evidence presented, this study explores an underlying phenomenon of the marginalized opportunity structure, as argued by Kloosterman et al., (2010), for both the Pakistani employees and employers. While institutional forces, such as racism and the necessity of human capital, tend to exclude Pakistani workers seeking jobs 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. Most of these Pakistani employers were themselves surviving on the margins. So essentially, it seems to be the economic marginalization of these two groups of Pakistani households in an urban economy of the UK that tends to bring them together and makes them resort to an alternative work arrangement for mutual benefit. The situation is more one of shared misery than overt exploitation (see also, Edwards et al., 2016).

Wider Institutional Factors and Informal Work

Apart from the marginalization of Pakistani households due to personal and market related factors, this study has also revealed the influence of wider institutional variables on the propensity of Pakistani households to engage in informal work. One of these factors highlighted by the respondents of our study was the economic incentive offered by the welfare system of the UK. The UK welfare system caters to the needs of the unemployed through the provision of a number of allowances which in fact end up acting as an incentive for certain people to engage in 'fiddly' work, i.e. working informally while claiming allowances. UK nationals, if unemployed, are entitled to a number of social security benefits which include income support, unemployment benefit, job seeker's allowance and housing benefit to name a few[1]. Such allowances therefore tend to create a major disincentive for people to declare their employment. So was true for the Pakistani households of Sheffield.

The Pakistani informal workers in Sheffield at times deliberately kept themselves undeclared and rather settled for a wage that was less than the National Minimum Wage (NMW). It provided them the access to some of the unemployment and other related allowances as a result while being informally employed. The net gain for these workers, therefore, tended to exceed the loss of the wage differential that they had incurred due to letting go of the NMW for their informal status. As expressed by one respondent,

> "I am officially unemployed and slightly handicapped, so I get both the disability and unemployment allowance from the state. However, in reality, I work at a book shop … the owner is a Pakistani so he does not disclose my employment to the authorities … he pays me a low wage but overall I make good money with this arrangement" (Male, 40-55yrs, Grocery store employee).

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

These practices clearly suggest that the current welfare regime had actually created an added economic incentive for them to continue working on an informal basis while claiming benefits.

Another institutional factor driving the Pakistani households into informal work was their legal status as a resident of the host country. The immigration policy, as expressed by some respondents, put significant constraints on the type of work they could possibly opt for while in the UK. The Pakistani households in the UK with a student visa, for example, at the time of survey were legally entitled to work for 20hours/week only. Similarly, some of the respondents were living in the UK illegally because their visas had expired many years ago. Resultantly, these were workers who had no choice but to resort to organized forms of informal work with a Pakistani employer for their survival. As regretfully expressed by a couple of Pakistani workers during the survey;

> "Although I came here on a student visa, I never went to university. I had always intended to come to the UK to earn money …. my visa also expired 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, Butcher shop employee).

> "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-law employed me in his restaurant without declaring me to the government" (Male, 26-40yrs, Takeaway employee).

This kind of evidence examined in this section and the one preceding this demonstrate the embeddedness of Pakistani households in a myriad of institutional factors at different levels while they seek employment opportunities in a major urban context of the UK. This portrayal of the Pakistani workers' engagement in informal work as a direct outcome of their marginality at the hands of certain structural and personal factors, however, presents only one half of the reality. The other half, and

perhaps a more daunting one, lies beyond these observed regularities and in the deeper understanding of an implicit structure of social relations that existed between these Pakistani workers and their employers. This is what the focus of the discussion now shifts to in the following section.

Social Embeddedness of Work Relations

Excluded from the mainstream formal economy due to various structural and institutional factors as discussed above, most of these Pakistani employees therefore tend to gravitate towards informal businesses being run mainly 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, such as Sheffield; they find it quite beneficial to hire informal workers. For them, it is a kind of assurance of their competitive survival, in trades with low margins and cutthroat competition, such as catering and retailing. 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 working relationships once they have entered into an employment contract, thus resulting in the prevalence of informal work amongst the Pakistani community. Interestingly, the employment relationships in this alternative workspace, however, do not often seem to be driven by market-like and profit-maximization rationales, but rather by certain social and relational motives.

For example, when asked about how things were usually decided and function at the workplace, the following responses were recorded on the part of informal Pakistani employees working for Pakistani employers:

> "This is not normal employment. The owner helps us in so many other ways, such as property hunting, community networking, and at times he even assists us

> in preparing for our driving test. A Pakistani employer acts as your support system when you first arrive in the UK" (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… he is very demanding at times and makes me work for long hours, but then he is like our guardian in this foreign country" (Male, 15-25yrs, Restaurant employee).

Implicit in these responses were a variety of non-monetary motives that the Pakistani workers associated with their informal work. Indeed, there was evident violation of all forms of contractual employment akin to those existing in the formal labour market, characterized by a regulated wage and working hours. Instead, one can see tacit trust based associations of 'paternalism' and 'community integration' prevailing in the functioning of informal work 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 prevalence of such socially embedded motives had enabled Pakistani employees to develop, what Ram et al. (2007) call, a 'collusive labour process', in which all the socio-economic terms and conditions of the employment are implicitly negotiated between them and the employers.

Another direct enabler of this collusive labour process was the 'flexibility' and 'freedom' that it offered to the employees in order to pursue their personal goals with the mutual consent of the employer. Pursuit of these personal goals would not have been possible in a more formalized work arrangement, as expressed by some Pakistani employees while commenting on their reasons for being in informal work.

> "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 drive a taxi and come back for a second shift, then drive a taxi again. I have an understanding with the owner" (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.

> "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" (Male, 26-40yrs, Meat shop employee).

Evidently, what these Pakistani workers seemed to cherish about their informal work was the level of cooperation offered by their employers, which opened up opportunities for them either to pursue part-time education, do a second job or learn the business trade. Hence, it seems to create a considerable incentive for certain Pakistani workers to stick with these informal modes of work, at least until some of them actually use this opportunity to improve their qualification or accumulate enough knowledge and capital from their informal job to transit into a formal employment or 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 work.

> "My employer is also a Pakistani. He understands my religious needs, so he allows me to take a couple of weeks off on Eids. Then I work for him at 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…The employer understands my language, my religion and my family problems…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 work, albeit primarily a product of their marginalization due to certain institutional and structural factors, cannot be fully explained in economic terms. Rather, there also exists a range of non-monetary motives underlying the production of informal work undertaken by these Pakistani workers. Clearly, there is a part of their informal work that is not driven by market-like logic, but rather is a repercussion of certain socially embedded work relations that these Pakistani workers tend to hold with their employers. It would not be wrong to suggest that it is this social-embeddedness of the employer-employee relationship amongst Pakistani households that has ensured the continuation of their informal work practices in the face of prevailing laws and regulations in an urban locality of a developed country, such as Sheffield. Our study is, therefore, suggestive of the fact that the informal economy is about more than economics and constraints, and it offers these Pakistani workers opportunities, and even status; giving them agency in an otherwise disempowered situation in an urban economy (see also, Rogaly, 2009, Edwards et al., 2016). This work space was granted by an 'implicit contract' in which employers are "unencumbered by formal rules regarding pay, fringe benefits, or work organization… [but] are constrained by an implicit understanding concerning the rights and obligations of employees" (Bailey, 1987, p.24).

Conclusions

This paper has sought to engage with ongoing debates within urban studies (Varley, 2013; Waibel & McFarlane, 2012), which seek to problematize the formal-informal binary distinction within the field of urban studies. Responding to the notion that informality can be conceived as 'the mode of urbanization' (Harris, 2018), this paper has sought to critically examine how forms of informality have manifested themselves within the world of informal work, using the Pakistani ethnic-minority population in Sheffield as the focus of empirical study. The paper makes several contributions to existing scholarly work in this area. The findings outlined in the paper underscore the need to look beyond existing and dominant market-orientated readings of paid informal work practices. Instead, the paper showcases the relevance of a diverse economies approach (e.g., Gibson-Graham, 2006; Smith 2004) to better understand informal work practices amongst urban ethnic-minority communities. Drawing on mixed-embeddedness theory, we have clearly demonstrated that in fact there exists an interplay of various forces, such as negotiated consent, lack of job choice and ethnic ties, which are responsible for the continuing existence 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 how certain culturally, socially and morally driven motives exist beyond the apparent structural forces with regard to the engagement of these ethnic-minority workers in informal work. As such, engagement in informal work relations represents the existence of 'implicit' constructs of strong trust-based relationships between informal employers and their respective informal employees. This was demonstrated in the collusive labour process (also see Ram et al.

2007), which led to the expansion of organised informal work practices in this community. 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. As such, our paper places much-needed focus on how despite living within an environment in which structural constraints (xenophobia, racism, lack of access to skills and education) disempower these individuals, nevertheless, opportunities within the informal economy can provide 'agency' (Rogaly, 2009). Moreover, whilst within this paper, we have highlighted the need to look beyond narrow economic theorisations to explain the persistence of informal work practices within this specific community, it is also imperative to acknowledge how exploitative practices continue to remain as 'normal' within the realm of informal work practice.

Ethnic-minority workers, constituting the so-called 'ethnic economy' now contribute greatly to economic practices and life within urban centres in the UK (Edwards et al. 2016). Whilst we have underlined the importance of co-ethnic networks within this community, nevertheless it is important to recognise that social networks are not a phenomenon specific to ethnic-minority communities (Wimmer, 2009).

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 (Oc & Tiesdell, 1999) and the need for policies to reflect the specific historical legacies and cultural specifics of different ethnic groups across UK urban areas. Finally, whilst the focus of our study has been an ethnic-minority population, we believe that the findings outlined in this paper may resonate not only for other ethnic-minority

populations living in different urban spaces, but more broadly amongst non-ethnic minority populations. It is important to underline the fact that 'informality' is not wholly unique to the so-called 'ethnic economy', in fact it represents a fundamental facet found within the processes and practices within urban spaces.

Our conclusions however have to be seen in light of the limitations of this study. The study is localised within the Sheffield City Region and involved a relatively small number of Pakistanis during our interviews. Further research needs to look at other geographical areas and other ethnic 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. More broadly, recognising the manifestation of informal work across ethnic-minority and non-ethnic minority groups, it might be relevant to seek to examine to what extent the non-economic rationales outlined in this paper can explain informal work within non-ethnic minority groups.

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