The Intersection between Gender, the Family and Self-employment: the Family as a Resource

FLOYA ANTHIAS and NISHI MEHTA

University of Greenwich

Introduction

There is now a respectable body of literature arguing for the centrality of gender in social processes in general, as well as literature showing how the patriarchal family is often the backbone of a male-led family business (Westwood and Bhachu, 1988; Anthias, 1992; Allen and Truman, 1993). What has rarely been considered is whether women entrepreneurs can also treat their family and their ethnicity as a resource for pursuing economic advantages for themselves and their family, and the extent to which gender relations and more specifically women’s relations with men and children can disadvantage women. Do women entrepreneurs also rely on the family for support, and is family labour important in helping their success? How do women deal with the obstacles that they face? This paper seeks to address these issues by discussing findings from a study using biographical interviews with male and female entrepreneurs in the UK, with a focus on two south-east London boroughs. This constituted part of an international TSER project on the self-employment activities of women and minorities.

The narratives of women may help us to gain insight into some of the important issues raised above. In focusing in this paper on ‘women’s’ experiences of self-employment we do not wish to suggest an unproblematic homogeneous category. It is now acknowledged that women are not only constructed as women but are also members of social classes and subject to racialized social relations. In this paper we will look at a number of case studies of women entrepreneurs in order to explore the extent to which family support and family labour are important factors in determining their trajectory. Examining what happens on the ground may force us to revise some of our conceptions about the role of the family in self-employment and point to the multilayered factors that need to be taken into account.

This paper therefore examines self-employment and gender, with a particular focus on female-led businesses. It explores the intentions of and outcomes for women in the self-employment process and how they differ from those of men. Furthermore, it examines the extent to which the family serves a site of support for women in self-employment.

The paper is structured in two parts. Firstly, a discussion on the aspects of ethnicity, gender and the family is provided with particular reference to
self-employment. The second part uses material from our research project in order to explore and illustrate some of the issues raised.

Explaining Self-employment

Broadly speaking there are two alternative explanations for self-employment: cultural and structural ones. However, as Kabeer (1994) found in her study of Bangladeshi homeworkers, a 'preference' for homeworking was particularly linked to labour market constraints, although opportunities or the lack thereof were partly structured by cultural and other factors. Therefore, the structural and cultural explanations should not be seen as mutually exclusive. The greater social embeddedness of ethnic entrepreneurs (Light and Bhachu, 1993) does not mean that culture is the causal factor; rather it suggests that culture may be strategically deployed under particular conditions.

Racism and exclusion have generally been pointed to as important factors in pushing certain minority groups into the self-exploitation of selfemployment, as a way of avoiding either unemployment or racism at work (this view was also argued recently by Clark and Drinkwater, 1999). On the basis of the sexist relations within ethnic and racialized groups, however, racist exclusion operates differently and produces different outcomes in relation to these. For example, men may use sexist rules and power in order to counteract ethnic and racialized exclusions in the superexploitation of women within 'ethnic economies', such as the clothing industry (Anthias, 1983). Phoenix (1990) has argued that gender relations relating to motherhood amongst young Afro-Caribbean women are not derived from a static cultural attribute but are produced in interplay with the sexist and racist nature of British society. Bhachu (1985) has argued that Sikh women in Britain are taking an important role in the development of business enterprises in response to the racist exclusion that the whole of the Sikh community faces. In other words, gender relations are not static either, but are produced in interplay with class and racialization processes. Moreover, neither racism nor discrimination on its own can account for the positioning of any one racialized group. Ethnic disadvantage in the labour market is also linked to the class and gender resources that the group possesses, both at the point of entry into the labour market and as a result of the ways in which racialized groups are inserted into wider social relations in the society of migration (Anthias, 1992).

Although self-employment is largely structured by lack of opportunities in paid employment, either as the result of racism or the result of limited educational or other skills, there are a number of additional factors that need to be taken into account. One of these relates to the kinds of networks and familial relations that make small business an option, at least, where other opportunities are limited. A further set of issues relate to the economistic aims of migration, to what may be referred to as the symbolic role of the myth of return, as well as prevalent cultural norms within a specific migrant community regarding the appropriate ways for individuals to further their aspirations. From this point of view ethnicity may be seen as a resource. However, if ethnic resources are to be seen as social capital (as in the work of Granovetter, 1985; Portes and Ruben, 1990 and others), account must be taken of the fact that it has to be of the 'right kind' to be successful (Anthias, 2001). From this point of view ethnic resources only constitute social capital under particular market
and ideological conditions. For example, whilst there is evidence that success in self-employment is often dependent on working long hours, this does not guarantee that small ethnic businesses, which entail long arduous hours, will be successful or indeed be able to break out of the 'ethnic niche' which often characterizes them, although there is evidence that this is taking place (Ram and Jones, 1998). The ethnic niche may be an important facilitator but there are grounds to believe that its importance is diminishing (see also Modood et al., 1997).

**Self-employment and the Family**

These areas of debate ask us to interrogate the intersections between economic position, ethnic/racial positioning and gendered relations. The intersection between racial and ethnic exclusion and sexism can be found in a particularly complex and illustrative form in the case of both ethnic employment and family labour. Men from ethnic groups (including majority men) will be able to rely on their wives and often children for support in their businesses. The strong familialist ideology and kinship networks found amongst many minority ethnic groups, such as Asians and Cypriots (Anthias, 1983, 1994), often means that they are able to use the unpaid labour of women and children to further the economistic aims of migration or act as a buffer against other exclusions in the labour market. Other social networks constructed by ethnic bonds, such as strong village associations or religious affiliations, may also be important in providing resources of support for small entrepreneurs. The absence of the kinds of more traditional kinship structures found in Asian and Mediterranean societies, on the other hand, may not encourage self-employment amongst some groups (e.g. Afro-Caribbeans who have a low self-employment rate).

It is not incidental that those minority ethnic groups that have gone into the labour-intensive sectors of clothing, catering and retail distribution—particularly as self-employed or small-scale employers—have been those that have used the unpaid labour of women within the family. Cypriot women, for example, have been the cornerstone of the Cypriot ethnic economy in North London (Anthias, 1983). Asians, too, have entered small-scale business in fairly large numbers (Dhaliwal, 1997; Ram and Jones, 1998).

In some studies in which the fact of family labour has been noted (e.g. Ward and Reeves, 1984), the implications of this in terms of the centrality of analysing gender relations have been totally missed. This gap has recently begun to be filled by studies looking at gender ideologies relating to breadwinner status that structure family roles (Zuo and Tang, 2000) and by studies which explore the impact of gender on the success of entrepreneurs in relation to the family and the household (Grasmuck and Espinal, 2000). Work has also begun on the ways in which gender divisions shape male and female enterprises (Mulholland, 1996, 1997). Nevertheless some studies of gender migration and ethnic relations have tended to overemphasize the role of structures and constraints and have not paid enough attention to the interaction between social agents in specific areas.

There are a number of issues involved in the case of ethnic entrepreneurs using female labour from their own families and ethnic groups. One is that men have often entered small-scale business as a way of avoiding the exclusions and disadvantages they face, both as migrants and as a result of racism. But in
the process, ethnic and family bonds are used to gain class advantages over their fellow migrants and over women in particular. This is not to say that there are not also advantages, from the perspective of ethnic minority women, to working for a member of their own group. These include avoiding racism, linguistic and cultural problems and feelings of alienation.

There is no doubt that the term 'family business' is often a euphemism for a male-owned business in which the role of women and other family members is crucial. Although women and men may see themselves as involved in a collective strategy, we must be careful not to construct the family as a place of collective interests (for example, as a 'haven in a heartless world'). Nor should we unproblematically denounce it as a place that merely reflects male interests. To do this is to homogenize the family and decontextualize it. In this regard, black feminists have pointed out that white feminism's construction of the bourgeois family as patriarchal and oppressive does not pay attention to the ways the family may be important in fighting subordination (see Anthias and Yuval-Davis, 1992 for a discussion). This is particularly relevant where women struggle to keep their families together in the face of stringent immigration and other controls. However, this does not mean that the family is not also a site of conflicting interests and conflict. For example, the work of the Southall Black Sisters has shown how family life within many communities is a place of conflict for minority women, where they may face forced marriages or other restrictions on their freedom (see Saghal and Yuval-Davis, 1992).

There are other aspects to the relationship between self-employment and the family beyond the use of the family as a resource. There is much evidence to show that family background is an important influence on entrepreneurial activity (Goffee and Scase, 1985). As Waldinger and Aldrich (1990) state, 'Training and skills are typically acquired on the job ... in co-ethnic or family business.' Some studies have shown and continue to emphasize the important influence of 'intergenerational transmission' on the propensity to become self-employed (Curran, 1986; Hout and Rosen, 1999). Werbner (1984) stresses the connection between the family and business activities, but she treats the family as a unified entity, failing to note the fractured identities and unequal positions within it. However, as Jones et al. (1992) have shown, family involvement in business does not guarantee either satisfaction or success.

Some work on 'family businesses' illustrates the dissatisfactions and conflicts that can exist within the family. The Chinese, for example, are highly dependent on ethnic networks and the use of the family. Mihi Song's (1997) work shows that the involvement of children in Chinese takeaways is often understood as part of the family work contract. Her work explores intergenerational conflicts and compromises. This analysis again warns us against treating the family as a unity. Female family members play a critical role in the family businesses of men (Anthias, 1983, 1992; Mitter, 1986; Holliday, 1995), but as Anthias notes this often involves the extension of patriarchal family relations to the realm of work and thus should not be seen as denoting a 'family' strategy in an unproblematic fashion. Metcalf et al. (1996), on the other hand, found that the self-employed women they studied were keen to stress the importance of family cohesion. They also found that men were happier if 'their' women worked in the family business rather than elsewhere. This was also found by Anthias in her study of Cypriots in the 1980s (Anthias, 1983).
There is therefore a clear pattern showing that the family is linked to self-employment and that women and children are a crucial resource for what has been termed the 'family enterprise'. However, we cannot conclude from this that a collective family strategy is always at work, nor should we fall into the trap of unproblematically denying the existence of family cohesion. Paying attention to difference and context is important in assessing the different outcomes for men and women in the self-employment sector, whether they be entrepreneurs or family members.

**Self-employment, Ethnicity and Gender**

In the last two decades, there has been a tremendous growth in self-employment among both whites and minorities in the UK. In his review of the published data, Ayres (2000) shows that the number of businesses in the UK increased from 2.4 million in 1980 to 3.7 million in 1999. Most of the expansion took place in the 1980s and was concentrated in the small-business sector. The ethnic minority population is more likely to be self-employed, with South Asians showing a much higher proportion than either whites or Afro-Caribbeans (Modood et al., 1997; Ayres, 2000). For instance, recent figures show that the Indian, Pakistani/Bangladeshi and Chinese groups all had high proportions of self-employment at 15, 18 and 18%, respectively, and that blacks, at 8%, had the lowest proportion of self-employed people (Labour Market Trends, June 2000). Clark and Drinkwater (1999) offer figures of 19.6% for Indians, 22.8% for Pakistanis and 26.6% for Chinese. Although the figures themselves will vary depending on the source and method of calculation, the overall trends are clear. In addition, evidence shows that unemployment rates are also higher for ethnic minorities than for whites; indeed, more than twice as high, at 13% as compared with 5% for whites, according to Ayers' figures for 2000 (Ayres, 2000). However, this information obscures some significant variations in terms of gender and ethnicity.

In all groups, women are less likely to be self-employed than men. In Modood et al.'s survey, women in most groups were only half as likely to be self-employed as men. In the ethnic group with one of the highest rates of self-employment in general, the Chinese, the rate of female self-employment is the highest, being only slightly less than that of Chinese men. In the ethnic group with the lowest rate of self-employment, Afro-Caribbeans, women not only have the lowest rate of self-employment, but one which is only a quarter of that of Caribbean men (Modood et al., 1997). Nevertheless, female self-employment is directly related to male self-employment. For example, more than half of married self-employed women had a self-employed spouse. Among South Asians there are variations, however, with Hindus having the highest and Muslims the lowest rate of self-employment, Muslims being only three-quarters as likely to be in self-employment as non-Muslim Asians (Modood et al., 1997). Regarding self-employment, therefore, men and women of Asian origin are more likely to be self-employed than either Afro-Caribbean or white men and women.

**Studying Female Entrepreneurs**

As noted earlier, the research findings used in this paper derive from the UK component of an international 3-year study conducted in six EU member states.
on self-employment practices amongst women and ethnic minorities. The study used the biographical method for interviewing both aspiring and actual entrepreneurs. The overall aim was to evaluate the success or failure of policies aiming to promote self-employment as a strategy to combat social exclusion. The empirical approach of the study, the biographical method, is derived from the methodology of grounded theory, widely used in qualitative analysis. Grounded theory aims to avoid pre-defined theories in the research process, allowing them to develop from the data itself. The biographical method in turn allows the interviewee maximum space and control in the narration of his or her life story.

The research sample consisted of social groups that are considered to be most vulnerable to unemployment and social exclusion; namely, ethnic minority men and women and female ethnic majority members. Forty-two interviews were conducted in total, divided equally among the three categories: ethnic minority males, ethnic minority females and native women. Within each of these groups, the sample was divided equally into subjects who had participated in programmes and policies and those who had not.

In this section we will draw on our interview material, looking in turn at:

- support from family and other networks
- entrepreneurial motivations and outcomes

**Support from Family and Networks**

In our interviews we found that the family of origin was an important source of support for both men and women (ethnic minority and 'native') in facing the difficulties involved in securing resources such as the start-up capital for a business, for example. However, only the men were able to use the labour of the immediate family, particularly that of their wives. Indeed the wife’s role in the business was often both undervalued and taken for granted. Dilip (Indian, age 41, grocer), for example, presumes that his wife is available at all times:

> When I do need her [reference to spouse] she's only a short distance away; I ring the bell and she's here.

In comparison, only in the case of jointly owned enterprises did the women have help from their husbands or partners. However, the division of labour here was very much according to traditional male and female gender roles. For example, Mona (Goan, age 40, restaurant owner) is engaged in the daily running of the restaurant (such as cooking and cleaning) while her husband runs the front of the shop, working at the service counter and doing the bookkeeping.

Many of the biographies point to the extensive use of informal support by male entrepreneurs in relation to financial assistance and/or business advice. These include, in addition to the family, professional networks and in some cases community/ethnic networks. The case of Umar (Sri Lankan, age 32, grocer) highlights the crucial role of ethnic networks in various aspects of his life, especially his ability to have set himself up in business. However, we found no evidence of the use of 'community' networks in the female biographies, be they ethnic minority or 'native'.
An important trend that emerges in both the ‘native’ and ethnic minority female biographies is that the women did not generally seek or even welcome the active involvement of the husband, which was often interpreted as interference. This was linked to a widespread lack of moral support from the husband before and during the business start-up.

When I decided to set up, he made no bones about the fact that he thought I was crazy... he offered no support at all, emotionally or physically. ... I know he wants to come in with me now that it’s going great guns but I don’t want him to have anything to do with my business. This is illustrated in the following extract from Lynne (English, age 42, accountant), talking about her husband:

In most cases the women presented their business as ‘my baby’, and it often came to embody their sense of personal achievement. In this way women’s ownership of their own business had a significant impact on the gender dynamics within the home, with the personal relations between men and women often becoming more difficult as the women gained increasing independence.

Motivations and Outcomes Relating to Self-employment

The biographies brought out a number of factors where the experiences of female and male entrepreneurs can be usefully compared and contrasted. Here we concentrate on the following:

- enterprise characteristics and difficulties
- flexibility
- the role of life crises
- issues of empowerment.

Enterprise characteristics and difficulties. A common factor that cuts across gender and ethnic divisions is that in the vast majority of the biographies, self-employment was entered following some experience of exclusion or constraint (such as an incident of discrimination on the basis of race/gender) in the labour market. A further commonality is that the majority of those interviewed are concentrated in the low-growth sectors of retail, catering and service, where they are subject to competition from larger retailers. Consequently they have to work long hours (leading to self-exploitation) and bear sole responsibility for the business. It is particularly with regard to this latter point that the differences in the experiences of men and women become clear. For women such pressures are exacerbated since they also bear responsibility for the domestic sphere. In the female biographies, adjectives such as ‘hectic’, ‘stressful’ and ‘juggling’ are common while they do not feature in the male biographies. Indeed, many women felt that one of the difficulties associated with being a self-employed woman was that they had to deal with gender stereotypes and sexist attitudes.

As Christine (English, age 54, café owner) says:

There was a lot of you know, ‘Oh darling, I haven’t got enough money on me, can I owe it to you?’... I don’t know, I guess some of the men
thought that because I was a woman and I was there on my own they could put one over on me. Also there was times with suppliers, you know, who would come in expecting to see a man and on the few occasions my husband has popped in to see me they’d talk to him as if he was the boss.

**Flexibility.** Women who are self-employed tend to be married and have school-age children, which may indicate that self-employment is entered on the one hand as a flexible work option (a factor which is highlighted in some of our female biographies) and/or that their husbands' wages can be a buffer if their business fails (Watkins and Watkins, 1984; Allen and Truman, 1993). Flexible working arrangements are important with regard to childcare, a fact which has been well documented in relation to working mothers generally. It is important to note at the outset that the need for flexibility did not appear as a motivational factor for entry into self-employment in any of the male biographies. For some of the female biographies, the concern with flexibility at work followed the experience of not being permitted to return to work after childbirth by former employers. In such cases, self-employment came to be seen as the only viable means of combining economic survival with childcare responsibilities.

In general those with client-based businesses (e.g. beauty salons, accountancy) could more easily achieve greater flexibility in their working arrangements, giving them more personal time and more time to be with their children. On the other hand, the majority of entrepreneurs (both men and women) spoke of being 'tied to the business'. However, as noted earlier, an important point is that some of the male entrepreneurs can depend on their spouses for help in the business in a way that the female entrepreneurs cannot.

**The role of life crises (ill health, dependence, unemployment).** Whilst unemployment was an important experience in the male biographies, life crises such as (e.g. abusive relationships, ill health) did not feature as a significant factor. However, life crises constituted an especially important factor in the female biographies. Indeed various types of life crises acted as a catalyst for becoming self-employed.

As Daphne (English, age 32, beautician) says:

I was at a loss, really, when the children started school. My whole life had revolved around looking after them, so it was like I was suddenly not needed. It was frightening and really traumatic, so I needed to do something for me, you know, to get myself back on track... I'd also got to the stage where I was sick to the back teeth of asking my husband for money... a grown woman having to ask for money for any little thing and give an account of it just isn't right.

As Donna (Jamaican origin, age 38, hairdresser) explains:

It's like I've been through so much—redundancy, a really difficult personal relationship that led to my ongoing illness—that being able to have my own business was like getting some of my confidence back... like: yeah, I can do this and it's mine.
The experience of training programmes was regarded as particularly useful for those women who had been through significant life crises. The programmes played a crucial role in instilling self-confidence, providing them with a support network and in some cases both helping them to think of setting up their own business as an option and encouraging them on such a venture. These latter points were also important in relation to unemployed young males.

Achieving empowerment. The achievement of female empowerment through self-employment constitutes a crucial finding and has been emphasized in other recent research (see Grasmuck and Espinal, 2000). It also has a strong influence on the different value attached to enterprise ownership by males and females, with women being less attracted by mere economic gain and imbuing self-employment with more symbolic value than men. Certainly economic independence gave women a sense of empowerment.

Ling (Chinese, age 44, holistic therapist) says:

I feel I change lot last few years, I not do everything according to him [referring to her husband]. I do more what I want now and also more time for myself and my own money, which very good feeling for me. First time I meet people outside family people.

Self-employment appeared to have a paradoxical role in terms of empowerment, however, since women still held primary responsibility for the domestic sphere and hence experienced a greater degree of responsibility. This often resulted in stress, and many women referred constantly to their 'hectic' lifestyle.

As Martha (Greek Cypriot, age 53, hairdresser) succinctly says:

It is hard for a woman to run a business and a family and a home.

Conclusion

In this paper we have shown how gender operates in the experience of self-employment. This includes noting both the gendered areas in which women's enterprises are located and the gender stereotypes and attitudes that seek to undermine the legitimacy of women as owners of means of production and that continue to construct them as being primarily responsible for the domestic sphere.

One of the key findings of our research into self-employed women relates to the differing role of the family for men and women in the self-employment process. Whilst the family of origin was a source of support for both men and women in business, the immediate family (in particular the spouse) and 'community networks' constituted a resource for men only, there being a notable absence of emotional and practical help from husbands and partners. Evidence from some of our biographies points to tensions in the personal relations between women and their husbands in setting up their business. Issues of power and control constitute a central element in the personal dynamics involved. The few sources of support that women had came from their children (although again there was little evidence of
practical help) and the family of origin (in the form of financial assistance and/or advice).

There are also a number of other differences in the experiences of self-employed men and women. In relation to motivation for self-employment, men were spurred largely by financial gain whereas women were motivated more by personal and symbolic factors relating to their life-project. This was linked to their desire for independence and control, at times following a life crisis. Moreover, the pressures of self-employment were greater for women given that they bore primary responsibility for the domestic sphere and were more likely to require flexible working arrangements in order to care for their children.

The relationship between gender, ethnicity and the family is clearly complex and operates in a paradoxical way. We have shown that while ethnicity and the family could be called upon as resources by men, this was not the case for women, irrespective of ethnic difference. However, it was not the case that they actively sought that support, either, in the way that men did. Generally speaking, the women we studied wanted to keep their businesses separate from their families and in particular from their husbands. In many cases, setting up their own enterprises symbolized a desire for independence and personal achievement and was regarded as a source of power. This constituted a crucial difference in the motivations and outcomes of male and female entrepreneurial projects. Financial rewards and having control over one's working practices were of overriding importance for men. While these also featured in the women's narratives, the emphasis was more on the symbolic importance attached to owning one's own business and particularly the sense of empowerment this gave them.

The centrality of gender for the understanding of the patterns of settlement of migrant groups is now being recognized in the literature. One of the most underexplored areas has been the way in which gender divisions can help us to understand the differential positions occupied by the various ethnic groups in the economy and society (Anthias, 1983, 1992). The case of self-employment casts an interesting and suggestive light on the intricacy of the link between ethnic, class and gender divisions. Class disadvantage for men can be countered by ethnic or gender strategies, by the use of ethnic resources and commonalities and already-established familial ideologies and networks. Ethnic disadvantage for men can be countered by increasing or utilizing patriarchal gender relations. In all cases, ethnic minority women tend to be the losers, for they are at the intersection of class, ethnic, and gender disadvantage and exclusion. However, women and particularly ethnic minority women are not the passive victims of such processes, and—although it can be painful, difficult and at times frustrating and fraught—they may, through self-employment, begin to feel that they are taking control of their own lives. Nevertheless, this should not lead us to conclude that self-employment is, in and of itself, necessarily or always, an effective means of countering social exclusion.

References


