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## **British Asian women and the costs of higher education in England**

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This article will examine Asian women's experiences of financial support in higher education. The article is based on 30 in-depth interviews with Asian women who were studying at a 'new' (post-1992) university in the South East of England. Women identified themselves as Muslim, Hindu and Sikh. The findings reveal that women's religious and cultural background affects their attitudes towards financial support whilst at university. Through their participation in higher education, women are able to use their social and ethnic capital to enable them to receive financial and other kinds of support necessary for their success in higher education.

**Keywords:** British Asian women; higher education; finance; ethnic and social capital

### **Introduction**

In the last two decades there have been significant changes in the costs of higher education in England. This change has resulted from a shift in financial responsibility from the state to that of the individual student. With the introduction of the Education (Student Loans) Act of 1990, student loans were introduced to provide assistance towards living expenses. Publication of the Dearing Report (1997) by the National Committee of Inquiry into Higher Education emphasised a joint funding system consisting of a combination of grants and loans. The report suggested that students should make a contribution to their tuition fees whilst at university. However, the New Labour government in 1997 did not accept the recommendation of the Dearing Report that grants and loans should be retained; rather, they insisted that grants would be replaced by income-contingent loans. Following the Dearing Report, in October 2010 the Browne Report (Browne 2010), an independent review of higher education funding and student finance, was published. The report's main aim was to consider the future of higher

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education funding in England. The report recommended removing the cap on fees so that universities could charge their own amounts, which would mean that graduates would pay back their student loans when they earned around £21,000. The government would provide loans to cover tuition fees and living costs for some students, but means-tested grants would be available for students from lower income backgrounds. Part-time students would not have to pay tuition fees. The review did not recommend a graduate tax as it would not provide enough funding to foot the bill for the cost of higher education. The Browne Report (Browne 2010) argued that introducing tuition fees (without a cap in which universities could set their own fees) would in fact encourage universities to increase their standards and their quality of teaching and research. This is highly questionable, however, as critics have argued that such drastic changes in higher education funding have further disadvantaged (and will continue to disadvantage) those from poor lower income backgrounds from attending university, which has resulted in a greater divisive and unequal higher education system that will have implications for further inequalities in the labour market and in society more generally (see Bhopal 2010; Sutton Trust 2012; University of Leicester 2011). The Deputy Prime Minister Nick Clegg performed a spectacular u-turn by breaking his pledge (which he and other members of his party signed during a press conference for the general election in 2010) to vote against raising university tuition fees. Such an act led to angry and violent protests by students and educational activists in England and across the United Kingdom. These feelings were further evidenced when students took to the streets in protest against the introduction of fees after the publication of the Browne Report. Nick Clegg later apologised for the Liberal Democrats breaking their pledge to oppose an increase in student tuition fees. In a party political broadcast aired in September 2012, he said he was sorry the party 'did not stick' to its pre-election promise.<sup>1</sup>

In November 2010, the new Coalition government introduced a cap on fees at £9000. Tuition fees were introduced in the 2012/13 academic year. At the time of writing it is too early to predict the real impact of the Browne Report on higher education in England, but previous research has shown that an increase in student fees will further marginalise those from disadvantaged groups from attending universities, as well as the types of courses students select and the choice of universities they attend (University of Leicester 2010). A recent report by the Equality Challenge Unit in conjunction with the Higher Education Authority (Berry and Locke 2011) has outlined how financial pressures will further disadvantage those from minority ethnic backgrounds from obtaining a degree. Research has suggested that, as a consequence of the introduction of student loans and tuition fees, there has been a considerable increase in levels of student debt, with those from poorer backgrounds experiencing greater levels of debt compared with those from more affluent backgrounds (Sutton Trust 2012). Furthermore,

financial problems and debt have been cited as the one of the key reasons why students drop out of higher education (Sutton Trust 2012). Research has also found that finance has an impact on choice of university, with students from poorer backgrounds more likely to attend their local university (Bhopal 2010). However, recent figures from UCAS suggest university applications have shown a decrease by 8.7% from UK students for the first year of higher tuition fees, with fees at £9000 per year; the impact has been biggest for England's universities, with a decrease of 9.9% (Independent Commission on Fees 2012).<sup>2</sup> In January 2013 it was reported that there was an increase in university applications by 2.8% from January 2012 but the increase was below the levels before the introduction of tuition fees. Universities Minister David Willetts said that the rise in applications showed the success of changes to higher education funding: 'There are no financial barriers to higher education. Our reforms ensure well-funded universities while avoiding large cuts to student places or in the money available for teaching'.<sup>3</sup> Research suggests however, that even when bursaries and scholarships are in place for the most disadvantaged students, they may in fact perpetuate existing divisions that exist within and across higher education (Callender 2010).

### Higher education and minority ethnic differences

There is a plethora of research that has identified the differential achievement rates and representation of those from Black and minority ethnic (BME) backgrounds in higher education. Recent research suggests that those from minority ethnic backgrounds tend to be concentrated in new (post-1992) universities, with many students opting to attend their local universities (Bhopal 2010; Sims 2007). Elite universities such as Oxford and Cambridge and Russell Group universities are still failing to adequately represent BME students (Race into Higher Education 2010; Singh 2011). Although there are higher rates of participation of students from minority ethnic backgrounds compared with White students, BME students continue to face inequality at all stages of the higher education experience; they are less likely to be satisfied with the student experience, more likely to leave early and less likely to gain a good honours degree than their White counterparts (Bhopal 2010; Yorke and Longden 2008). It has also been argued that higher education institutions must raise the profile of the BME learner and consider issues which affect BME students (Tolley and Rundle 2006). However, recent research has suggested that Race Equality Policies and Gender Equality Schemes do not appear to inform higher education institutions' engagement with attainment issues in relation to race and gender inequalities (Berry and Locke 2011).

There is some evidence to suggest that students from minority ethnic backgrounds (particularly Asian students) are less likely than their White

counterparts to have taken out a loan to attend university, and if they do, they borrow the smallest amounts (Bhopal 2010). Possible explanations for this include Asian students spending less on entertainment (compared with their white peers) and Asian students living at their parental home whilst attending university. Religion has also been identified as a factor affecting whether students took out a loan, with Muslim Asian students less likely to take out a loan than non-Muslim Asian students (Hussain and Bagguley 2007). Recent research suggests that socio-economic background and ethnicity remain strong determinants of participation in higher education. Those from lower socio-economic backgrounds represent only 29% of full-time first entrants to higher education, yet make up one-half of the population and those from British Bangladeshi and Pakistani backgrounds are less likely to enter higher education compared with those from Indian backgrounds (Singh 2011).

Whilst much of the literature has explored the impact of tuition fees on the student experience, there has been little research that has examined the experiences of minority ethnic groups and financial support whilst attending university. Little research has used qualitative ethnographic data to explore the advantages, difficulties and financial constraints associated with attending university for those from minority ethnic backgrounds. This article will attempt to redress this balance by using data from 30 in-depth interviews with British Asian women to examine their views and attitudes towards financial support whilst attending university. The article will explore the cultural and religious factors associated with the financial costs of attending university. The article will also explore the motivations and constraints of attending university as reported by married respondents, a group whose experiences are rarely discussed. The article will explore how Asian women draw upon social and ethnic capital as sources of support that enables their success in higher education.

### **Social capital**

Recently the concept of social capital has been given a great deal of attention in educational analyses (Crozier et al. 2008; Reay et al. 2001). Bourdieu's work has been most influential in examining the role of different forms of social capital in the reproduction of social inequalities (Reay and Lucey 2003). Bourdieu (1984) distinguishes between cultural and social capital. Cultural capital can take the form of academic qualifications, language and presentation and material possessions. Bourdieu sees social capital in two distinct ways, social networks and connections, which 'provide actual or potential support and access to valued resources' (1993, 143). Capital can therefore take different forms such as cultural, symbolic and social. In education, cultural capital is the most valuable source of capital because, 'academic success is directly dependent upon cultural capital and on the inclination to

invest in the academic market' (Bourdieu 1973, 96). Bourdieu argues that students who possess cultural capital are rewarded in the form of gaining higher education than those who do not. Consequently, cultural capital affects educational outcomes in which possessing degrees of cultural capital (such as high levels of education) would enable some individuals to compete for better jobs in the labour market.

The work of Bourdieu (1984), Coleman (1988) and Putnam (1996) has been influential in exploring how social capital can be used as a resource in different ways. Coleman (1994) uses the concept of social capital to refer to resources that may be available to families to achieve social mobility. Putnam (1996) uses the concept in relation to aspects of civil society and as essential for economic growth. Bourdieu (1984) uses the concept in several ways in examining how inequalities are reproduced in society through social, cultural and economic capital. Bourdieu (1984) also examines how social networks and groups membership can be used by families to achieve greater educational achievement.

Coleman uses the idea of family in relation to achievement in his definition of social capital as 'the set of resources that inhere in family relations and in community social organisation and that are useful for the cognitive or social development of a child or young person' (1994, 300). Consequently, individuals who do not have the necessary economic advantages can use their social capital based on their family and community networks to enhance and affect their educational achievement.

Putnam's influential work on social capital, *Bowling Alone*, defines social capital as 'features of social life, networks, norms and trust that enable participants to act together more effectively to pursue shared objectives' (1996, 56). The importance of trust is outlined in relation to reciprocity through 'bonding' and 'bridging' forms of capital. Putnam's ideas have been used to examine the concept of ethnic capital; for example, Dwyer et al. state that 'we could hypothesise that an ethnic group might have shared networks, norms and trust which might enable participants to act to pursue shared objectives – for example in the pursuit of social mobility' (2006, 5).

### **Ethnicity as social capital**

Whilst the concept of social capital has taken centre-stage in recent academic discourses, the concept of 'ethnic capital' has been used as a tool to explore the experiences of those from minority ethnic backgrounds. There is little research that has explored the relationship between ethnicity and social capital (Gouldbourne and Solomos 2003), simply because to use ethnicity as a concept of social capital is problematic and complex, because it can be seen as positive and negative. Some writers (Archer and Francis 2006) have used the concept of 'family capital' to explore the educational success of British Chinese families in the United Kingdom, whereas others (Shah, Dwyer, and

Modood 2010) examine how social class positions intersect with ethnicity. Shah, Dwyer, and Modood (2010) argue that Pakistani families who come from traditional working-class backgrounds hold similar aspirations to those from traditional middle-class backgrounds, and that a degree of cultural capital may also be influenced by second-generation parents who have been educated in the United Kingdom who use it to help their children's education even if they lack economic capital.

Some commentators have used the concept of 'ethnic capital' to explore educational achievement in relation to ethnicity, where ethnicity itself is defined as a 'resource' (Zhou 2004). Others have used social capital in relation to ethnicity to examine the labour-market position of African-Americans (Bankston and Zhou 2002). Zhou's work, for example, examines how Chinese immigrant families in the United States are experiencing upward social mobility within a generation, whereby a set of shared norms and values within the group of educational success and upward social mobility leads to strong parental and community expectations. Families become part of a network of ethnic institutions that contributes to an interlocking and binding network of ethnic relations, which produces a form of ethnic social capital: 'the community as an important source of social capital, not only makes resources available to parents and children, but serves to direct children's behaviour' (Zhou 2005, 34). However, community membership can also be a form of pressure for some members, and can lead to 'intense inter-generational conflict, rebellious behaviour, withdrawal from school and alienation for the network which are supposed to help' (2005, 33). Modood (2004), however, uses 'ethnicity as a resource' by exploring how ethnic membership can mitigate or exacerbate class disadvantage whereby three different stages or dimensions are present – relationships, norms and norms enforcement. Modood (2004, 87) argues that the '... overcoming of disadvantage lies in migrants parents getting their children to internalise high educational ambitions and to enforce appropriate behaviour'.

'Ethnic capital' has been identified as a complex, contested and sometimes contradictory concept. This article will use the concept of ethnic capital to analyse how Asian groups use educational resources as an advantage for upward social mobility in which a shared set of norms and values leads to strong parental and community expectations. Within this framework, families become part of a network that produces a form of ethnic capital through the availability of resources to ensure the academic success of their children. Ethnic capital is a useful concept in explaining how some ethnic groups within a particular framework of cultural, community and religious processes are able to access higher education. However, the availability and access to such ethnic capital and resources may vary across different ethnic groups, (e.g. they may exist more for some ethnic groups than others). This article will use the concepts of ethnic and social capital to argue that the financial support Asian women receive is delivered within a traditional cultural framework. For many

of the women, their participation and investment in higher education ensured them access to social capital, but through membership of their communities they were able to use their ethnic capital to ensure status within their wider kinship networks. This ensured they would have the means to achieve success in higher education, and subsequently access to the labour market.

### **Methodology**

This paper is based on research carried out with 30 Asian women who were studying at a 'new' (post-1992) university at a city in the South East of England, United Kingdom. I am aware of the problems surrounding the use of the concept 'Asian', which consists of a diverse range of groups with differing cultures, religions and customs. The term 'Asian' is used as an umbrella term encompassing those whose ancestors (parents and/or grandparents) originated from the Indian sub-continent. However, in order to ensure that the paper does not generalise the experiences of all minority ethnic Asian groups, descriptions of women's identities are included in the findings. Women were asked to define their identities (e.g. Indian Sikh, Indian Hindu, Pakistani Muslim, etc.). The findings suggest that differences (such as religion) between the groups were far fewer than the similarities.

All of the women were enrolled on a humanities or social sciences degree course and were aged between 20 and 30. Twelve women defined themselves as Hindu, 10 as Sikh and eight as Muslim. The women had parents (and/or grandparents) who had originated from the Indian sub-continent (India, Pakistan or Bangladesh). Eight of the respondents were married and all others were single. Eighteen of the respondents were from what can be described as traditional middle-class backgrounds (e.g. their parents were teachers, lecturers and accountants) and all others were from traditional working-class backgrounds (e.g. their parents were factory workers, builders and shop assistants).<sup>4</sup> All of the married women had children and worked part-time. None of the single women had children and 15 of them worked part-time. Nineteen of the single women were living at home with their parents; the other three were living in student accommodation.

The focus of the study was to examine Asian women's experiences in higher education with a view to exploring the systems of support they used as strategies for success.<sup>5</sup> The women were recruited through personal contacts at the university, which involved colleagues asking students whether they were willing to participate as well as putting up notices inviting women to participate.<sup>6</sup> Informed consent was obtained from respondents, with an assurance of anonymity and confidentiality. All of the respondents signed a consent form agreeing to participate in the research. Respondents were also informed that they could withdraw from the study at any time without explanation. All of the interviews were tape-recorded and transcribed and all took place on university premises (in private).<sup>7</sup>



## Pressures to stay at home

### *Financial*

The majority of women in the study lived at home whilst attending university (27 out of 30). They attended their local university because of the financial implications associated with leaving home to attend university as well as cultural and religious reasons. Jaswinder,<sup>8</sup> an Indian Sikh woman, emphasised how financial and cultural pressures had an impact on her attending her local university:

I had to stay at home, it was kind of expected. At first, I really didn't want to stay at home because I wanted the freedom that the other girls have, but then I knew that if I wanted to go to uni [university] I would have to stay at home. There was also the financial pressure. Staying at home means I don't have to take out a loan and my parents are able to support me.

Jaswinder was typical of many respondents in the study who emphasised that their parents did not expect them to contribute to the household income whilst they were living at home and studying but they were encouraged to work part-time, but only if their work did not influence or affect their studies. Manju, an Indian Hindu woman, also explained this:

I live at home and the way my parents see it is that their role is to look after me and so they don't expect me to pay rent. The way we see it, if it's your children then you should be looking after them – helping them financially if you can – until they get a job or until they leave home and get married.

This was also echoed by many other respondents. Preya, an Indian Sikh respondent, said:

Our culture is different to other people's culture. If you are living at home with your parents and if you go to university and decide to stay at home they will still look after you. They will not ask you for money.

Part of the cultural expectation and background of respondents was based on values in which children assumed their parents would look after them if they remained at home whilst attending university (or even if they left home to attend university). Many of the respondents indicated the difference between themselves and their non-Asian friends, who were expected to work. Asian women in the study indicated that they were encouraged to work for 'pocket money' but were not expected to. Preeta, an Indian Sikh woman, was adamant that her parents did not want her to have the added pressure of being in debt and studying whilst at university or having to go to work whilst studying:

Our parents know that it's hard going to university and they want us to do well so they don't want us to have the added burden of worrying about how

we're going to pay for our studies. That must be a great pressure to have to worry about how you are going to pay for it [degree]. And they don't want us to have to worry about going to work. They want us to concentrate on our studies.

For many of the Asian women, attending university and having the financial support from parents on which they could rely was woven within the cultural norms and practices that were expected from many of the Asian families. Attending university was supported by all family members; it was seen as an investment not just in the individual but in the family itself, which was further related to participation in traditional practices such as marriage:

My parents are happy to pay for me to go to university, because they know in the long run it will benefit me and affect my future. They also know that it's a good thing for them in the community. They want to be respected and keep their position as being respectable and that sort of means being educated, so they are happy to help me to pay for it.

The economic capital that parents invested in their children contributed to their own and their children's cultural capital and 'worth' in the community. This was a long-term investment, one that would affect the future life choices of their children and one that would contribute to greater social mobility both in the labour market and within the community in general.

Some writers (Zhou 2005; Zhou and Bankston 1994) suggest that the presence of ethnic networks such as cultural and familial obligations can serve as a distinct form of social capital. Such tight networks enable those from these networks to continue to participate in their own communities rather than becoming members of the underclass. They also help with the transmission of values from one generation to the next in social mobility and achieving high aspirations.

In their research, Shah et al. argue that '... gendered social relations affect the influence of ethnic capital on educational aspirations and negotiation of life chances' (2010, 1113). They argue that parents from minority ethnic backgrounds (particularly Pakistani families) demonstrate high educational aspirations for their children to ensure social mobility. The families were able to use their ethnic capital to ensure that this success was an aspiration; within this process, ethnic capital through extended families was important in the transmission of norms and aspirations – this is what Zhou (2005) calls 'ethnic systems of support'. The community was also important in this aspect. Shah et al. also found that gender, religion and structural disadvantage 'influence the level of ethnic capital that is actualised and contributes to an understanding of variations in achievement and aspirations within working class British Pakistani families' (2010, 1123).

***Cultural pressures and aspects of 'localism'***

Other factors that influenced the decision to stay at home were based on cultural and religious expectations associated with women's behaviour. Many of the Sikh and Muslim women said that their parents wanted them to stay at home and attend the local university as it meant they could monitor their behaviour and to an extent 'keep an eye on' them. Shinaz, a Pakistani Muslim woman, emphasised this as conforming to cultural standards:

My parents said to me that I had to stay at home if I went to university. So that gave me little choice in where I could go. [Name of university] is not very far from where I live and so it's ok. From my parent's point of view, it means I can come home at the end of every day and they can sort of keep an eye on me.

Dalgit, an Indian Sikh woman, emphasised how staying at home was conflictual. On the one hand, respondents did not have to worry about the financial implications of attending university: they had a roof over their heads and food to eat. On the other hand, being excused from housework and familial duties emphasised a great deal of pressure on respondents to succeed. As Dalgit said:

I think staying at home is good in one way because we don't have to worry about paying the rent or buying food because we know our parents will do that. But then again when my mum says leave the housework and concentrate on your studies – it means we have to do well. We don't want to let them down and so there is some pressure there for us.

For many of the women, receiving financial support from their family was on the one hand beneficial because they did not have to worry about such pressures, but this also meant they had to conform to expectations placed upon them by senior family members (by parents and in some cases extended family members). Financial support also resulted in an emphasis on success, 'no matter what'. Janita, an Indian Sikh woman, commented:

It's kind of like because you haven't got anything to worry about, like how you're going to pay for your course or your books or stuff then you kind of feel that you don't have any excuses so you sort of have to do well, *really* well – and that can be a lot of pressure on you. (Original emphasis)

Research (Hussain and Bagguley 2007) has also found that many Asian women receive financial support from their immediate and extended families and this support is crucial if they wish to pursue higher education. However, such financial dependence is also fraught with a sense of obligation and family commitment. The idea that education was able to bring a form of social capital that could be used and transferred from one generation to another was important for the status of the family and was related to the

notion that education was able to bring a degree of social capital from which women and their whole families were able to benefit. Having a wife (or daughter) who was in higher education increased the status of the family within the community as well increasing the status of the individual woman and her husband. For some of the women, this increase in status was linked to having greater choice and decision-making in their lives.

Putnam (1995) equates social capital with participation in formal associations. He argues that a decline in organisational participation indicates a decline in social capital: 'Family educational background, family occupational status, and income are usually considered as forms of human or financial capital. However, family socioeconomic status can also connect individuals to advantageous networks' (Putnam 1995, 289) (see also Bourdieu 1985). Ethnicity as a form of social capital is crucial because ethnic group membership is a basis for systems of social relations (Portes 1987; Zhou and Bankston 1994). Bankston and Zhou (2002) argue that the close trusting ties and the frequent interactions between parents and children as well as their involvement in religious community organisations influence the extent to which social and ethnic capital is able to manifest itself: 'high degrees of parental trust and understanding, intergenerational closure among parents and children, the organisational involvement of both parents and children, and parental education and occupational status are all associated with relatively strong academic performance' (2002, 312).

### **Married women: motivations and constraints**

Eight of the respondents (out of 30) were married. Although a small part of the sample, their views are reported here. All of the married women had children and all of them worked part-time. They had all left school at an early age, some to get married and others to work for several years before getting married. All of the married women had marriages that they described as 'arranged'. These women felt that they did not have the opportunities offered to single Asian women and so being able to attend university was based on wanting to fulfil their ambitions to succeed in higher education, which would lead to future success in the labour market. However, they faced different challenges to those of single women – of losing a full-time income and combining studying with caring for children and having to attend to their domestic role of wife and mother. Whilst the single women did not have to worry about the financial implications of attending university, looking after children or doing housework, for married women attending university was something they had to juggle with their responsibilities of being a wife and mother. This 'triple burden' – looking after their family (children and husbands), keeping a home and studying – was laden with different responsibilities. Meena, an Indian Sikh woman, said:

I was working before because the kids were at school, but when I decided I wanted to go back to do a degree it was hard on the family. We used to have two incomes and now we have one. That has impacted on us as a family. I have to keep telling my husband that it will be worth it in the end, it will mean I will be able to get a better job, maybe teach so that I can still be with the kids when they are on school holidays.

Some of the married women spoke about how, on the one hand, their husbands were supportive of them going back to higher education, but on the other they were often reminded of their loss of income. As Anita, an Indian Hindu woman, said:

Sometimes my husband does sort of say to me, like you better make sure you pass because you have given up a good job for this. So that makes me feel under pressure and of course because he is the one who is paying for it as well. I want to prove to him and to my extended family that I *can* do it, and I am capable. It's a real achievement for me.

Many of the married students were compelled to calculate the impact of immediate, short-term lost earnings and the impact this had on the living standards of the family. For some of the families who were struggling financially, the loss of a full-time or part-time income was added pressure, even though the long-term gains and advantages of attending university would outstrip the earlier loss of earnings. Such calculations reinforced the localism of the university described earlier. By attending their local university, married women were able to retain links and networks with local work opportunities and local childcare (such as pre-schools, nurseries and family support) and at the same time avoid the general upheaval and costs associated with this for the rest of the family network. For married respondents, their participation and investment in higher education ensured them access to social capital, which generated and increased their status within their wider kinship network and which would accord them a higher status in the wider world of the labour market. For many, this was in contrast to their status inside the home, which was one of wife and mother.

Bourdieu (1973) argues that the acquisition of cultural capital depends on the cultural capital that is passed down by the family from one generation to another, which is generally dependent on social class background. Many of the married Asian women wanted to do well because they wanted to pass on their knowledge and skills (or cultural capital) to their children; as Bourdieu (1973) argues, students who possess cultural capital are rewarded in the form of gaining higher education than those who do not. Asian women can use their cultural capital as a result of their participation in education that will benefit themselves, their families, their children and their communities. In a competitive cultural and economic climate, women may need more cultural capital than men to succeed. Consequently, having

a degree of cultural capital would enable Asian women to compete for better jobs with men.

According to Zhou and Kim (2006, 5), 'Ethnic social structures are manifested in various economic, civic, sociocultural and religious organisations lodged in an ethnic community, as well as social networks arising from co-ethnic members' participation in them'. The ethnic community consists of a common cultural heritage based on shared beliefs, values and standards. It also consists of 'social institutions and interpersonal networks that have been established, operated, and maintained by group members' (2006, 5). Through these networks, the cultural attributes of the group and the structural factors based on ethnicity work to support the community and so enhance access to social and ethnic capital. Furthermore, the value placed on education by immigrant communities 'has been constantly shaped and reinforced by the broader and ethnic-specific structural conditions that immigrants have experienced prior to and/or after immigration' (2006, 21).

The following sections will examine different responses based on the religious, socio-economic and employment background of respondents.

### **Religious differences**

Farah, who was living at home with her parents, described herself as being 'from a strict Muslim background':

I would say my parents are strict Muslims, they think that education is important that's why they are keen for me to do well, but they didn't want me to take out a loan they would rather pay for it [my education] themselves or lend it from other family members.

Ayan, a Pakistani Muslim who was also living at home with her parents, confirmed this view:

We don't think that people should take out loans because you have to pay interest on them. So we get our parents to pay for things for us or we ask family members. That works out better for us, because it means that we have the benefits of getting the money if we need it, but not the pressure of paying the interest or paying it back to someone who you don't know.

The decision to take out a student loan for many of the Muslim women was related to religious and cultural reasons. Many said this was something that was not necessarily practiced in their community. Rather than taking out a loan, the women would simply remain at home whilst attending university (to reduce the financial costs) and their parents would pay or contribute towards the payment of tuition fees and their living expenses. Some of the women did take out loans, but for them this was to assert their independence rather than for reasons of financial necessity. Previous research has

found that Muslim women are less likely than other Asian women to take out a student loan and do not see it as normal practice within their cultural and religious group (Hussain and Bagguley 2007).

### **Socio-economic differences**

Students who were from traditional middle-class occupations felt that their parents were more able to contribute financially (without their incomes being stretched) to their participation in higher education than those from traditional working-class backgrounds. Some of the students from working-class backgrounds worked part-time. This was not expected of them, but many women wanted to be able to contribute in some way to their attendance at university (to relieve some financial pressure from their parents, albeit small) and also to assert their independence. Many of the women were aware of the sacrifices their parents had made for them. Ameer, an Indian Sikh woman whose mother was a housewife and father was a manual worker in a factory, talked about how her parents wanted her and her siblings to go to university, yet they were aware of the financial burden this implied. She worked part-time:

My dad works very hard and long hours and he pays for us to go to university. He gives us money for everything, books, travel, lunches. I know that they could have moved to a bigger house and have a new car but they want us to get an education. They see that it can make a difference to your life and because they did not go to university, they want us to do that. I work part-time because it means I have some money and don't have to keep asking them [parents] for it [money].

Nickita, a Pakistani Muslim woman whose mother was a housewife and father was a factory worker, spoke about how her parents encouraged her to study and work part-time:

Even though I am at university, I work part-time because I need that money. I don't have to keep asking my parents for money – they have contributed more than enough already. It also means that I am showing them that I am contributing something – although they would never ask or expect me to.

Family commitments and obligations for some of the Asian women meant that they wanted to contribute to the family income (and to attending university), no matter how small – this was based on making a contribution to the family and looking after each other and being able to rely on each other. Parents provided their children with a home and food whilst attending university; for those from lower income families, an additional income (albeit small) that would contribute to some daily costs of attending university relieved some of the financial burden parents had to cope with (albeit one that they themselves encouraged).

### **Work commitments**

Those students who worked part-time spent less time on their assignments than those who did not work. Many of the middle-class, more affluent students, for whom working was not a necessity, were able to spend more time studying. Jaswinder, an Indian Sikh student, worked part-time and felt that working and studying was very stressful:

To be honest, I have to work because my parents need me to work. The money I earn is not for the family, but it means my parents don't have to give me money for books and buying stuff I need for uni [university]. I find it [working] quite stressful. It means when I have to do an assignment if I have been working all weekend then I have to do it in the week or the night before.

On the other hand, Preeta, an Indian Sikh student whose parents were both accountants, said:

I would say that we are quite well off. We have a big house and several cars and we are very comfortable. I don't have to go to work and my parents have never said that I should. They want me to spend my time on my assignments so that I do well. They know that if I did work, I would be able to spend less time on studying.

Research has found that the long-term impact of working whilst studying indicates that those students from more affluent backgrounds are more likely to succeed whilst at university and as a result will have access to better jobs compared with those from less affluent backgrounds who have to combine studying with working (University of Leicester 2010). Recent research has identified how working whilst studying can have a detrimental effect on academic achievement, with students having less time to spend on assignments. Working students are also more likely to suffer from tiredness, miss lectures and find it harder to manage their time effectively than those who do not work (Yorke and Longden 2008). Furthermore, Moreau and Leathwood (2006) have argued that many working-class students have to stay in paid term-time employment to complete their studies and to survive financially. Many of the married Asian women had to work part-time to complement their loss of income and some of the single women also worked part-time in order that they could supplement the financial support they received from their parents.

### **Conclusions**

Family support whilst attending university for many Asian women encompasses a multitude of different elements, from encouragement to attend and succeed to a provision and continuation of financial support. Since the introduction of student loans and tuition fees, the debt incurred by students has



increased. The financial support and incentives that a family can provide for their children can be determining factors in whether and which universities their children can attend. For many of the Asian women in the study, staying at home was often the cheapest option for them. For some, this was also related to cultural and religious factors expected from their family and community. For those women whose parents had not themselves been to university (or were from more traditional working-class backgrounds), incurring large debts was seen as risky in terms of the potential for participation and success in higher education to deliver high earnings in their future careers. According to some respondents, for their parents this was seen as a 'risk-taking' activity because the up-front payment of university fees was a gamble on their children's future: one of mounting debts that they could not repay. However, all parents were prepared to take this risk.

The financial support that many Asian women receive is in fact delivered within a traditional cultural framework. The Asian women in the study did not receive a sum of money *in lieu* of a student loan or even an assurance of assistance with their finances if they left home. Rather, the financial support they received was delivered within the home itself. For many of the Asian students in this study, attending university was seen as simply an extension of their adolescent domestic arrangements. It was parents' responsibility to provide and care for their children until they were married, and these cultural norms of financial support were related to looking after ones' children but were embedded within particular and established patterns of family life. The women relied on their families for financial support but some spoke about the pressures of the support they received from the family – an added burden of success. Since their parents had invested time and money into their studies, they felt they had to succeed. This was the case for all of the single women. For many of the married women, although it was a struggle to combine family life and studying, participation in higher education was seen as an investment.

This paper has argued that the norms, values and networks that exist in Asian communities form part of the ethnic capital on which Asian women rely in times of financial and economic need, particularly in relation to their participation in higher education. The community and extended kin network that forms part of the ethnic capital which women draw upon is crucial to ensure access to higher education and an increase in social capital to ensure access to the labour market. Consequently, being a member of an ethnic community enables women to access diverse resources beyond their immediate homogeneous networks, as Pieterse argues: 'access to social capital beyond the ethnic group's boundary principally benefits members of the ethnic group' (Pieterse 2003, 15). Consequently, culturally embedded norms and social networks become increasingly significant in which Asian women can draw upon their ethnic capital to ensure access to higher education and consequently access to greater social mobility within the labour market.

## Notes

1. See <http://www.bbc.co.uk/news/uk-politics-19654028>
2. See <http://www.bbc.co.uk/news/education-16787948>
3. See [http://www.bbc.co.uk/news/education-21245882?utm\\_source=feedburner&utm\\_medium=feed&utm\\_campaign=Feed%3A+co%2FaNqd+\(BBC+News+-+Home](http://www.bbc.co.uk/news/education-21245882?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+co%2FaNqd+(BBC+News+-+Home)
4. Admittedly, this is a crude measure of socio-economic background, but in this study it was parents' occupational background that affected students' attitudes towards the financial costs associated with attending university and their attitudes towards their education achievements.
5. The aims of the research were to examine how women's support networks worked in relation to the different types of support they were offered – for example, from tutors, friends/peers, immediate and extended family as well as the careers service and the use of private tutors.
6. I am aware of the problems associated with 'snowball sampling' and questions of a 'self-selecting sample'. For a detailed discussion of these issues, see Bhopal (2010).
7. It was clear that my own positioning in the research as a British Indian working-class woman affected the research relationship, particularly around issues of 'race', class and power. Many expressed a 'shared identity' and 'shared empathy' with me and overtly stated that I was an 'insider', a member of their ethnic and social group (for a detailed discussion of these issues, see Bhopal Ref 2010).
8. All names are pseudonyms.

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