

**Islam and Social Enterprise:
Impact of Religious Values in
Contemporary UK**

BSc Sociology and Social Policy

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Abstract

This dissertation explores the link between religion/spirituality and social entrepreneurship by looking particularly at Islam. Scholars have studied the relationship between religion and entrepreneurship since Max Weber's seminal work on the relationship between Protestantism and the emergence of capitalism. However, insufficient attention has been paid to how religion and social entrepreneurship intersect, and especially to Islamic values and this form of enterprise. Therefore, the main objectives of this research project are twofold: to analyse the impact of Islam on social enterprises run by Muslim social entrepreneurs in contemporary Britain and to evaluate the specificities of Muslim social entrepreneurship. This dissertation enhances a Bourdiesian theory of capitals through accounts on spiritual capital. Drawing on qualitative semi-structured interviews (n = 9) with founders of and workers from social enterprises run by Muslim (n = 2) and non-Muslim (n = 2) social entrepreneurs, this research shows that spiritual capital shaped Muslim participants' social entrepreneurial intentions, but did not always influence the mobilisation of financial and social capital. Although no major specificities for Muslim social entrepreneurship were found, the impact of ethics emerging from religious values was only evident among the Muslim participants. The most significant contribution of this dissertation is that it has provided empirical evidence to this under-researched area and brought a sociological perspective to the field of religion and social entrepreneurship. Future research could incorporate a variety of dimensions and extend the theoretical framework.

Introduction

This dissertation analyses the impact of religion and spirituality on social entrepreneurship. It does so by implementing multiple case studies that compare Muslim social enterprises with non-Muslim social enterprises in the U.K. The British government estimated that the U.K. has 471,000 social enterprises (Department for Digital, Culture, Media and Sport and Department for Business, Energy and Industrial Energy, 2017). They comprised of almost 9% of the U.K. small business population (ibid). Social entrepreneurship has been expected to play a critical role in the society, since it addresses the social and environmental problems and fills the gap in the provision of public services (Ashoka, 2018; Social Enterprise UK, 2015). Social Enterprise UK (2015) reported that 31% of social enterprises engaged with the top 20 most deprived areas and that 27% of the enterprises closely worked with the public sector. Diversity of social entrepreneurship was also noted that 31% of the social enterprises was led by Black Asian ethnic minorities in 2015 (ibid). Despite this notable percentage, there has been an underrepresentation of ethnic minority social entrepreneurs in academic research (Sepulveda, 2010). In addition, among the ethnic minority and migrant social entrepreneurs, Muslim social entrepreneurs have been particularly overlooked.

Despite the limited scholarly attention, the link between Islam and social enterprise has been featured in a national newspaper (The Guardian, 2013). In the article, several British Muslim social entrepreneurs discussed how Islam conforms with

social entrepreneurship in relation to the Islamic economic system, Islamic finance, and donation models (ibid). It appears that the Muslim faith, beliefs and values have potential synergies with social enterprise model (Aziz and Mohamad, 2016). However, this intersection of faith, values and social enterprise has not been sufficiently explored (e.g. Roundy et al., forthcoming), compared with many studies about religion and mainstream entrepreneurship. Additionally, none of the research on religion and social enterprise has focused on the U.K.

Therefore, the current dissertation project aims to explore the relationship between Islam and social enterprise in the U.K. by analysing the impact of Islam on social enterprise run by Muslim entrepreneurs compared with non-Muslim ventures. By implementing the theory of capitals (Bourdieu, 1986) and spiritual capital (Berger and Redding, 2011; Malloch, 2012), this study addresses the following questions: How do Muslim values influence social entrepreneurial intentions and the mobilisation of financial and social capital? How does being Muslim in the U.K. shape opportunities and challenges in social entrepreneurship? What are the specificities of Muslim social entrepreneurship in the U.K.?

In order to answer these questions, this study implemented a qualitative methodology in the form of semi-structured interviews. The interviews were conducted with nine individuals who either lead or were employed by social enterprises in the U.K. – four individuals who followed Muslim faith, and five who did not.

The data drawn from the interviews showed that Muslim values shaped social

entrepreneurial intentions while it did not necessarily come into play in the mobilisation of financial capital and social capital. The perception of social entrepreneurship was different for the Muslim interviewees and non-Muslim interviewees, but the specificity of British Muslim social entrepreneurship was only evident in their values mobilised in business. The present research attempts to fill the gap identified in the literature and further the academic discussion by providing knowledge and understanding of Muslim social enterprise in the UK.

This dissertation is structured as follows. First, it reviews the existing literature. Second, it explains the methodology, methods and data used and assesses ethical implications and limitations. Third, it presents and discusses the findings. Finally, it concludes and provides implications for future research.

Literature review

This section reviews the existing literature, bridging the different areas of the literature. Firstly, it discusses and defines social entrepreneurship and related terms. Secondly, it assesses the role of values and then, specifically, the role of religion and spirituality in (social) entrepreneurship. Thirdly, it briefly explains Islam as a religion and examines the relationship between Islam and social enterprise. Fourthly, it analyses migrant enterprises in the UK regarding the role of religion and spirituality. Finally, it provides the analytical summary and formulates the research questions.

Defining social entrepreneurship

Social entrepreneurship is distinguished from general "entrepreneurship". An entrepreneur is defined as an individual who perceives and seizes an opportunity for innovation and generation of benefits by initiating and organising a venture in a risk-taking manner (Abu-Saifan, 2012: 23). 'Social entrepreneur' does not have a precise definition and often does not reach agreement about whether it confines to profit-generating activities or whether it includes creating and running not-for-profit as well as for-profit ventures. As a result of their examination of 20 definitions, Zahra et al. (2009: 522) suggested that "social entrepreneurship encompasses the activities and processes undertaken to discover, define, and exploit opportunities in order to enhance social wealth by creating new ventures or managing existing organizations in an innovative manner".

A wide range of definitions of 'social entrepreneur' has been proposed in the academic literature. It may be possible to highlight some trends over such definitions (see Appendix 1A, which includes an overview of the nature of the main definitions). First of all, "social" is expressed in various ways in the definition(s) and probably the most frequently seen in the definitions of 'social entrepreneur' (e.g. Zahra et al, 2009: 522; Peredo and Mclean, 2006: 56). The expression ranges from social value, social objective, through social benefits to social wealth etc. In addition to "social", "solving (social) problem(s)" is also often articulated (e.g. Bornstein, 1998; Drayton, 2002). Moreover, for some, social entrepreneurship is an entrepreneurial process that help disadvantaged/less privileged groups too (e.g. Schwab Foundation, 2005;

Leadbeater, 1997). 'Social entrepreneur' can also be seen as a welfare provider, attempting to resolve market or state failure (e.g. Thompson et al., 2000: 328 and Said Business School, 2018). Furthermore, 'social entrepreneur' is denoted with distinction from commercial entrepreneurs and traditional charities. It is distinguished from commercials with the emphasis on achieving both monetary and social objectives (e.g. Tan et al., 2005; Macmillan, 2005). Distinction from the charities is termed as financial sustainability or self-sufficiency (e.g. Thake and Zadek, 1997; Abu-Salfan, 2012). Nevertheless, Peredo and Mclean (2006) argued that most of the academic literature included both for-profit and non-profit ventures in conceptualising social entrepreneur.

Overall, as the literature shows, there is no clear concept of a social entrepreneur. However, in this study, 'social entrepreneur' is defined as an individual who recognises and grasps an opportunity to create social impact by mobilising resources and running ventures that are either non-profit, for-profit or hybrid in a risk-taking fashion. 'Social enterprise' is a venture which aims to generate social values in a non-profit, for-profit or hybrid way. A for-profit social venture is normally called 'social business' and financially independent, relying solely on revenues from its trading and receiving no grants and donations. Not-for-profit receives grants, rewards or donations to provide products or services. 'Hybrid' in this context means financing through both revenues of trading and grants, rewards or donations. 'Social entrepreneurship' is a broader concept than 'social entrepreneur' and 'social enterprise', and could include one's willingness, capacity, process and activities of launching and running a social venture with risks. The following section will look at the role of values in (social) entrepreneurship.

The role of values in (social) entrepreneurship

Values may form intention antecedents such as attitudes towards entrepreneurship, and values and motivation lead the intention to actions (Fayolle et al., 2014). They perhaps play an instrumental role in overcoming challenges in an effective start-up too (ibid). A variety of studies are conducted in business discipline to predict entrepreneurial intention (EI). For example, Liñán (2008) suggested that perceived entrepreneurial skills and values positively influence EI. Lin and Si (2014) also showed the relationship between need for power and EI and the positive effect of self-efficacy belief on the relationship among their Chinese peasant participants. Also, according to Padilla-Meléndez et al. (2014), emotional competence positively influences entrepreneurial orientation, and such entrepreneurial orientation has a positive effect on EI.

As well as EI, social entrepreneurial intention (SEI) and motivation have been examined. Mair and Noboa (2003) claimed that SEI is influenced by perceived desirability and perceived feasibility. While perceived desirability is shaped by empathy and moral judgement, perceived feasibility is influenced by self-efficacy belief and perceived social support (ibid). Personal traits such as agreeableness, openness and conscientious exert a positive influence on social entrepreneurship (Nga and Shamugenatham, 2010). Moreover, general social appraisal may be the most significant predictor of SEI and have the moderating effect on the relationship between perceived probability of success and SEI, and between perceived social

impact and SEI (Baierl et al., 2014). Furthermore, Omorede (2014) investigated the motivational factors of social entrepreneurs in Nigeria and classified different elements into four major themes; local conditions, intentional mindset, passion for a cause and perceived social network support.

Although the previous studies have suggested that different effects of values on EI, SEI and motivation, the topic apparently has been under-researched. Additionally, the vast majority of those studies have employed quantitative methods rather than qualitative methods and business perspectives rather than sociological perspectives. Social, cultural or personal norms of individual social entrepreneurs and their effects on their social entrepreneurial activities should arguably be explored through qualitative analysis and sociological perspectives. The following section looks at the role of religious and spiritual values in (social) entrepreneurship.

The role of religion and spirituality in (social) entrepreneurship

In the debate on religion and entrepreneurship, Max Weber offered his classic theory in *The Protestant Ethic and the Spirit of Capitalism* (1905). He highlighted the importance of cultural force in the emergence of modern capitalism in contrast to the interest or greed-based arguments (Weber, 2002: xxi-xxviii). He focused on religious beliefs and insisted that the Protestant ethic of Calvinism was the origin of the spirit of capitalism (ibid: xxx). Commitment to a 'calling' or 'vocation' led the Protestant believers to work, save, invest, and garner entrepreneurial success, which resulted in the systemic change of economy and creation of wealth (ibid). His work was

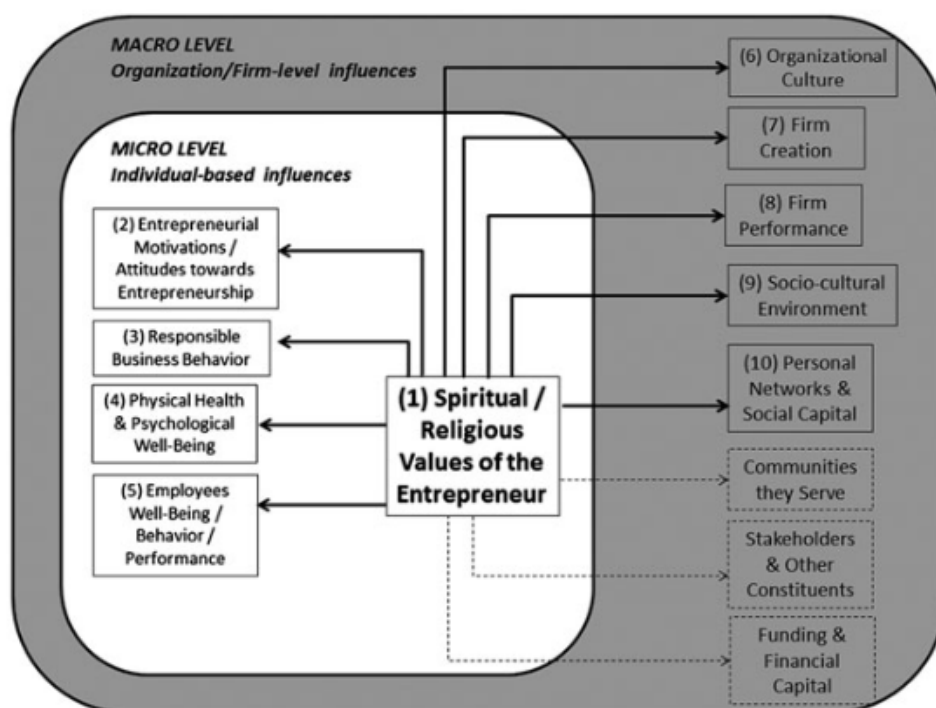
published in the early 20th century and was based on his observation in the late 19th century. He explored other religions to compare the conditions for capitalism. However, the comparative study remains unfinished, and the contemporary relevance has been questioned because nowadays most of the countries adopt this mode of capitalism despite non-Protestantism.

Since Weber's theory, many scholars have been strived to understand the impact of religion and spirituality on entrepreneurship. In their literature review of nearly 30 articles, Balog et al. (2014) concluded that there was a rich connection between entrepreneurs' values of religion and spirituality and the success of a venture. Figure 1. shows their useful conceptual map of influence of religious/spiritual values at macro and micro level. Dana (2009) argued for the impact of religion and relevant beliefs over values and entrepreneurship. Meanwhile, he claimed that context was still relevant. Similarly, interrelationship between religion and enterprise is highly context-specific and differs over time and social setting moderated by other socio-cultural factors (Dodd and Gotsis, 2007).

Most of the previous research focus on commercial entrepreneurs, however, there are a few studies looking at social entrepreneurs' religion and spirituality. Roundy et al. (forthcoming) interviewed 50 US social entrepreneurs and concluded that some of their social entrepreneurs participants sought to integrate their religious beliefs and their work. Moreover, Omorede (2014) surveyed social entrepreneurs in Nigeria. He found one of the significant factors was intentional mindset (ibid). Such mentality was manifested as their spiritual belief – a calling by a higher power to improve his/her community (ibid).

Whilst the relationship between religion or spirituality and entrepreneurship has been considerably researched, few studies have examined cases of social entrepreneurship. Additionally, it is suggested that context and other associated factors are important in the analysis. Therefore, it seems necessary to incorporate contexts and understanding of their faith into the research. The next section explains briefly about Islam and examines its relevance to entrepreneurship, business and social entrepreneurship.

Figure 1. Macro and micro influences of spiritual/religious values (Balog et al., 2014)



Islam and enterprise

This section provides a brief description of Islam and explores its work ethics, advocacy of entrepreneurship, business ethics and potential connection to social entrepreneurship.

Islam is a monotheistic religion as Allah is the only one God (Quran 2:555). People who believe in Islam are called Muslim. Its religious texts called the Quran, consisting of 114 chapters, are "the primary point to which reference must always be made in order to define something as "Islamic" (Rippin, 2012: 20 and 33), and possess the authority in Islam (ibid: 33). The Quran contains faith, biblical history, practice, such as prayer, juridical problems, salvation history and so forth as its topics (ibid: 30). Interpretation of the Quran differs among individual adherents due to the ambiguity and difficult words (ibid: 35-36). Muhammad is the messenger of Allah and the last prophet (Quran, 33:40). The main ritual practices are expressed in what are known as the "Five Pillars" (Rippin, 2012: 104). The pillars are witness to faith (shahada), prayer (salat), charity (zakat), fasting (sawm), and pilgrimage (hajj), and defined as duties (ibid). Repeating the two phrases, "There is no god but God" and "Muhammad is the messenger of God" articulates the witness to faith (Rippin, 2012: 105). As for prayer, the Quran describes the number of prayers per day and how to pray (ibid: p107). Mosque functions as the manifestation of the physical presence of Islam; a source of identity, a symbol and the centre of purity (ibid). Charity, known as 'zakat' means "freewill offerings" (Rippin, 2012: p110). It is served to the poor, the needy, the orphans, and the widows (ibid: p111). Zakat is quite flexible and arranged in different social and political contexts (ibid). Besides Zakat, there are other forms of funds such as Sadaqah, Waqf and Qard Al-Hasan which combat social inequality, although they are not compulsory (Aziz and Mohamad,

2015). All Muslims share beliefs, values, rituals, doctrines and institutions, however, the differences of interpretations lead to differing denominations. The prominent example of the differences is the Sunni and Shia denominations. Nevertheless, this is out of the scope of this study, and this study does not differentiate participants with these terms.

Islam presents a particular understanding of work ethics. Productive work is a religious duty in conjunction with imaan (faith), and hardworking and efficient work are duty for Muslim (Abeng, 1997). The Quran is against laziness and waste of time by being idle and unproductive (ibid). Islam also advocates entrepreneurship (Abeng, 1997; Davis, 2013; Gümüşay, 2015). In Islam, an entrepreneur functions as a steward and the exemplar is the Prophet Mohammed (Davis, 2013). The source of wisdom is the Quran and Hadiths (ibid). The entrepreneurial motivation is submission to God's will, and first quality is concern for community (ibid).

As Islamic ethical principles regulate Muslim economy (Rice, 1999), Islam appears to have its business ethics. Despite the Quran's support for business, it is clear that business activities must not hinder the way of compliance with God's imperatives (Quran 24:37). First of all, Islam prohibits economic activities of specific types, for instance, consumption, production and marketing of pork and alcohol (Adas, 2006: 118). Islam also prohibits gambling, prostitution and usury (ibid). Additionally, no interest-based transaction is permitted (Aziz and Mohamad, 2015: 576). Moreover, freedom and justice are the two fundamental principles of Islam in business conduct (Abeng, 1997: 51). Freedom in this matter is about the right of owning property, the legality of trade and the presence of mutual consent (ibid). Mutual consent is valid

only if there is volition, honesty and truthfulness over-against coercion, fraud and lying (ibid). Justice includes: (1) fulfilment of promises, (2) accurate measures and weights, (3) trustfulness, sincerity and honesty, (4) efficiency, (5) selection of merit (ibid, 28:26), and (6) investigation and verification (ibid). Thirdly, an equitable and fair distribution of wealth in the society is essential in Islam (ibid: 50). Thus, it prohibits monopoly, condemns concentration and hoarding (ibid). Furthermore, several institutions such as zakat and the law of inheritance are established through the Quran's legal enactment in order to eradicate poverty and achieve social equality (ibid). It is believed that the distribution system eliminates the exploitation from business and contributes to just, ethical business as well as growth and enhancement (ibid: 51).

Social entrepreneurship may be compatible with Islam. Molla and Alam (2013) indicated that Islamic enterprises could be businesses that solve the economic and social dilemma. As explained above, Islam has a strong emphasis on the fair distribution of wealth and does not support business which pursues its own ends. Aziz and Mohamad (2015) argued that social enterprise can be practised by the basic principles of Islam and contribute to eradication of poverty and improve social equality as Islam seeks to do (ibid). They identified the weakness of social business in sourcing funds and they believe that the Islamic financial resources can solve this problem, such as Zakat, Sadaqah, Waqf and Qard Al-Hasan as well as a loan from Islamic financial institutions (ibid). Although they believed in the potential of social business from Muslim perspectives, there is no empirical evidence of connection between Islam and social enterprise in the academic literature. Therefore, this research aims to provide such evidence.

Ethnic minority enterprise in the U.K.

Ethnic minority enterprise (entrepreneurship) has been on the rise in Britain (Ram et al., 2017; Jones et al., 2014, and Blackburn and Ram, 2006). Ethnic minority entrepreneurship is expected to contribute to social inclusion (Ram et al., 2017; Phizacklea and Ram, 1996; Blackburn and Ram, 2006), whereas ethnic enterprises are embedded in social, economic and political complex (Ram et al., 2017; Phizacklea and Ram, 1996). Structural constraints, racism, and limited long-term effects of potential social inclusion among migrant enterprises are suggested (Blackburn and Ram, 2006). These studies focus upon commercial enterprises of ethnic minority, but Sepulaveda et al. (2010) showed the evidence of ethnic minority social enterprises in London, which has strong relevance to my study. They argued that traditional dominance of white 'majority' population in social entrepreneurship leads to the marginalisation of ethnic minority groups (ibid).

Despite Sepulaveda et al. (2010)'s study, little research on ethnic social enterprise is available. Thus, I draw examples of Turkish entrepreneurs in London. Altinay (2008) explored the relationship between socio-cultural factors of entrepreneurs and their business activities among Turkish entrepreneurs in London. He suggested that culture affects decision making, while their religious orientation results in conservative management (ibid). However, he and his colleague later implied that Turkish entrepreneurs may be independent of their ethnic enclaves and succeed in integration to social and economic structures in the UK (Altinay and Wang, 2011).

They saw no effect of the religion on their participants' entrepreneurship, while education seemed to have a positive impact on business among the participants (ibid). Additionally, Basu and Altinay (2002) compared migrant entrepreneurs in the UK and concluded that entrepreneurial behaviours reflect the cultural diversity as culture affects entry motive, financing, network of business and female participation in various ways. However, they claimed that religion is not crucial in ethnic entrepreneurship as their Muslim participants accessed to finance in the same way as non-Muslim (ibid).

It appears that the effect of religion on UK migrant entrepreneurs is mixed and little research on religion and social entrepreneurship has been undertaken in the area of ethnic enterprise. Although some of the case studies discussed above suggest that Muslim entrepreneurs do not manifest their religious orientation in their entrepreneurship, this does not necessarily imply that Muslim social entrepreneurs do not either. One can note that those studies focused on Turkish migrants and thus that they were merely a part of Muslim population. In research of ethnic minority business, culture and religion/faith could be mixed and conflated, which may result in neglecting the role of religious and spiritual values. Thus, this area needs further investigation on the role of Muslim faith in ethnic minority social enterprises in the U.K.

Theoretical framework

This study employs a theoretical framework based upon theory of capital constructed

by Bourdieu (1986) in order to examine the effects of religion and spirituality on entrepreneurial intentions and mobilisation of economic and social capitals. Capital is an accumulated force that determines the chance of success and can be "a potential capacity to produce and reproduce itself in identical or expanded form" or "a set of constraints" (Bourdieu,1986: 241-2). Three forms of capital are proposed by Bourdieu (ibid); economic capital, cultural capital and social capital. In addition to these, in spite of its lower recognition than the capitals mentioned above, spiritual capital has been suggested as another critical force. It may be useful to analyse the religious and spiritual influence in enterprise research as Neubert et al. (2015) used the concept of spiritual capital in identifying the spirituality's role in business innovation and performance. The classic three forms of capital and spiritual capital are explained, and the advantage and disadvantage of this framework are suggested below.

Economic capital "is immediately and directly convertible into money and may be institutionalised in the forms of property rights (Boudieu, 1986: 243)". Access to funding is one of the examples in the context of enterprises. Social capital is "a product of aggregated resources held within durable networks of a group's relationships and its values emerges from upholding social norms and reciprocating help" (Vershina et al., 2011: 104). It appears more likely that disadvantaged groups have access to or pursue social capital than others (Light, 2004). However, social capital could function not only positively but negatively. Internal exclusiveness can create distance from and failure to seize external possibilities (Ram et al., 2008: 430).

Cultural capital "is convertible, under certain conditions, into economic capital and may be institutionalised in the forms of educational qualifications" (Bourdieu, 1986: 243). Cultural capital takes forms of embodied state, objectified state, and institutionalised state. In its embodied state it includes 'long-lasting dispositions of the mind and body' (ibid). In the context of migrants, their fluency in the language of the country and acquirement of local cultural knowledge enable individuals to access more connections and opportunities (Vershina et al., 2011: 104). Cultural capital in the objectified state includes cultural goods such as paintings and books as well as other symbolic representations of the person's cultural attributes (ibid). Educational qualification is prominent in the institutionalised state of cultural capital (ibid). Such qualification can be translated into human capital. However, Bourdieu denied and argued that it does not directly support personal productivity (Bourdieu, 1986: 244).

Malloch (2012: 756) defines spiritual capital as "the fund of beliefs, examples and commitments that are transmitted from generation to generation through a religious tradition, and which attach people to the transcendental source of human happiness", while Berger and Redding (2011: 2) put it as "a set of resources stemming from religion and available for use in economic and political development." Spiritual capital is not as thoroughly explored empirically as the other forms of capital yet, and thus this research hopes to provide relevant empirical evidence.

The strength of this framework is that one can assess how the individuals equip themselves for incorporation into the labour market as employees or employers. The way can be analysed from not merely each aspect but the interplay of financial assets, social network, culture, education or skills, and spirituality. In contrast,

weakness is that the focus on the agency side or supply side of labour market neglects the structure – the political-economic environment which these human agents are embedded (Ram et al., 2008).

Analytical summary

Interdisciplinary literature is drawn upon to consider how religious/spiritual values influence social enterprise in the case of Muslim social entrepreneurs in the UK. While a modest number of scholars have engaged in the analysis of the role of values on (social) entrepreneurs, the investigation on relationship between religion and entrepreneurship and the research on ethnic minority business in Britain, a significant lack of research is found on the impact of religion and spirituality regarding social enterprise in the UK. Regardless of geographical contexts, little evidence is available regarding the relationship between Islam and social entrepreneurship. Besides, previous literature is primarily concentrated in the areas of business management. Using the theoretical framework based upon Bourdieu's (1986) forms of capital, this research contributes to providing evidence on relationship between Islamic values and social enterprise in the UK from sociological perspective. Regarding the theoretical framework, this study also adds evidence to the area of spiritual capital.

Research questions

Given the existing literature and aforementioned gaps in the area of Muslim social enterprise in the UK, this study aims to explore relationship between Islam and social enterprise run by Muslim in today's Britain. The objective is to analyse the impact of religiosity and spiritual values on social entrepreneurship and to assess the specificity of British Muslim social entrepreneurs. Thus, my research questions are:

- How do Muslim values influence social entrepreneurial intentions and the mobilisation of financial and social capital?
- How does being a Muslim in Britain shape opportunities and challenges in social entrepreneurship?
- What are the specificities of Muslim social entrepreneurship in the UK?

Methodology, methods and data

This study deployed a qualitative research methodology, namely semi-structured interviews. This section explains the methodological decisions made, the methods implemented, the sampling and the data collected.

Methodology

Empirical data was collected through qualitative methodology. The qualitative methodology rests on interpretivism (Bryman, 2012: 33), which looks for 'culturally

derived and historically situated interpretations of the social life-world' (Crotty, 1998: 67). The research interest lies in the ways Muslim values shape actions in social entrepreneurship and opportunities and obstacles perceived by UK Muslim social entrepreneurs, which is aligned with interpretivism because it takes accounts of cultural and historical contexts as well as subjective interpretations of the world. Qualitative methodology also involves collection and analysis of experiential data drawn from lived experiences, providing in-depth, subjective meaning and understanding of people studied (Bryman, 2012: 33). This method suits my objective – investigating experience and perception of UK Muslim in social entrepreneurship. Moreover, qualitative methodology gave me an opportunity to look closely at lived experience and the discovery of new perspectives, for example, non-Muslim social entrepreneurs' (Bryman, 2012: 33). This advantage was particularly crucial because this study looks at personal values, and it would have been difficult in quantitative methods because of no contact with the participants. Additionally, quantitative research may be difficult due to little prior literature identified in the review, and qualitative research is more suitable because of its common association with the generation rather than testing of theory and with a relatively unstructured design (ibid: 36). Therefore, an inductive approach was taken since there has been little research so far.

A case study was adopted for the research design. This method is ideal for how and why questions about a contemporary phenomenon over which the researcher has no control (Gray, 2004: 124). It is useful in exploring the relationship between a phenomenon and its context (ibid: 126). It is inductive in the sense that it can generate data that help the development of theory (ibid). Thus, it is an exploratory

case study since nothing much is known about the topic.

Comparative design with multiple cases – cases of Muslim social enterprises and of non-Muslim social enterprises – was used. Multiple case study improves theory building (Bryman, 2012: 67) and is expected to satisfy the need to explore the specificity of Muslim in social entrepreneurship.

Methods

This research used semi-structured interviews (n=9). Note the detail below about how this data collection took place.

Semi-structured interviews were conducted through face-to-face or Skype video-calls, with the duration between 20 and 50 minutes, and were audio-recorded and fully transcribed. This method allows flexibility and rooms of freedom in response (Bryman, 2012: 471). It is also possible to understand the ways that participants frame and make sense of what they attach importance to in their explanation about and understanding of the issue (ibid: 472). Skype interviews were useful in overcoming time and cost constraints and removed the need to travel, while the convenience of Skype interview may have increased likelihood of participation (ibid: 492). The interviews used a semi-structured interview guide, which facilitated a structured conversation allowing for cross-comparison across different cases but also giving enough freedom for the interviewee to elaborate on other topics.

Sampling

This study used non-probability sampling. It was purposive sampling which met the criteria of participants. The main criteria were based on religious affiliation of the entrepreneur and position in the company. Therefore, the current dissertation aimed at contacting two social enterprises run by Muslim and two non-Muslim social enterprises in the UK. Convenience sampling was deployed while still matching the requirements. This sampling method involved selecting those easy to access and inexpensive to study (Patton, 2002, 241). It was challenging to choose randomly, in particular, the social enterprises run by Muslim(s) since not all Muslim social entrepreneurs publicly state their religious identity. The relatively small number of social enterprises compared with traditional enterprises was anticipated as well.

For individual interviews, volunteer sampling was used alongside the purposive sampling by selecting people in different positions in the social enterprises. The volunteer sampling provided access to a self-selected and motivated population (Bryman, 2012: 418). It is aimed at interviewing ideally a CEO/(co-)founder, another board member and one worker, within each organisation. Consequently, this study sampled nine individuals. Each sampled enterprise was relatively small, and the availability of the members was insufficient.

Access

The interviewees were recruited through direct contacts via email or phone. Contact details were obtained through their enterprise websites. Attempts to gain access to the sample population were made via social enterprise networks and Muslim entrepreneurs' community network (e.g. Emerald Network). Two of the sampled

enterprises were found in the member list of Social Enterprise UK, a national body of social enterprise in the UK. The other two sampled enterprises were sampled via personal channels.

Data

In total, nine individuals were interviewed from four sampled social enterprises. The details are shown in Table 1. The research was based on interviewing a CEO or founder(s) as well as one employee from each enterprise. Two individuals from three enterprises and three from one enterprise were interviewed.

Table 1. Details of the interviews

Venture	Run by	Number of participants	Participants	face-to-face or skype	Interview date	Duration
A	A Muslim founder	2	A-a (Muslim CEO)	Skype	23/01/2018	44 min
			A-b (non-Muslim full-time worker)	Skype	19/02/2018	33 min
B	Two Muslim co-founders	3	B-a (Muslim co-founder)	Skype	10/01/2018	33 min
			B-b (Muslim co-founder)	Skype	21/01/2018	50 min
			B-c (Muslim volunteer)	Skype	07/02/2018	33 min
C	A non-Muslim founder	2	C-a (non-Muslim managing director)	Face-to-face	06/12/2017	45 min
			C-b (non-Muslim volunteer)	Face-to-face	06/12/2017	20 min
D	Two non-Muslim co-founders	2	D-a (non-Muslim co-founder)	Skype	19/01/2018	45 min
			D-b (non-Muslim part-time intern)	Face-to-face	19/01/2018	20 min

Analysis

Thematic analysis was used in the analysis of the interviews. It can suggest patterns and uniqueness of the information provided by interviewees (Blaxter et al., 2010: 232). Thematic codes were relevant to research focus and questions and created

particular categories identified through the data (Bryman, 2012: 580) A framework of codes for reference was made and surfaced from the interview guide, as well as new themes that emerged during the data collection. The interview transcripts were coded manually. Main themes of the codes were displayed in Table 2.

Table 2. The main themes of the codes

Main theme	
Basic information about ventures	Trajectory, organisation structures, their business
Venture's visions	Aims, mission, values, uniqueness, aspirations etc.
Collaboration and partnerships	Religious/non-religious collaboration
Resources and support	Funding, customers, suppliers, beneficiaries, practical support, emotional support, networking etc.
Founders/workers' visions	Intention, motivation, how they reached the conclusion, how they reached organisations etc.
Workers' basic information	Position, trajectory, roles
Personal values	Religious affiliation, connection between values and business, values, aspects where their values are expressed, compliance/contest, driving factors of values
Perceived opportunities and challenges	Benefits of personal values, challenges/barriers as a venture, personal challenges

Limitations

There are a few limitations in this research. Firstly, the reliance on self-identified 'Muslim entrepreneurs' or 'non-Muslim entrepreneurs' who were willing to talk about themselves has its limitation. Secondly, the sampling was heavily dependent on personal connections, and thus it may have led to particular tendency or bias in the data. Thirdly, the quality of the comparative study is limited because the control of variables (e.g. age and size of the enterprises, industry, and venture type) was not

imposed in sampling.

Ethical implications

Since religious affiliation and business are sometimes sensitive, enough care was given to the participants. Firstly, the interviewees were made aware of what would be asked of them in the interviews by providing them with a participant information sheet and by directly telling them before the interview started, to prevent the talks from upsetting or distressing the participants. Secondly, it was ensured that participants were voluntary and given the right to withdraw from the research at any point during the interview. The participants were informed about their rights through the participant information sheet, and were reminded once again when getting the consent and starting the interviews. Thirdly, my contact details were given to the participants and emails were followed to show gratitude for their participation. Fourthly, the participants and their enterprises were anonymised and renamed with characters from the alphabet.

Some readers might be able to identify the organisations and participants through the data of the enterprises and board members. Thus, the participants and their enterprises were anonymised and renamed. The confidentiality of the participants was also protected. The anonymity and privacy of the participants and enterprises were maintained by coding them with alphabetical characters.

Findings

This section explores central themes that emerged in the analysis of the data. They include social entrepreneurial intention (SEI); financial capital; social capital; and, opportunity and challenge. They reflect a convergence of views of the interviewees. Quotes of the statements made by interviewees and displayed on their ventures' websites are also presented to amplify and support threads of the themes.

Theme 1: Social entrepreneurial intention (SEI)

The data analysed showed that religious affiliation shaped SEI of Muslim social entrepreneurs in various ways. Spiritual capital is resources that are generated from religion or spirituality and transmitted from generation to generation, and that can drive economic and political mobilisation (Berger and Redding, 2011: 2; Malloch, 2012: 756). The interviewees' spiritual capital was mobilised by (i) complying with Islamic values, (ii) cushioning marginalisation, and (iii) defining the venture's mission.

First, the essence of social entrepreneurship appears to comply with Muslim values. For instance, A-a (a Muslim founder of venture A) articulated the compliance of social business model with her Muslim faith. Her narrative described how she reached the idea of social entrepreneurship and, since then, has conformed with it:

"I was a part of charities and fundraisers, and organising initiatives. I couldn't actually see the tangible impact they are having out in the world, whether it was time or financial contribution. That's why I discovered all about social entrepreneurship [...] I'm [a] pretty

big advocate of Islam and being Muslim. I realised that Islamic finance and Islamic economic system tie[d] to the model using the business for the good. Business should be a means to lift people out of poverty, means to be positively contributing to [the] economy, actually making differences, not leaving the community behind. So your product and services should be better for people and better for the environment. And that's exactly what Islam advocates. That's why I started getting involved with a number of social enterprises and realising that actually we have to solve today's greatest social and environmental challenges It's through social entrepreneurship." (A-a, Muslim founder of venture A)

The interviewee elaborated further upon this issue by stating that she believed in helping the community, which is discussed later in this section. One could interpret that she had three crucial criteria for her satisfaction with her work; her belief in being in service to the community, her Muslim faith; and her making real differences. Her belief in serving the community was strongly tied to her religious faith. Whereas charities did not make real differences from her perspective, the interviewee thought that social enterprise fulfilled all the three components. Islam generally encourages Muslim to help the poor and disadvantaged and participate in charities through zakat etc. (Aziz and Mohammad, 2015). Business ethics of Islam also require Muslim to conduct ethical, just business for fair distribution of wealth (Abeng, 1997). Thus, she saw social entrepreneurship as conforming to her Muslim faith. Her argument supports Aziz and Mohammad (2015), hypothesising that social business can be practised by Muslim faith and shares its ultimate goal with Islam.

Second, Muslims' shared experience of marginalisation and under-representation could be a motivational driver to set up a social venture. By hosting networking events for Muslim, venture B intended to tackle marginalisation and underrepresentation of Muslim in the technology and design industries and start-up scenes, and, in turn, to alleviate perceived negative images of Islam. Their narratives depicted their personal experience of being a minority in technology and design

industry and connected their aim with reduction in negativity associated with Islam.

"...we have been both working in [the] technology industry, and...we saw a lack of representation within [the] industry of people of our background." (B-a, a Muslim co-founder of venture B)

"both [co-founder and I have] worked in technology and design industry and we come to realise that there's quite a shortage of Muslim minority, within that industry." (B-b, a Muslim co-founder of venture B)

"...it's the chance for [Muslim in technology and design industry] to represent all course of what they're doing and less about, you know, bad stuff people get in the media." (B-a)

The interviewees believed that the shortage of Muslims would further prejudice against Islam and thus that increasing the representation of Muslim could reduce the negative connotation of Islam. Formation of SEI and motivation among ethnic minorities is an under-researched area. While many ethnic minority entrepreneurs cater for co-ethnics, they start business primarily due to the scarcity of human capital (Nee and Sanders, 2001).

Lastly, the Muslim faith may function as the foundation of SEI and define a venture's mission for Muslim social entrepreneurs and workers. The Muslim faith was exhibited as being a service for their community or others. A-a thought that her faith defined her venture's mission as contributing to the community:

"My belief forms the foundation of everything I do at the organisation...I think my beliefs keep me grounded and constantly remind me that I'm here to the community to believe that the capitalism is simply holding wealth and making money out of money." (A-a, Muslim founder of venture A)

Additionally, B-c, a Muslim volunteer of venture B was a professional developer outside the organisation and the intention of his volunteering work in venture B was

derived from his faith:

“...for me it's like doing your professional work is one thing and then doing any extra work to help other people, again, it's part of the faith...” (B-c, a Muslim volunteer of venture B)

The literature suggested the willingness to connect their work and faith (Roundy et al., forthcoming) may shape SEI and the motivation could be expressed with a "calling" from a theistic power such as the God (Omoredede, 2014), but these manifestations were not seen in this study.

Theme 2: Financial capital

Mobilisation of financial capital was not shaped by Muslim faith as the Muslim social entrepreneurs interviewed rarely borrowed capitals and used no religious, financial sources. Nothing notably differentiated Muslim social entrepreneurs from non-Muslim regarding mobilisation of financial capital as well. Thus, spiritual capital did not play a role in mobilising financial capitals among the Muslim interviewees.

Venture A led by the Muslim founder (A-a) gained 1000 pounds from non-religious source, while Venture B led by two Muslim co-founders (B-a and B-b) received sponsorships from companies to cover food and drink cost for their events. The finding that the Muslim interviewees did not access to religious financial providers confirms the study regarding Turkish entrepreneurs in London (Basu and Altinay, 2002). However, it contradicts with the case of North African Muslim entrepreneurs in Montreal, Canada (Stambouli and Arcand, 2013), where they used Islamic finance. This finding does not find support in Aziz and Mohammad (2015)'s hypothesis as

well that Muslim social entrepreneurs would utilise Islamic financial resources, such as Waqf, to run their social enterprises. The Muslim founder of Venture A, A-a made an interesting point to explain why they did not access to Islamic finance or religious, financial resources:

“We want to avoid opportunities like this [i.e. Islamic finance] because we don't want to be biased in terms of the companies we work with. That's not the case all Islamic organisations access to those funding, but sometimes they can create a conflict of interest. So that's why we don't take any capital from anyone.” (A-a, Muslim founder of venture A)

A-a consciously avoided borrowing money from someone, even those complying with her Muslim faith. In the interview, she repetitively claimed inclusiveness and openness of her business, which perhaps indicated a secular or neutral stance. She also emphasised financial independence and sustainability:

“I wanted to build the company that was sustainable from day one, and we always focused on revenue and being financially independent. So we decided not to raise capital from investors even though almost every company around us was doing. We wanted to do this our own term and be able to actually generate sufficient revenues so that the business could be profitable [...] We're constantly thinking about how to reinvest to use the money for good and make sure that the money is pure and coming from ethical sources...” (A-a)

Similarly, non-Muslim social enterprises focused on financial independence and sustainability. Venture C led by a non-Muslim did not rely on external financial resources and emphasised the importance of economic freedom to avoid outside interference. Although venture D led by non-Muslim received grants from their university in their initial stage, they maintained social business model.

Theme 3: Social capital

Apparently, social capital is not necessarily shaped by the Muslim faith, but the

social capital helped the Muslim social entrepreneurs interviewed to get the right contacts and support to establish and run their organisations. The interviewees did not necessarily use contacts and support from their faith community, whereas their aim and target (beneficiaries and clients) may instead affect the connections and support they use. It appears that their spiritual capital did not result in intertwining with social capital. This study also shows no difference between Muslim and non-Muslim social entrepreneurs in mobilising social capital.

The interviewees knew appropriate contacts to start activities through online and their personal network. For example, Venture A utilised an online platform for recruiting, as A-b, a non-Muslim employee was hired through AngelList. On the other hand, the co-founders of Venture B met on Twitter. B-a explained how it led to the formation of the organisation:

“Inspiration of setting up [Venture B] is that the co-founder approached me on Twitter and he had an idea... Somebody else come [with] the same idea as my idea, so it was like let's just try it.” (B-a, a co-founder of venture B)

B-b described the smooth process of starting their business due to their 'good contacts' too:

“It was very, very smooth because [...] we have good contacts, I think we were ready to set it up quite well, [co-founder] knew spaces that we could use. You know, we both work in [the] tech industry, so we were able to get the word out there... have ideas “I can ask this design studio for some space”. So I can ask them to pay us this money for some pizzas and stuff like that.” (B-b, a co-founder of venture B)

Moreover, social capital can be the sources of support. A-a, a Muslim founder, received practical and emotional support from a wide range of her contacts from family, friends to accelerators and advisors, but they were not necessarily of the

Muslim faith as it was not in connection with financial support. Non-Muslim social entrepreneurs also gained support from their personal network and utilised Social Enterprise UK and other communities to increase their contacts, and thus no significant difference was found between Muslim and non-Muslim.

Venture B's aim was strongly associated with Islam, and their social capital could be drawn from their faith community. In contrast, venture A, as A-a argued, was fundamentally inclusive irrespective of ethnicity and faith and A-a avoided religious sources of support on purpose as in their mobilisation of financial capital. This stance may reflect on the mobilisation of social capital as well. Moreover, this finding contradicts with Altinay's research showing that Turkish entrepreneurs who practiced Islam in London recruit and seek advice from co-ethnics (Altinay, 2008).

Theme 4: Opportunities and challenges

The data collected generated insightful narratives about the opportunities and challenges social entrepreneurs confront, such as the perception of work, business practice and decision, and market segmentation.

4-1. Perception of work

The Muslim social entrepreneurs interviewed were content with their position, being a social entrepreneur, while the non-Muslim social entrepreneurs interviewed perceived challenges in running their social enterprise

Evident in this study was that the Muslim interviewees held optimistic views towards

their social entrepreneurship in the UK. For example, A-a expressed satisfaction in being a social entrepreneur, whilst B-b showed their appreciation of the multicultural society in contemporary London:

"Like I said Islamic standards are very much into what social enterprises advocate. I became, so they actually go really well together. I feel like I'm in the perfect place to be working with them." (A-a, Muslim founder of venture A)

"I think the reason why we can do and success here is because we're in London because it's very multicultural because people have grown up around different cultures. I think if we're in a different society somewhere else maybe in like [the] middle of America somewhere, you know, there isn't a favourable view of Muslims, for example. It might be very different. So I definitely think [...] we are in a strong position just because I'm in a fortunate position because of our location and our timing and yeah, I think that's a massive factor." (B-b, a Muslim co-founder of venture B)

On the other hand, Muslim social entrepreneurs said they did not perceive particular challenges. A-a, as discussed in Theme 1, noted that social entrepreneurship complied with her religious values. From a business perspective, she did not mention any regulatory nor market barriers either. She ran a remote crowdfunding platform company that was not limited to geographical locations, which might impose little constraints on her venture. In contrast, B-b said that he anticipated conflicts of different denominations of Islam, but he said that they had not experienced such an issue so far at the time of the interview and again appreciated the timing and location.

Conversely, non-Muslim social entrepreneurs interviewed perceived difficulties in their work. D-a, the co-founder of Venture D identified himself as an atheist and said he sometimes found it challenging to work with religious organisations in the context of international development.

"I suppose [being an atheist] must have some underlying effect on me. Sometimes there are a lot of religious organisations working in [the] development context and [...] have a huge amount of emphasis on building churches [...] which is for me a complete waste of money. So I have some bias towards some organisations." (D-a, a non-Muslim co-founder of venture D)

Although this conflict of interest is perhaps peculiar to international development, it is a unique issue that Muslim or other religious people might not realise from their perspective.

Furthermore, C-a, a non-Muslim, agnostic founder of Venture C delineated the stigma attached to social enterprise as their challenge:

"The stigma attached on social enterprise, as soon as you mention you're a social enterprise, [they] assume you are [...] a still little organisation [doing] good basically, and you don't have ability or knowledge to produce correct work. That's been the biggest challenge to get over. We don't mention that we're a social enterprise to new clients or corporates because [...] they just want service. They're not really interested in the good we're doing with the money." (C-a, non-Muslim founder of venture C)

Venture C was a printing and mailing company, providing training to those with mental health issues and learning disabilities through their commercial work. C-a perceived that his social enterprise was not recognised as a professional firm. The stigma might be an industry-specific problem or shared by social enterprises that compete with traditional businesses. In either way, the stigma should not be reduced to an issue of non-Muslim or non-religious social enterprise.

The findings above do not find support in Bacq et al. (2014)'s study pointing at a reluctant attitude of social entrepreneurs toward social entrepreneurship regarding their confidence and career prospects in Netherlands and Belgium.

4-2. Business practice and decisions

Religion and spirituality could guide social entrepreneurs and workers interviewed by providing moral or ethical frameworks and have an impact on their choices. Their spiritual capital was mobilised to evaluate their behaviour and success, but some Muslim may perceive that some moral and ethics are not necessarily unique to Islam. Nevertheless, the reference to the prohibition of alcohol, gambling and pork was still particular to the Muslim participants.

The Muslim participants said that their Muslim faith defines what is right and wrong and how one should behave.

“It’s moral compass. It kind of helps me drive, right or wrong.” (B-a, a Muslim co-founder of venture B)

“... faith in our religion gives us kind of boundaries and frameworks to work in terms of what's right, what's wrong [...], a good way to deal with people, good way to be with people, how to be honest, how not to [...] cheat people out, [...] Islamic perspective, on interest in money, [...] loans and all that stuff. [...] we're not meant to be extorting people...” (B-b, a Muslim co-founder of venture B)

These examples confirm Emami and Nazari (2012)'s study arguing that religious faith guides the entrepreneurs in their ethical judgement. However, it was not only evident among Muslim. A-b (a non-Muslim worker at venture A), who identified herself as a spiritual person, also mentioned the ethics derived from her spirituality.

“...what you call it religion, what you call it spirituality, whether you just call it personal values, I think, not seeing those things as separate from, from the work you do. It is important because then at the end of the day it actually probably will do better business and, and do better because it's just a better product when you incorporate values and you take care of your workers, and you know, have a more ethical understanding of what it means to be successful.” (A-b, a non-Muslim worker at venture A)

Such morals and ethics possibly influence business decisions. A-a showed how her Muslim belief affected their selection of clients and partners:

“...we wouldn't accept any company that doesn't fit my personal belief as a Muslim, [...] any company working on alcohol [...] we actually have to deal with anyone within the food space that wants to sell pork.” (A-a, Muslim founder of venture A)

Nevertheless, A-a argued that the ethics were not uncommon and unique to Muslim, comparing with other crowdfunding platforms (i.e. their competitors) and added that Islam plays the limited role in her business decision-making:

“...you'll find that most crowdfunding platforms don't allow the sale of any alcohol based products. It's a pretty standard requirement that every crowdfunding platform I can think of has as a standard for [campaigns]. Same for gambling, same for raffles, same for those types of this [...] as far as the religious beliefs are concerned, they're all related to the right way to run the business, ethics, justice and prioritising the communities. The only kind of [...] things [...] that we don't compromise, [are] alcohol gambling, or pork because those are the fundamental tenets that we have. We wouldn't be compromising [a] bunch of things as a founder. Other than that, Islam doesn't really play a role [in] how we how we select the campaigns that we build and the partnership we form.” (A-a)

Although A-a stated that the ethics were not confined to Islam and were shared by their competitors, the prohibition of alcohol, gambling, and pork was unique to the Muslim interviewees. The findings did not support Altinay (2008)'s study suggesting that some Turkish entrepreneurs sold alcohol and pork to respond to the competitive market.

4.3 Market segmentation

The interviewees' beneficiaries and clients were not necessarily shaped by religious affiliations. Venture B tried to be inclusive for non-Muslim as well as Muslim in spite of their primary focus on Muslim population to make the industries relatable for them.

“it's not actually exclusive to Muslims. We encourage non-Muslims to come to our events as well [...] the reason why we're very instilling to talking to Muslims is [that] it's all about that idea of representation and about seeing someone just like you doing things...out there in the world ...” (B-b, a Muslim co-founder of venture B)

Conversely, venture A was inherently inclusive of any people following their ethical standards.

“It is open for everyone. We are not a platform, business for Muslim. Business open for everyone [...] we are very much friendly and building an inclusive business...We're very very open to working with anyone and everyone who is following the [ethical] standard of us.” (A-a, Muslim founder of venture A)

Venture B aimed to reduce not only marginalisation but also the negative narratives of Islam, and hence targeted both Muslim and non-Muslim. Nevertheless, their priority was apparently creating a community for Muslim to boost the confidence of Muslim population, and therefore their beneficiaries were primarily Muslim. Conversely, as A-a said, venture A did not target Muslim at all. Although she believed in Islam and it influenced her SEI, her religious affiliation did not lead to a co-religious market. The finding did not find support in the study by Altinay (2008), which suggested that his Turkish entrepreneur participants were catering for their ethnic communities.

The findings of this study can be summarised as follows. The Muslim interviewees mobilised spiritual capital (faith and values) to form their social entrepreneurial intention, whereas their mobilisation of financial capital and social capital was not necessarily interwoven with spiritual capital. For the Muslim interviewees, spiritual

capital seemed to influence their ethical judgements and, to some extent, choice of their partners and clients, but did not have a direct effect on their market segmentation. The Muslim interviewees tended to view their work positively and had no significant concerns, while non-Muslim social entrepreneurs indicated their challenges as social enterprises. The specificity of UK Muslim social entrepreneurship could not be observed except in the application of Islamic ethics (e.g. prohibition of pork, gambling and alcohol) into business.

Discussion and conclusions

This dissertation has explored the relationship between religion and social enterprise by analysing the effects of Muslim values on social enterprise run by Muslim, compared with non-Muslim. Whilst scholarly research has explored the role of values (e.g. Fayolle et al., 2014), religion and spirituality (e.g. Balog et al., 2014) in (social) entrepreneurship, intersection of Islam and enterprise (e.g. Abeng, 1997), and ethnic minority business in Britain (e.g. Altinay, 2008), the intersection of Muslim faith, value and social entrepreneurship in Britain has not been sufficiently studied. Drawing on a Bourdieusian theory of capitals (Bourdieu, 1986) and spiritual capital (Berger and Redding, 2011 p2; Malloch, 2012, p756), this project has examined how Islamic values have an effect on social enterprises run by Muslim people and compared them with social enterprises led by non-Muslim people.

Drawing on nine in-depth interviews, this research indicates that spiritual capital

(Islamic values) contributes to the formation of SEI of the Muslim participants, but does not necessarily shape their mobilisation of financial and social capital. The Muslim social entrepreneurs interviewed were reasonably satisfied with their position, being a social entrepreneur in Britain, whereas the non-Muslim social entrepreneurs interviewed suggested some challenges they faced in their social enterprises. Spiritual capital seemed to help the Muslim interviewees make judgments and select their clients and partners to some degree too. No significant specificity of British Muslim social entrepreneurship was found, but an application of ethics derived from the Islamic doctrine was unique to the Muslim participants.

This dissertation contributes to the field in different ways: first, this is the first study (to the best of my knowledge), which investigated British Muslim social entrepreneurs. The data collected were based on their lived experience not solely as Muslim but also as Muslim living in Britain, contributing to the current academic debates. Second, a sociological perspective was brought in the research to examine the relationship between religion and social entrepreneurship, given that previous accounts have mainly emerged from the business and management disciplines. Third, this research went beyond social and financial capital and contributed to the further development of spiritual capital, which previously drew limited scholarly attention. Fourth, comparing with non-Muslim social enterprises enabled the study to evaluate what is unique or specific about Muslim by discussing similarities and differences. The comparison also made it possible to partially explore the perspectives of agnostic, atheist and spiritual social entrepreneurs and workers.

However, there are a few limitations in this dissertation. First, sampling bias was

inevitable due to the sampling methods used. Muslim social entrepreneurs do not always state their religious identities publicly, and therefore it led to participant recruitment through personal connections. Second, this research did not control the variables in sampling. The size, age, geographical location, sector, and industry of the sampled social enterprises were not taken into account and differed considerably. Third, this study failed to examine the backgrounds of participants, for example, level of religious adherence, ethnic backgrounds, nationality, place of birth, the time when they immigrated to the UK if foreign-born, educational attainments, gender, age, family backgrounds, and the different streams within Islam. This limitation challenged comparing my findings with the findings of the previous literature. The earlier studies on the impact of religion on entrepreneurship focus upon particular countries and regions of origin, for example, Turkish and North African. Although this research adopted an inclusive approach, it could have taken the participants' ethnic backgrounds into consideration. Lastly, the theoretical framework utilised in this study, namely the theory of capital, has a weakness that it can overlook the structural factors – economic and political environment where the participants are embedded. For example, this study did not look at public policy for social enterprises, regulations imposed upon immigrants, availability of Islamic finance or secular grants, and other initiatives and movements.

These findings also open the field to new research topics. For example, future research could incorporate ethnicity, country of origin, or country of birth (generation) as a variable of intersection with religiosity, as in the U.K. Muslim population is highly diverse. Additionally, it could discuss gender as an important variable and look at male and female Muslim social entrepreneurs from an intersectional perspective

(e.g. Esser et al., 2010; Pio, 2010). Although a few of the participants were female Muslim social entrepreneurs, this study did not look at gender as a core variable to analyse. Furthermore, Muslim's level of religiosity could be taken into account beyond affiliation. For instance, regular visits to the mosque, engagement with the broader religious community, could be incorporated to the variables. Finally, this topic could be explored from different theoretical perspectives. For example, the mixed embeddedness (Kloosterman et al., 1999), can be implemented alongside the theory of capital (Bourdieu, 1986) to avoid neglecting structure aspects, as rehearsed by Ram et al. (2008).

(9923 words)

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Appendix 1

Characteristics of definitions of social entrepreneurship (entrepreneur)

Characteristics	Example
1. Social emphasis	“Social entrepreneurs create social value through innovation and leveraging financial resources...for social, economic and community development.” (Reis, 1999: 3) Terms such as social justice, objective, benefit, wealth, change and impact are also used in other definitions.
2. Problem-solving	“A social entrepreneur is a path breaker with a powerful new idea who combines visionary and real-world problem-solving creativity, has a strong ethical fiber, and is totally processed by his or her vision for change.” (Bornstein, 1998)
3. Helping the disadvantaged	“Applying practical, innovative and sustainable approaches to benefit society in general, with an emphasis on those who are marginalized and poor. ” (Schwab Foundation, 2018)
4. Welfare provider	“A professional, innovative and sustainable approach to systematic change that resolves social market failures and grasps opportunities.” (Said School, 2018)
5. Distinction from traditional charities and/or commercials	“Social entrepreneurs are driven by a desire for social justice. They seek a direct link between their actions and an improvement in the quality of life for the people with whom they work and those that they seek to serve. They aim to produce solutions which are sustainable financially, organizationally, socially and environmentally. ” (Thake and Zadek, 1997)

