

**Toward understanding dynamics of the relationship between religion and entrepreneurship and social change: Empirical findings from technology-savvy African immigrants in the UK**

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## **Abstract**

Despite increasing interest in the relationship between religion and entrepreneurship, extant studies have failed to provide a clear explanation of this interdependence at the individual level. Our study addresses this knowledge gap by using a methodology based on an inductive and interpretative approach to collect and analyze primary data from 27 African immigrant entrepreneurs who are members of several Christian communities in the United Kingdom. Our original contributions include: At the theoretical level, the identification and definition of three types of individual religious expressions; at the methodological level, the development and application of qualitative measurement scales to the evaluation and graphical representation of individual religious profiles; on a practical level, the presentation of relevant content that indicates the mutual interdependence between an individual's religious manifestations and their entrepreneurial decisions and actions. Finally, in terms of modelization, we propose a general model that connects the individual profile of religious expressions and entrepreneurial initiatives in a dynamic process, which fuels emergent gradual changes in religion, culture, and the socio-economic context.

**Keywords:** Types of religious express, entrepreneurial decisions, entrepreneurial behaviours, African immigrants, United Kingdom

## Introduction

Although there is ample evidence that religion influences entrepreneurial decision-making and action (Kumar et al., 2022), findings are still incomplete and controversial (Gartner, 2006), especially at the individual level. Focusing on India, Audretsch et al. (2013) found that both religion and culture determine individuals' decisions to become entrepreneurs. The results indicate that followers of the Hindu religion have a lower propensity to become entrepreneurs in India than followers of other religions, such as Christianity and Islam. However, many Indian and other Asian immigrants exhibit a high propensity for entrepreneurship in the United Kingdom (UK) and North America (Clark and Drinkwater, 1998), which potentially indicates the influence of other factors on entrepreneurship decisions and actions. In addition, the relationship between religion and immigrant entrepreneurship remains relatively under-explored (Shinnar and Zamantılı Nayır, 2019). Studies on African immigrants and ethnic minority populations in the UK are particularly lacking (Nwankwo et al., 2012)

Extant studies outline the variability of religion's effect on entrepreneurship decision and action, analyzing and discussing the differences in different countries and communities. In this line, Dana (2009) outlines a series of general principles, taking into account the relationship between religion and entrepreneurship in different cultures: *“(1) various religions value entrepreneurship to different degrees; (2) different religions yield dissimilar patterns of entrepreneurship; (3) specialization along religious lines shapes entrepreneurship; (4) credit networks, employment networks, information networks and supply networks of co-religionists affect entrepreneurship; (5) religions provide opportunities for entrepreneurship; (6) religious beliefs may also hamper entrepreneurial spirit; and (7) religions have built-in mechanisms for the perpetuation of values”* (p. 87). Unfortunately, the richness and clarity of these findings have not been duplicated at the individual level. Despite an increasing interest in the influence of religion on entrepreneurship (Kumar et al., 2022), the extant literature has two major gaps: First, although it recognizes the individual variability of religious expression, the theory adopts a holistic, unidimensional concept of religion that cannot explain individual differences; second, although extant models can describe the overall impact of religion on the decision to, initiative for, and outcomes of becoming an entrepreneur, it employs a black box approach that cannot describe how individual types of religious expression influence various entrepreneurial paths pursued by believers from the same religious community. In this context, the black box approach refers to the process of analyzing religious phenomena, mostly in terms of effects, with little attention paid to how and why those effects are produced by neglecting an analytical

decomposition of the religious concept (Hustinx and Denk, 2009). Our study addresses these knowledge gaps and attempts to answer the following research questions:

*(i) What are the main types of religious expressions at the individual level?*

*(ii) How do these types of expression influence the individual entrepreneurial paths of African immigrants in the UK?*

Our approach is mainly qualitative as research focus is mainly on “how” rather than “why” questions (Wortman and Roberts, 1982). Paraphrasing the statements of Corley and Gioia (2004, p. 178), “*because we knew little about the processes of*” individual religious manifestations “*when we began this study, we chose to pursue our investigation inductively, relying on a qualitative, interpretive approach. Interpretive research focuses on building an emergent theory from a perspective that gives voice to the interpretations of those living an experience, in this case, the experience of [religions manifestations of African immigrant entrepreneurs].*”

Based on the analysis of raw data collected through semi-structured interviews with 27 African immigrant entrepreneurs, we identified three main types of religious expression and evaluated their specific level of intensity for each respondent. Then, we identified a few clusters, grouping people who converge in the expression of their religious manifestations, and described their specific socio-demographic profiles. Finally, we linked various profiles of religious expression to specific entrepreneurial paths, enhancing our understanding of the link between religion and entrepreneurship.

Our findings provide useful insights into the complex relationships between the types of religious expression and individual entrepreneurial paths, facilitating a better understanding of entrepreneurship at the individual and community levels. We make an original contribution to the extant literature on the effect of religion on African immigrant entrepreneurs in the UK by (i) developing and testing an analytical framework that facilitates the identification and evaluation of the main types of religious expression at the individual level; (ii) analyzing the relationship between various types of religious expression and the entrepreneurial paths adopted by immigrant entrepreneurs; (iii) developing a model that explains the gradual evolution of religion, culture, and the socioeconomic environment through the dynamic interaction of religious expression and entrepreneurship at the individual level.

## **Literature review**

There are many current definitions of entrepreneurship, each reflecting a specific theoretical perspective. In this study we adopt a pragmatic approach, considering entrepreneurship as “*the*

*discovery, evaluation and exploitation of opportunities in the process of business start-up, creation and growth*” (Majdouline, El Baz and Jebli, 2020, p. 27). On the other hand, religion represents a system of beliefs and rituals embedded in social and cultural contexts based on a set of values that shape individual attitudes and behaviors (Anderson, Drakopoulou-Dodd and Scott, 2000). From this general perspective, since enterprising decisions and actions are determined – or at least influenced, by societal cultural values, religion, as a central element of culture, should be closely investigated while exploring entrepreneurship. We posit that this approach is overall correct but highly simplistic, suggesting a linear connection between religious norms, beliefs and rituals and entrepreneurial decisions and actions, mediated by cultural and social values that shape individual attitudes and perceptions (see Figure 1). In reality, these elements are highly interconnected in a dynamic system that is both evolutionary (in relation with time), and adaptive (in relation to context) with multiple feedback loops; however, these interdependencies are still largely neglected in the extant literature, by applying a black box approach that takes into account mainly the inputs and the outputs of the system, and blurring the lines regarding the consequences of entrepreneurial action at individual, community and national level (Nwankwo et al., 2012).

The study of how religion impacts the activity of immigrant entrepreneurs is still scarce (Kumar et al., 2022). Traditionally, scholars considered immigrants’ entrepreneurial activities as determined and/or facilitated by opportunities and resources identified and accessed through trust-based relationships developed inter-personally or within specific ethnic enclaves/communities that have a concrete spatial expression in the host country (Aldrich and Waldinger, 1990; Portes and Sensenbrenner, 1993). More recent studies unveiled that some immigrant entrepreneurs take advantage of the opportunities provide by the host country’s institutional environment, sometimes under specific support program funded by the national or regional administration (Basu 2011; Eraydin, Tasan-kok, and Vranken, 2010; Griffin-El and Olabisi, 2018). Finally, some researchers combined the two perspectives, identifying a mixed embeddedness of immigrant entrepreneurs in both their ethnic community and the mainstream host society (Kloosterman, Van der Leun and Rath, 1999; Ram, Theodorakopoulos and Jones, 2008).

In many cases, religion is a bridging cultural value between the home and host countries of immigrant entrepreneurs (Shinnar and Zamantılı Nayır, 2019), shaping their thinking and behavior and influencing their propensity to become entrepreneurs (Kamitewoko, 2021). Specific religious denominations, such as African pentecostalism, can often represent the coagulating factor of an entrepreneurial community, including various immigrant ethnicities

and nationalities, by creating a positive attitude and a favorable environment for business activities (Nwankwo et al., 2012), which translates into encouragement, support, and opportunities to initiate entrepreneurial activities. Toulis (1993) posits that Pentecostalism is simultaneously a part of society and apart from society, representing a cultural and social platform that helps African immigrants interpret the world as they experience their place in it by creating a plurality of African identities. For African diaspora communities that are physically, psychologically, and culturally separated from their home countries, there is still an inadequate understanding of how religion influences their entrepreneurial propensity, and, particularly, how processes of being, belonging, and becoming are expressed at the individual level (Nwankwo and Gbadamosi, 2009; Nwankwo et al., 2012). It is essential to emphasize that due to the dynamic and contextual nature of social integration, there are significant differences between the first and second generations of immigrants, depending on religion, level of education, and the host country's socio-political characteristics (Drouhot and Nee, 2019; Masurel and Nijkamp, 2004). Our study focused exclusively on the first generation of African immigrant entrepreneurs in the UK, who consider themselves to be of a Christian denomination.

Extant studies indicate that religion determines business-related behavior in a variety of ways (Sulaiman et al., 2019): facilitates observance of socially desirable manners (Gervais and Norenzayan, 2012), enhances organizational commitment (Walker, 2013), provides coping strategies and rituals with sad or difficult events (Soenke, Landau and Greenberg, 2013), regulates and directs emotions (Barhem, Younies and Muhamad, 2009), motivates people to persevere (Karakas, 2010), forgive others (Byrne, Morton and Dahling, 2011) and behave ethically (Wong, 2008; Vitell, 2009). Because religions are value driven (Balog, Baker and Walker, 2014; Dana, 2009), they impact the social and individual perceptions of entrepreneurial behavior determining the degree of social acceptance, the type of identified and exploited opportunities, and the ways in which entrepreneurs manage their organization. Extant studies outlined the positive consequences of religion in terms of psychological well-being, representing a source of meaning and purpose in life, hope, optimism, self-esteem and self-control (Abdel-Khalek, 2014; Koenig and Shohaib, 2014). According to Vishkin, Bigman and Tamir (2014), religion influences self-regulation through cognitive reappraisal, avoidance and management of temptations, social support and ritual practices. Unfortunately, studies do not provide a clear insight into *how* religion fulfills these roles (Gumusay, 2015).

Although the variability of individual behaviors between different religions is well documented (Dana, 2010), differences between the decisions and actions of individuals with different levels and manifestations of religiosity is completely neglected (Sulaiman et al., 2019).

Unfortunately, religiosity is often considered binary choice – i.e., to believe or not, while in reality these two points represent extremes of a religiosity continuum, on which different people select, consciously or unconsciously, a specific positioning. Thus, extant research tends to rely on a holistic concept of religion (Galbraith and Galbraith 2007), although some studies convincingly demonstrated that religion includes several distinct dimensions (DeJong, Faulkner and Warland, 1976; Parboteeah, Hoegl, Cullen, 2009) with potentially differential effects on entrepreneurial activity (Parboteeah, Walter and Block, 2015).

According to Drakopoulou-Dodd and Gotsis (2007), the key to understanding the place and role of religion in entrepreneurs' life and actions is to analyze differences in the content, salience, and social components of religion. For example, American entrepreneurs pray more frequently, are more likely to see God as personal and prefer to attend services in congregations that encourage business and profit-making activities (Dougherty et al., 2013). In addition, some Biblical texts transmit specific principles and values that encourage initiative and entrepreneurial action, or even describe role models for entrepreneurship (Kamitewoko, 2021). As indicated in the Introduction, the root of the word *religion*, contain these three main meanings that indicate forms of religious manifestations: (i) relation to God and prayer, (ii) membership and participation to a religious church and/or community, and the principles, values and roles models provided by the foundational religious texts – such as the Bible. Taking into account these patterns of religious expression, that are common in most religious traditions, we attempt to develop and apply an analytical framework regarding the influence of religious manifestations on the entrepreneurial decision and action of African immigrants in Great Britain, using a grounded theory, inductive approach (Corley and Gioia, 2004, 2011). Our research methodology is thoroughly described in the next section.

## **Methodology**

Considering the novelty of our approach – i.e., attempting to identify the main types of religious manifestations of African immigrants in Great Britain, and the influence of these manifestations on entrepreneurial decisions and action, we applied a grounded theory perspective based on inductive research and interpretative analysis of the experiences of various African immigrant entrepreneurs as expressed through their direct testimony (Corley and Gioia, 2004 and 2011).

## **Population of study and sampling**

From the beginning of our study, we clearly defined the subjects of our research: the immigrant entrepreneurs of African origin who are involved in entrepreneurial activities – using a legally registered business organization – in Great Britain. Based on this definition, we selected relevant sampling criteria to achieve our research objectives: first-generation African immigrant entrepreneurs who (i) lived in the UK for at least 5 years, (ii) identified themselves as practicing Christians, and (iii) run a business in the UK for at least 2 years. These temporal intervals were chosen because they allow foreigners the necessary time to learn, understand and assimilate the culture and business practices of the host society. The homogeneity of participants in terms of their faith and identity allowed us to identify commonalities in our respondents' expressed experiences (Dana and Dana, 2005), which led to converging trends and cluster emergence regarding the influences of their Christian faith on entrepreneurial decisions and actions.

## **Data Collection**

In selecting respondents for this study, we followed a purposive sampling technique (Ganzen, Islam and Suddaby, 2020), identifying respondents that had the capacity to be key informants regarding our research topics. Our purposive sampling capitalized on both authors' proximate social networks and on referrals from respondents, creating a progressive snowballing effect.

Our interpretive approach involved an iterative process of collecting and analyzing data, the provisional insights and developed understanding further directing the seek of new informants to complete our vision and enrich its meaning. This process resulted in an evolving and increasingly focused sample, which provided relevant information in relation to our formulated research objectives, until we reached theoretical saturation (Glaser and Strauss, 1967) – i.e., when additional data collection and analysis does not provide any new and meaningful clarification of a given category or theme (Corley and Gioia, 2004).

Given that the validity of qualitative research is mainly determined by information-richness as opposed to sample size (Patton, 2014), we reached the situation of theoretical saturation after interviewing and analyzing the data collected from 27 respondents. These semi-structured interviews were conducted between September 2019 and June 2020, lasting between 60 and 90 minutes.



We initially planned to conduct all interviews face-to-face, at participants' preferred time and location. However, the outbreak of the COVID-19 pandemic and the ensuing governmental regulations forced us to change the interviews' design (Lobe et al., 2020). Thus, only 5 out of 27 participants were interviewed face-to-face, while the rest were interviewed virtually using Microsoft Teams, a video conferencing platform. From an ethical perspective, there was no noticeable key difference between face-to-face and virtual interviews. In both cases, researchers were expected to adhere to strict ethical principles and procedures, obtaining informed consent, as well as ensuring the anonymity and confidentiality of entrepreneurs' personal data (Dodds and Hess, 2020).

Two researchers were involved in the interview process, and each separately joined the video conferencing platform. Fortunately, all participants were technology savvy and had all the logistics required to participate online. A notable advantage of conducting virtual interviews was the ability to connect with entrepreneurs working in many Great Britain regions/cities (e.g., Aberdeen, Northampton, Manchester, Nottingham, and London), which improved the representativeness of our sample.

During the interviews, we asked entrepreneurs about their immigration experience, their career history in their respective home countries and the UK, why they decided to start a business, as well as their Christian beliefs, their expression in daily life and their impact on entrepreneurial decisions and actions. We were mindful of potential biases determined by our subjectivity (Mees-Buss et al., 2020) as researchers and as Christians. To limit data collection bias, we asked open-ended questions which allowed respondents to present in their own words their living experience and expression of immigration, entrepreneurship and religiosity (Siwale, 2015).

### **Coding and analysis**

Inductive research enables grounded theory building by adopting an exploratory approach based on rigorous data analysis (Gehman et al., 2018). Considering the novelty, complexity, and actuality of the investigated phenomena, we followed the interpretative path advocated by Gioia et al. (2013), applying a multi-stage process of coding, analysis, interpretation, and abstraction. All interviews were transcribed, the scripts being imported into Nvivo, a qualitative research software to facilitate coding and preliminary data analysis (Senthanar et al., 2020).

Our data coding process included several distinct phases. To minimize the subjectivity of coding and data interpretation, the two authors directly involved in data collection did not

participate to data coding until in the last phase of final code validation. Two other co-authors, involved in secondary data collection, and literature review exploration, have been directly responsible to develop the first and level codes starting from the general transcripts of the interviews. The two coding authors worked in parallel, meeting only at the end of each stage to confront and discuss their results in order to reach a consensus in terms of codification and integration of data, as well as interpretation and sense making.

In the first stage of the coding process – open coding, the transcripts were approached analytically, to identify and code the main concepts and themes expressed in each respondent's narrative (Van Maanen, 1979). The size of these units was validated using the two criteria defined by Lincoln and Guba (1985): (i) the selected unit of analysis must contribute to develop understanding in relation to the defined research objectives and (ii) it must be interpretable without additional information. These concepts and themes were classified in several general categories (Grodal, Anteby and Holm, 2020) which characterized the main roles/profiles presented by various respondents: (i) an immigration profile (e.g., home country, year and circumstances of migration); (ii) an entrepreneurial profile (e.g., sector of activity, year of business start, number of employees, business evolution and growth); and (iii) a religious profile (e.g., religious denomination, the salience and the content of the main religious manifestations). Other data were classified under the (iv) socio-demographic profile, including gender and level of education.

In the second stage of the coding process - coaxial coding, we looked for critical events that brought together multi-layered expressions of at least two individual profiles (e.g., immigration and entrepreneurship, entrepreneurship and religion, or immigration, entrepreneurship and religion). This investigation led to a dynamic model that outlined the interdependence between various individual profiles (i.e., immigrant, entrepreneurial, religious and socio-demographic), and the gradual evolution of each respondent in the host country's society and business environment. A confrontation of the two independent coding perspectives at the end of this stage, facilitated the reification and interpretation of several central relationships, such as the mutual interference between the type of business chosen by respondents and their specific religious profile. These techniques formed a “recursive, process-oriented, analytic procedure” (Locke, 1996, p. 240) that was repeatedly applied as a feedback loop between the first two stages of the coding process, until we reached both clear understanding of the emerging theoretical relationships and theoretical saturation (Corley and Gioia, 2004; Glaser and Strauss, 1967).

In the third stage of the process, all co-authors were involved to discuss and decide the interpretation given to the processes and effects resulting from the integrated interdependence of the four identified profiles into emergent higher-order themes. Through several rounds of discussion, which also took into account extant literature and conceptual models, the individual narrative of each respondent was reconstructed to provide a holistic meaning to his/her evolution in the host country society. However, given the relatively high number of respondents involved in this study, we decided to locate our comparative analysis and interpretation of findings at the level of the homogeneous clusters resulting from specific religious profiles, rather than to develop and compare mini-case studies centred on the individual evolution of each participant (Gurău, Dana, Katz-Volovelsky, 2020, Gurău, Dana and Light, 2020).

### **Context**

The size of the foreign-born population in the UK increased from about 5.3 million in 2004 to almost 9.5 million in 2019. Recent data suggests that in Great Britain, immigrants represent around 14% of the general population (The Migration Observatory, 2020) and have a high diversity in terms of countries of origin (Kone, Ruiz and Vargas-Silva, 2021).

Religion is paramount for many African immigrants living in Great Britain, as it goes beyond just a set of beliefs, representing a way of life, the basis of culture, an identity (Ojo, 2019). African immigrants' business-related decisions are often mediated by religious manifestations like dreams, prophecies (Villares-Varela and Sheringham, 2019), hope and faith (Reid, Roumpi and O'Leary-Kelly, 2015). Within this specific socio-demographic context, religion structures and shapes how African entrepreneurs interpret and manage entrepreneurial opportunities. For instance, God is often invoked in entrepreneurial events opportunity identification, business failure (Namatovu et al., 2018), and trans-generational entrepreneurship within family businesses (Eze et al., 2020).

The nexus between religion and African immigrant entrepreneurship in Great Britain is an established theme in the academic literature (e.g., Nwankwo et al., 2012; Ojo and Nwankwo, 2020). Several studies on African immigrant entrepreneurship highlighted the pervasiveness of religiosity and religious communities (e.g., Nwankwo et al., 2012; Nwankwo and Gbadamosi, 2013; Ojo, 2017). Many African immigrant entrepreneurs are regular participants in religious events, and, as a demonstration of faith, constantly attribute entrepreneurship success to their spirituality and worship of a divine being. For example, outcomes of business events, including entrepreneurial success or business failures have often been ascribed to external circumstances, especially, divine intervention (Nwankwo, 2005). Immigrants' testimony outlines not only the

significance of religious practice in their home society, but also the importance of religion as a stabilizing cadre in the host country (Ojo, 2019). However, although the link between religion and African migrant entrepreneurship is well documented (Nwankwo and Gbadamosi, 2013; Nwankwo et al., 2012; Ojo and Nwankwo, 2020), we still lack a clear understanding of how individual religious profile and manifestations influence entrepreneurial decisions and actions. Our study addresses this gap.

## **Findings**

### **Socio-demographic characteristics**

Of the 27 respondents, 13 were male, and 14 female. Their level of education ranged from medium to high, with five respondents having a Professional diploma/certificate, 13 a Bachelor's degree, seven a Master degree, one a Postgraduate diploma and one a PhD degree. This indicates that immigration resulting in entrepreneurial activities is mainly practiced by educated people, who have a higher level of resources to prepare and make the transition to a new, more developed job market and society.

### **Immigration profile**

Our respondents came from four African countries: 13 from Nigeria, seven from Zambia, five from Zimbabwe and two from Ghana. Four participants migrated before the year 2000, 22 between 2000 and 2010, and one after 2010. Overall, at the time of the interview, the majority of respondents (81, 5%) have spent at least 15 years in Great Britain, which is a sign of their high level of integration in the host society and business environment.

### **Entrepreneurial profile**

On average, our respondents started their entrepreneurial business, 12 years after migrating to Great Britain. Many of them started by being employees, and/or completing their graduate or postgraduate studies in UK Universities. Their sector of entrepreneurial activity is matching their academic specialization for only a third of respondents, in other cases representing a personal interest, passion, or the transformation of favorable but serendipitous circumstances into a market opportunity. Their sector of activity is very varied, ranging from different forms of social care to consultancy, online publishing, or taxi driving. The narrative of most respondents indicates that it is not necessity, but rather passion and opportunities that fuelled

their entrepreneurial endeavor. Once again, we consider that our sample is somehow particular being composed mainly from well educated, life-style entrepreneurs, who are part of the middle class in Great Britain. It would be interesting, for comparative reasons, to further develop and investigate in a future study a sample of necessity immigrant entrepreneurs, as their perceptions, decisions and behaviors may be different.

### **Types of religious expression and clusters of religious profiles**

Ten respondents have declared a Pentecostal religious affiliation, while nine others considered themselves as “Christians”. The role of African Pentecostal churches has been repeatedly emphasized by extant studies, as “a significant force in nurturing business start-ups and encouraging entrepreneurship among the population group” (Nwankwo et al., 2012, p. 149). In addition, the social capital generated within these religious organizations has a catalytic effect on entrepreneurial propensities, decisions and actions (Nwankwo and Gbadamosi, 2009). On the other hand, the general Christian denomination is mostly used by people who have a weaker religious orientation, considering, for example, a respondent’s testimony: “I really don’t like to identify with any denomination. Yes, I do go to the church, probably because I consider that this is good for the children. I don’t need a church building to have a relationship with God. It is not about de denomination, really.”

After a thorough analysis of our primary data, we identified three main manifestations of religiosity, expressed repeatedly in the narrative of respondents:

- (i) *a relationship with God*, expressed through a permanent awareness of the existence, role, power and grace of God in participants’ life. The positioning of respondents in regards to God is not static, as passive subjects, but rather pro-active and relational, most respondents using prayers or even direct conversations in order to communicate with God;
- (ii) *a relationship with the community of believers (including the church they visit regularly)*. Traditionally, extant research considered religion and its specific set of beliefs and moral values, as a catalyst and maintainer of extended social networks based on mutual trust, support and solidarity. These networks often facilitate access to opportunities and resources, creating favorable conditions for entrepreneurial initiatives, reducing risk and improving resilience in turbulent market environments; and
- (iii) *a relationship with the religious teachings and traditions (including the main sacred texts or narratives)*, representing the mass to religious knowledge and practices that

often shape social values, attitudes, relationships and behaviors, including those regarding business activities.

It is interesting to note that these three manifestations that emerged as convergent themes from the narrative of our respondents, correspond to the tripartite meaning of religious, as derived from its ancient linguistic roots and meanings. This similitude reinforced our conviction that these religious manifestations are not specifically localized in the geographical area of our study, but that may represent a cultural constant in different religious, societies and places.

In the second stage of our data analysis, we analyzed the specific expressions provided by respondents, regarding the intensity of these religious manifestations in different instances of their life. This allowed us to define a qualitative scale concerning the salience of these manifestations, and then to analyze also their specific content, which varies from person to person (Drakopoulou-Dodd and Gotsis, 2007). These qualitative scales are displayed in Table 1.

*Insert Table 1 here*

Applying this qualitative scale to the data collected through interviews, we defined a general religious profile of each respondent, as expressed by the content and salience of he/she's religious manifestations. This evaluation and representation (see Figure 1 to 4) allowed us to identify four main clusters of respondents, depending on the graphic shape of their religious profile:

- (1) People with a V-shaped religious manifestation (ten respondents, see Figure 1). In our sample, they provide customer services (e.g., social assistance, nursing, property management, taxi driver) that have a close contact with their client and must address potential emergencies. The profile has three variations indicated through A, B and C in Figure 1.



**Figure 1. Respondents with a V-shaped profile of religious manifestations**

(2) People that have little involvement in a direct relationship with God and with religious communities, their decisions and actions being mainly determined by their value system that is influenced by religious principles and traditions, displaying a climbing religious manifestations profile (five respondents, see Figure 2). They work in financial, accounting and human resource development consulting, and have the higher level of academic education within our sample. The profile has three variations indicated through A, B and C in Figure 2.



**Figure 2. Respondents with a climbing profile of religious manifestations**

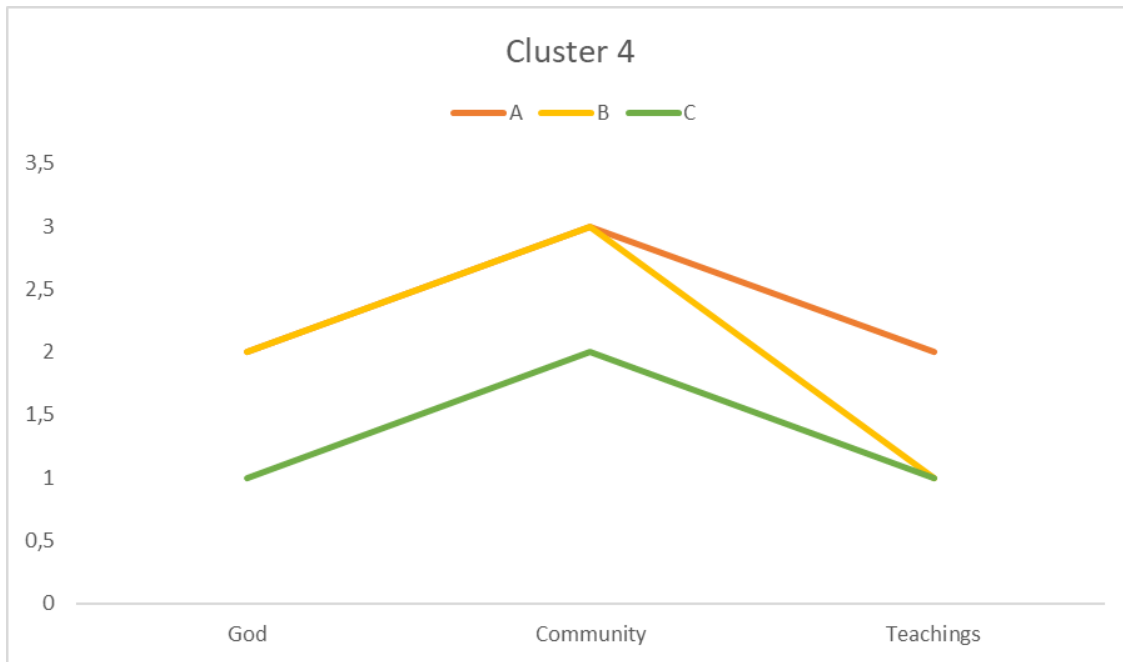
(3) People highly involved in a direct relationship with God, through prayer, but also in their religious community, who give less importance to teachings and traditions – a descending religious manifestations profile (four respondents, see Figure 3). In this category are included three respondents working in IT consulting and a respondent acting as ghostwriter and online editor. This profile displays two variations, named A and B in Figure 3.



**Figure 3. Respondents with a descending profile of religious manifestations**

(4) People displaying an inverse V-shaped religious manifestation profile (eight respondents, see Figure 4). In terms of entrepreneurial activities, they are involved in selling products (e.g., clothing, food, cosmetics or general export/import), being often dependent on the support of their local religious community to start, develop and/or maintain their business. The profile had three variations through A, B and C in Figure 4.





**Figure 4. Respondents with an inverted V-shaped profile of religious manifestations**

The basic socio-demographic, entrepreneurial and religious profile of the 27 African immigrants included in our sample is displayed in Table 2.

*Insert Table 2 here*

## **Discussion**

Although the salience (Drakopoulou-Dodd and Gotsis, 2007) of the three identified religious manifestations allowed us to represent graphically the personal religious profile of respondents (see Figure 1 to 4), and to identify four distinct clusters, it is also important to investigate the content and particular expression of religious manifestations. This qualitative approach allows a better interpretation of how religion influences differentially people from the same religion denomination/community, creating an interdependent relationship with entrepreneurial decisions and actions (Parboteeah et al., 2015).

The relationship with God is based on direct communication between the believer and the Supreme Being. This communication can take place explicitly (through language or visions) or implicitly (through symbols and signs): “So, in dreams God is not telling me ‘I don’t want you to do that’. But dreams are symbolic and He speaks in symbols that you have to interpret” (Respondent VN). A special form of God-believer communication is the formal or informal

prayer. If the formal prayer corresponds to a highly standardized ritual, the informal one has many different forms and expressions, depending on the personality, inclination and circumstances experienced by the believer: “You have to be very careful how you define prayer [...], you actually ask God to reveal what he has for you. To start with, you are in an environment, in every environment God speaks. So when you are found in an environment where you need a direction, you pray to God: ‘God, I’m in this environment I want you to reveal to me what it is that you want me to do’” (Respondent EH).

In the case of the African immigrants interviewed in our study, the relationship to God varies widely, ranging from no link to the feeling of a permanent presence, guidance and support from the Supreme Being: “I always kept praying. I believe that God is our provider, is the one who protects us, is the one who comforts us, is the one who guides us.” (Respondent IR). “Prayer for me is key and not just when I kneel down, but it is an ongoing conversation with God. To be honest, Jesus is the center of everything I do. I know that every time I need to make a decision, there is someone I need to consult” (Respondent OL). Some respondents have highly personal and pro-active relationship with God considering prayer “a continuous dialogue with God” (Respondent DY): “For me it is about that constant relationship with God where I talk to Him about anything and anytime. I talk to God as if I am talking to you” (Respondent TN). “Sometimes I do question God: ‘Why did You do that? Why did You let me down?’. For me prayer is an everyday thing: if I am happy, if I am dejected, I still talk to Him, like He is right here, sitting next to me” (Respondent JN).

Some respondents even indicated that they pray regularly for their clients: “We pray that, when they come to us, they will find peace, that they will connect and the relationship we build will be beneficial to them and their wellbeing. We also pray daily once we get to know about their needs, frustrations or struggles” (Respondent TH).

Prayer is often used by respondents to ask for support and favorable circumstances to achieve business success: “I pray for work for my company, asking God to provide so I could have a breakthrough”, which helps them to preserve hope and a positive outlook: “I pray to God to help me, which brings me peace of mind, hope, you know, and then I am not stressed” (Respondent IR).

The relationship with the community is determined by the regular participation of the respondent, and often, of his/her family, in religious events involving other members of the religious community. The most common example are the events organized by, or around, the local church which is frequented by the respondent: “I go to a Pentecostal Church, which is

similar with the church I went back in Zambia. Now, I am very involved in our Church's program. Even today we were doing some hospitality work" (Respondent IR).

The similarity of the Church frequented in Great Britain with the one attended in the home country, facilitates immigrants' transition to a different culture and society, or represents a way to reconnect with their religious traditions: "My family going to church as now being a family thing. I have got children, so I use it to set boundaries" (Respondent DP). Sometimes Church represents an entrepreneurial space, that provides access to resources or clients, while business initiatives are supported by the local priest: "It is a Church were many people have initiatives, I've even got some of my clients from my Church – three or four. This is something that the pastor encourages" (Respondent VN). "When I started the business, the Church was really good in helping me. A lot of my clientele came from the Church community" (Respondent ON). However, this is not always the case: "The community may raise some challenges, you know ... You can get those people who will even tell other members of the Church not to come and buy from me" (Respondent NN). Church can also act as an ethnic enclave that facilitates help among immigrants: "A good number of our Church members are migrants, and when they need an accountant, they come to us" (Respondent TN).

In some situations, although the link with the community is not strong, the entrepreneurial idea is given by the voluntary service provided to the Church: "We started with the Church, we were working for a Church, preparing their accounts and managing the gift aid. This gave us the idea, as we started to think why not have an accounting firm and see how well we succeed" (Respondent TU).

The Church is not, however, the only source of religious values: "I attend church but not frequently. A lot of my values are shaped by religion and Christianity because of the Christian family background"(Respondent DP). Many of these principles and values are sourced from the Bible: "there are already many things that God has told us plainly in Scriptures" (Respondent DY); "I am rooted in the word and the promises that I find in the Bible" (Respondents VN); "for me personally, the Bible is like a roadmap, which shows how I should live my life" (Respondent TU).

Jenkins (2006) outlines that African immigrants often make literal interpretations of the scripture because "the Bible has found a congenial home among communities who identify with the social and economic realities it portrays" (p. 41). As a result, the Bible often represents a literal guide regarding the principles, values and behaviors to be applied in everyday life, including the business environment: "My faith is very important because the Bible says: 'If you want to be great in the kingdom, you have to be servant of all [Mark 10:43]'. Therefore, I need

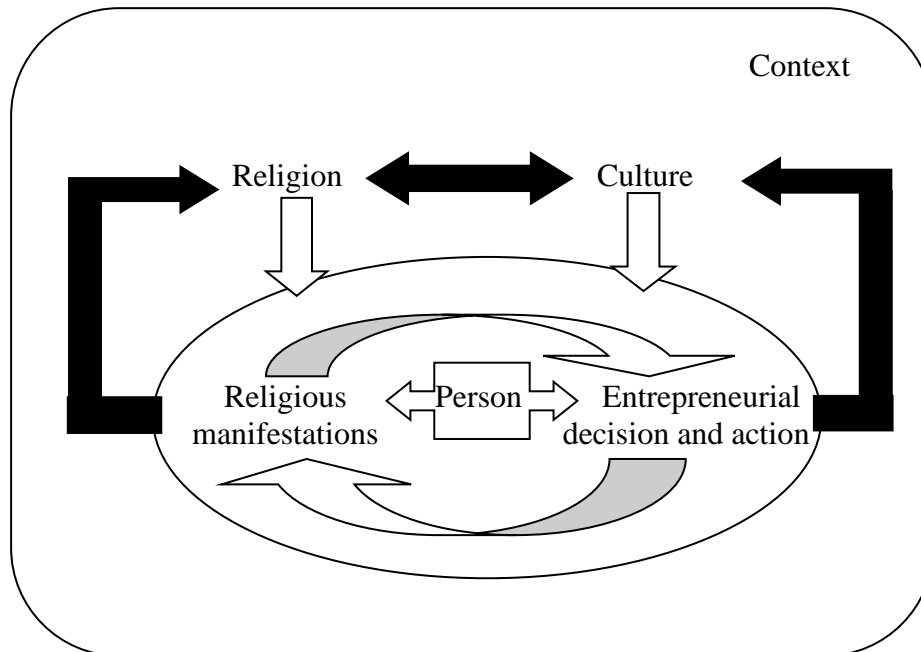
to be fair to all and whatever I do must serve other people. These are the values that guide me on a day-to-day basis. It's almost like the signpost of what is right and what is wrong. I believe that we should be just, we just be honest" (Respondent TO).

"My Christian values are expressed in the way I take care of my clients. The day I'll stop caring about people and only caring about money, that day I'll quit, because for me it is not just business" (Respondent JN).

It is interesting to note that many respondents accept the manifestations of other religions, and work with non-Christian people: "My employees are not Christians, but the way in which I related to them is based on the teachings of the Bible. It is about loving people, caring for people" (Respondent ON). Some respondents may even use business interactions to communicate Christian faith to their clients and partners: "My business Facebook and Instagram pages are platforms that I use to spread the word of God. In my business profile, I call myself a 'Christianpreneur', which means that God guides my business. So, being a Christian is part of my entrepreneurship (Respondent TN). Finally, the strength of Christian faith permeates so much the personality of several immigrant entrepreneurs, that they consider their business as a religious mission: "I don't see this business as just a business. I view it as a ministry and I take a responsibility to my clients' spiritual wellbeing because some of them have gone through horrific things in their past" (Respondent TH).

Regarding more closely the relationship between the content and salience of the three religious manifestations, and the entrepreneurial profile of respondents, it is interesting to note that the religion and its general principles do not determine the choice of a specific business sector, as we can find a large variety of entrepreneurial activities among our respondents. However, the specificity of entrepreneurial work and of religion manifestations expressed at individual level seems create an interdependent relationship that shape the particular approach of each respondent to work and religion. Thus, people working in professions that prevent them to regularly attend the Sunday service, tend to express their religiosity through prayer or by applying sacred teachings in their everyday life and work (e.g., social care, taxi driver). On the other hand, entrepreneurial ventures oriented towards product sales tend to be associated with a rich community life, which may also provide opportunities for market development. Finally, respondents specialized in finance and accounting seem to express their religiosity through the general principles and values derived from their faith, while their involvement with prayer and community is secondary or even non-existent: "My Christian belief does not affect my business directly, but it affects my principles, it drives my personal values. And then my principles affect my decisions, and my personal values are feeding my business values [...] But I would not say

that Holy Ghost has led me” (Respondent SM). These findings represent an original contribution to the literature focused on the relation between religiosity and entrepreneurship, as it demonstrates the existence of a complex feedback loop, in which culture and religion may facilitate entrepreneurial initiatives, which, at their turn, will shape through their specific demands and limitations, a particular combination of religious manifestations at individual level (see Figure 5): “My Christian belief does not affect my business directly, but it affects my principles, it drives my personal values. And then my principles affect my decision, and my personal values are feeding my business values” (Respondents SM). This indicates the central role of religious manifestations and entrepreneurial initiatives as interdependent engines of individual, cultural and religious change, embedded into a dynamic and permanently evolving socio-economic context.



**Figure 5. The general dynamics of the relationship between religious, culture, religious manifestations and entrepreneurial decision/action**

### **Concluding remarks**

Our study is localized at the intersection of two literature streams, investigating the influence of religion of the entrepreneurial decision and action of African immigrants in Great Britain. Despite the widely recognized role of religion in shaping entrepreneurial initiatives (Anderson et al., 2000; Audretsch et al., 2013; Balog et al., 2014; Dana, 2009 and 2010; Nwankwo and Gbadamosi, 2013), extant studies fail to provide clear information regarding the deployment of various individual religious manifestations and of their role in the entrepreneurial process.

We adopted an exploratory approach, based on a interpretative research methodology, which used qualitative data coding and analysis to inductively develop new theoretical concepts (Corley and Gioia, 2004 and 2010) and describe their content and salience. Investigating the interrelationships between entrepreneurship and religion (Drakopoulou-Dodd and Gotsis, 2007) already suggested the need to consider the multidimensional aspect of religiosity, and to evaluate the effect of various individual manifestations – defined through salience and content, on entrepreneurial decisions and behaviors. Applying a grounded theory approach (Glaser and Strauss, 1967), we identify three main manifestations of individual’s religiosity, namely (i) the

relationship to God, (ii) the relationship with the religious community, and (iii) the relationship with religious teaching and traditions, often comprised in sacred texts.

This study also contributes to methodology development, proposing and testing a qualitative scale of measurement for the salience of the three identified religious manifestations, and representing them graphically in order to categorize various individual religious profiles into clusters. We thus identified and described four different clusters of religious profile in our sample, which provided us the possibility to outline some interdependencies between the entrepreneurial initiatives developed by respondents, and their type of religious profile.

In addition to the salience of religious manifestations, we also provided a rich, analytical description of their content, presenting many verbatim illustrations of the way in which individual respondents link their faith and religiosity with their entrepreneurial decisions, plans and actions. Finally, based on the interpretation of these rich findings, we propose a dynamic model that presents the interdependence between religious manifestation and entrepreneurial initiatives at individual level, this relationship of close interdependence ultimately representing a powerful engine of gradual change of religion, culture and general socio-economic context. Thus, we propose a clear explanation of the complex relationship between religiosity and entrepreneurship at individual, community and society's level, creating a new methodological procedure for further research into this topic. These theoretical, methodological, and empirical elements make an original and significant contribution to theoretical models describing the relationship between religion and entrepreneurial activity, with specific relevance to immigrant entrepreneurship. Future studies should collect and analyze more data to validate and improve our framework or conduct comparative studies regarding the way in which religious expressions and entrepreneurial initiatives influence each other, contributing to the general evolution of society, communities, and people.

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**Table 1. The qualitative scales expressing the content and the salience of the three main religious manifestations, as expressed by respondents**

	<b>0 (non-existent)</b>	<b>1 (low)</b>	<b>2 (medium)</b>	<b>3 (high)</b>
<b>Relationship with God</b>	The existence of God is not spontaneously considered, expressed and taken into account by the respondent.	The role of God in the creation and deployment of the world in space/time is acknowledged as mythical narrative; occasional communication through prayer in crisis situations.	The role of God as source of life, energy and resources is acknowledged at individual level; communication through regular and frequent prayer.	God is considered the source, container, supporter and center of the entire manifestation; permanent communication through thoughts, conversations and prayers.
<b>Relationship with the religious community</b>	No spontaneous consideration in, contact with, interest in or relationship with the religious community and church.	Occasional contacts with, and interest in, the religious community, its members, and church.	Regular contacts with, and interest in, the religious community, and church.	Frequent contacts with, interest and involvement in, the specific life and events of the religious community, and church.
<b>Relationship with religious teachings and traditions</b>	No knowledge of, and interest in, religious teaching and traditions.	Occasional use to religious teachings and traditions, to explain and integrate special events.	Regular interest in, and use of, religious teachings and traditions to understand and integrate most events of everyday life.	Religious teachings and traditions represent the sense making elements that explain, order and express the values and principles applied in all life situations.

**Table 2. The socio-demographic, entrepreneurial and religious profile of respondents****Note:** G = relationship with God; C = relationship with community; T = relationship with teachings and tradition

Code	Gender	Country of Origin	Religion	Year of Migration	Sector of Activity	Business Start	G	C	T
DM	Male	Nigeria	Christian	2010	Food	2014	2	3	2
DP	Male	Nigeria	Christian	2010	HR Consulting	2019	0	1	2
EH	Male	Zambia	Evangelical	2003	Property Management	2019	2	1	2
EM	Female	Nigeria	Born-again Christian	2001	Skincare	2006	2	3	1
OL	Female	Nigeria	Pentecostal	2008	Dresses	2015	2	3	2
DY	Male	Nigeria	Pentecostal	1975	IT Consulting	2016	3	2	1
SM	Male	Nigeria	Christian	2006	Financial Consulting	2011	0	0	2
SL	Male	Nigeria	Christian	2002	Childcare	2013	2	1	3
TH	Female	Zimbabwe	Pentecostal	1999	Social Care	2017	3	1	2
TL	Female	Nigeria	Anglican Pentecostal	2000	Skincare	2010	2	3	1
TN	Female	Zimbabwe	Christian	1999	Cakes	2018	2	3	2
JN	Female	Zambia	United Reformed	1994	Mental Health	2017	3	1	2
JH	Male	Nigeria	Christian	2001	IT Consulting	2016	3	1	0
MP	Female	Nigeria	Baptist	2012	IT Consulting	2017	3	1	0
MS	Male	Zambia	Reformed Baptist	2004	Procurement /Exporting	2016	1	2	1
NN	Female	Ghana	Pentecostal	2001	Clothes	2013	2	3	2
ON	Female	Nigeria	Pentecostal	2006	Cakes	2013	2	3	1
TO	Male	Nigeria	Christian	2008	Social Care	2018	2	1	3
TU	Male	Nigeria	Catholic	2004	Financial Consulting	2010	1	1	3
VN	Female	Zimbabwe	Pentecostal	2002	Online Publishing	2019	3	2	1
IR	Female	Zambia	Pentecostal	2001	Social care	2019	2	1	2
MC	Male	Zambia	Pentecostal	2006	Accountant	2014	0	1	2
SD	Female	Zambia	Catholic	2002	Financial Consulting	2018	1	1	3
BK	Female	Zimbabwe	Seventh-day Adventist	2007	Social Care	2019	3	1	2
ME	Male	Zimbabwe	Presbyterian	2003	Social Care	2017	2	1	3
AF	Female	Zambia	Pentecostal	2004	Social Care	2012	2	1	3
PU	Male	Ghana	Christian	2005	Taxi Driver	2014	3	1	2