The Role of the Blocked Mobility Hypothesis in Explaining the Pathways to Entrepreneurship and the Entrepreneurial Aspirations of Muslim Migrants in Sydney, Australia.

A thesis submitted for the PhD degree of business management

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CERTIFICATE OF ORIGINAL AUTHORSHIP

I, Mohammad Alaslani declare that this thesis, is submitted in fulfilment of the requirements for the award of PhD, in the Business School at the University of Technology Sydney.

This thesis is wholly my own work unless otherwise reference or acknowledged. In addition, I certify that all information sources and literature used are indicated in the thesis. This document has not been submitted for qualifications at any other academic institution.

‘This research is supported by the Australian Government Research Training Program.’

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Research Output

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Abstract

Muslim immigrants experience much higher unemployment rates than other immigrants in Australia, twice the national average (Masanauskas 2012). Some argue that this high unemployment is a by-product of discrimination and prejudice (Lovatt, Mitchell, Nilan, Hosseini, Cook, Samarayi, & Mansfield 2011; Markus 2014). According to Collins (2003), formal or informal discrimination acts as an inhibitor that blocks labour market access and the social and economic mobility of immigrant minorities (including Muslim immigrants) or confines them to unacceptable jobs. As a result, migrants are drawn to the idea of establishing their own business. For many, self-employment may be the only viable option.

This thesis is located at the intersection between religion (Islam), entrepreneurship and migration theory. The aim of the study was to examine the nature of Muslim entrepreneurship in Sydney in order to understand its underlying dynamics and the significance of blocked mobility in Muslim immigrants' decision to establish a business in Australia. The project employed a mixed methods approach – a survey of 300 Muslim immigrant entrepreneurs and 15 in-depth interviews – to collect and analyse quantitative and qualitative data. The participants were from a wide range of national backgrounds and were involved in diverse business enterprises in Sydney, home to the largest number of Australian Muslim immigrants. The results provided a deeper understanding of the barriers facing Muslim immigrants who aspire to be entrepreneurs, the strategies that they use to overcome these barriers, and the economic and social contribution of Muslim immigrant entrepreneurs. It also explored the ways in which these businesses are embedded within family and Muslim community networks, and how religion impacts on immigrant entrepreneurship. The results have the potential to assist other researchers in the fields of socioeconomics and community management who investigate minority immigrant entrepreneurship. .

One key finding was that Muslim entrepreneurs in Sydney make a significant contribution to the Sydney economy and community. They have created significant employment for Muslims and non-Muslims through the introduction of innovative processes for new products. The fieldwork also demonstrated the extent to which the businesses of Muslim immigrant entrepreneurs are embedded in their families and community. Importantly, the

survey results showed that most of the Muslim immigrant entrepreneurs who took part did not report experiences of racial discrimination, and most did not experience unemployment in Australia. Moreover, many informants had individual or family experience of entrepreneurship prior to settling in Australia. Yet, for a small proportion of respondents (27%), their pathway to entrepreneurship was shaped by blocked mobility. The conclusion, then, is that Muslim migrants have a broad range of entrepreneurial drivers, which may be better understood by examining segments within the broader population.

Chapter 1: Introduction

The entrepreneurship literature gives little consideration to the ways in which the intersection between religion (particularly Islam) and migrant status influences an individual's business practice. Yet, according to Ramadani et al. (2015). Analysis of Muslim immigrant entrepreneurship is complicated by the paucity of research on the topic. At the same time, it is difficult to construct a model of entrepreneurship based on a specific set of migrant communities as there are many conceptual frameworks and theories around immigrant entrepreneurship. These include blocked mobility (Collins 2003); mixed embeddedness (Kloosterman & Rath 2001, 2003); ethnic community and family social networks (Portes 1998) and ethnic resources (Light & Rosenstein 1995). As this thesis will argue, none of the existing theoretical perspectives comprehensively explains the dynamics of Muslim immigrant entrepreneurship in Australia.

The migration of Muslims to various countries, including Australia, has been well documented (Collins 2002a; Collins 2008, 2013; Lever-Tracy et al. 1991; Light & Rosenstein 1995; Lovatt et al. 2011; Markus 1994, 2014; Markus & Arnup 2010). Full assimilation into Australian society by Muslim immigrants continues to elicit impassioned and conflicting viewpoints (Lovatt et al. 2011; Markus 2014; Masanauskas 2012).

Through its immigration policies, Australia has attracted a significant number of Muslim immigrants. Indeed, Australia is one of the four principal countries of immigrant settlement (OECD 2014), along with the United States, Canada and New Zealand. Australia has been a nation of settlement for immigrants for over six decades (Antecol, Cobb-Clark & Trejo 2003; Inglis et al. 2009), not to mention its history as a British colony from the 1780s. The Australian government has accepted larger numbers of immigrants than most other Western nations since the middle of the 20th century (OECD 2014). Statistics on the makeup of the population in 2011 indicated that a quarter (24.6%) of the population were first-generation immigrants (that is, persons born or resident in a foreign country who emigrated to a new country of residence), while almost half (43.1%) were the children or grandchildren of migrants (that is, the second generation of a family to reside in another country, but the first born in that country) (Australian Bureau of

Statistics 2012). According to Bean and Brown (2010), there is consensus in the immigration literature that the integration of immigrant groups does not end with the first generation but continues through the second and beyond. Over the past three decades, Australian immigration policy has become increasingly welcoming of skilled and professional immigrants from all over the world, and this large immigrant population has had a significant influence on Australia's society and economy. Recently, however, the policy stance of the Australian Government has shown signs of change, with calls for a mass curbing of migration similar to those in the USA and the UK.

Despite traditionally high numbers of Muslim migration, this group experiences much higher unemployment rates than other migrants—twice the national average (Masanauskas 2012). Muslim immigrants in Australia are commonly characterised by high unemployment and fairly low incomes (Inglis et al. 2009). Some argue that higher unemployment in the Australian labour market is a product of discrimination and prejudice (Lovatt et al. 2011; Markus 2014). A more nuanced perspective is offered by Collins (2003), who argues that it is due to blocked labour market mobility, an experience shared with other immigrant minorities. Lovatt et al. (2011) and Markus (2014) contend that Muslim immigrants often experience formal and informal labour market discrimination, and that self-employment becomes a more attractive option—and, for many, may be the only viable option.

1.1 Entrepreneurship, Immigrants and Islam

Entrepreneurial activities, especially in the economy's informal sector, are among the most fundamental enablers of the transition from subsistence to wealth accumulation (Saunders 2011). The entrepreneurial activities of immigrants are essential to their successful settlement into a new country (Friar & Meyer 2003; Volkmann et al. 2009). Kloosterman (2010), however, claims that in developed countries like Australia, immigrants can encounter adverse community conditions. Although immigrant entrepreneurship may work very well within an ethnic enclave, it might not be able to expand into a broader urban or local market. Similarly, a new immigrant group may engage in, and in time dominate, a business niche that was once filled by third- or fourth-generation Australians.

Entrepreneurship is one key pathway through which Muslim immigrants can obtain gainful employment, limit socioeconomic setbacks, and create better outcomes for the

larger Muslim migrant community. In industrialised countries, the economic success of most immigrants largely depends on their entrepreneurial activities (Evans 1989). The majority of immigrants in Australia who venture into entrepreneurship, including Muslims, do so by setting up small to medium enterprises (SMEs) (Shin & Collins 2012). Immigrant groups as diverse as Arabs, Jews, Greeks, Italians, Koreans and Chinese depend on SMEs for economic progress (Shin & Collins 2012), and Australia's economy is highly reliant on these immigrant entrepreneurs for economic development and job creation. Besides being beneficial for immigrants, such entrepreneurship also benefits the economy in areas where the immigrants settle, and put their skills, experience, knowledge and capital from their original countries to work in their new home (Collins 2010). In this way, entrepreneurship can provide immigrants with better working conditions, facilitate profit-making and improve living standards (Zahra 1999).

To be an entrepreneur is highly encouraged in Islam (Kayed & Hassan 2010; Faizal et al. 2013). Entrepreneurship and business are seen as devotional acts and a form of worship of Allah SWT (*ibadah*) if they are performed with honesty (Yaacob & Azmi 2012; Vargas-Hernández et al. 2010). In the Holy *Qur'an*, Allah SWT refers to entrepreneurs as "men whom neither traffic nor merchandise can divert from the remembrance of Allah, nor from regular prayer, nor from the practice of regular charity" (*Qur'an* 24:37). The *Hadith* of the Prophet SAW states that "nine out of 10 sources of income come from business activities" (Salwa et al. 2013) and that "an honest and sincere businessman will be placed with the prophets, *siddiqin* and *al-shuhada*" (Salwa et al. 2013).

1.2 Muslim Immigrants in Australia

An immigrant is defined as an individual who has permanently moved to a foreign nation (Levie 2007). A newly arrived immigrant in a host country who intends to set up a commercial entity to generate income is known as an immigrant entrepreneur (Chaganti & Greene 2002). To this end, the person must maintain residency outside their country of origin for a minimum of 12 months (Sasse & Thielemann 2005).

Muslim immigration to Australia has a long history. The presence of Islam in the continent can be traced to the pre-British era. As early as the 16th century, the Buginese people of Makassar established a trade connection with the indigenous people of Northern Australia, creating a robust trade relationship between the two groups (Lloyd et al. 2010)

(see Figure 1.1). When Australia came under British rule, Muslims served as camel herders, making a significant contribution to the opening up of the land and the establishment of agriculture in the interior (Kaya 2015). During that period, Muslims constructed a number of mosques, some of which are still in existence; others were assembled from tin on a temporary basis.

Figure 1.1 Mosaic depicting historical relations between Australian Aborigines and Muslims. Source: http://www.alquds.co.uk/?p=565828, July 15, 2016

In 2016, there were an estimated 604,200 Muslims in Australia (Australian Bureau of Statistics 2016). Table 1.1 shows the percentage of Muslims in Australia by country of birth; as can be seen, more than one-third (36%) were born in Australia. The majority of those born elsewhere are from the Middle East and Asia (Lebanon, Turkey, Afghanistan, Iraq, Iran, Bangladesh, India, Pakistan and Indonesia); others have emigrated from the Pacific (e.g. Fiji) and Europe (e.g. Bosnia-Herzegovina). The remaining 23.1% are from small nations whose representation is less than 1%.

Table 1.1 Muslims in Australia by Country of Birth

Country of Birth	%
Australia	36
Lebanon	10
Turkey	8
Afghanistan	3.5
Bosnia-Herzegovina	3.5
Pakistan	3.2
Indonesia	2.9
Iraq	2.8
Bangladesh	2.7
Iran	2.3
Fiji	2
Other	23.1

Source: ABS (2016), Special Tabulations.

While Muslims vary ethnically and have distinctive religious perspectives and practices, they commonly identify as Muslim. In Australia, according to Hassan and Martin (2015), they often confront religion-based conflict and discrimination. These authors argue that one of the main impediments to successful entrepreneurship for Muslims in Australia is discrimination. This discrimination is attitudinal rather than being based on specific characteristics of the population (Hassan & Martin 2015). It influences areas such as employment, with large numbers of immigrants being underpaid or unemployed (Mavrommatis 2015). These factors may motivate them to become entrepreneurs.

Discrimination can also occur in relation to the purchase of goods, which can be another impetus to entrepreneurship, especially within ethnic enclaves of considerable size. For instance, many products necessary for the month of Ramadan are only available in Muslim stores or Islamic centres. At the same time, discrimination can impact on businesses at the start-up stage, for instance through rejection of bank loan applications or difficulties in price negotiations with suppliers. Immigrant Muslim entrepreneurs may also be subjected to anger and aggression based on Islamophobia, particularly since the 9/11 attacks in the United States (Kaya 2015). Islamophobia in Australia is discussed in detail in the following section.

1.3 Islamophobia

Islamophobia has been defined is various ways. Bleich (2011) defines it as negative attitudes or emotions directed towards Muslims or Islam. Kaya (2015) refers to it as a form of prejudice against Muslim individuals based on their religious background. While the term 'Islamophobia' literally means 'the fear of Islam', in popular terminology it signifies negativity, an attitude that is hostile to Islam and Muslims. This has attracted widespread exposure in recent years and become a major part of public, political and academic discourse (Hassan & Martin 2015).

In particular, the term has become part of contemporary discourse since the British think tank, the Runnymede Trust, published a report in 1997 titled 'Islamophobia: A challenge for us all'. The report described Islamophobia as a textual symbol that embodies all the negative attitudes (dread, hatred, hostility and prejudice) bestowed on followers of the Islamic faith. The Runnymede Trust's use of the word connects two concepts: hostile sentiments and their negative practical outcomes. These include discrimination against Muslims, both individually and as a community, and their exclusion from mainstream society. The report distinguished between 'closed/narrow' and 'open' interpretations of Islam. The narrow perspective considers Islam as monolithic, static, aggressive and ideological. In contrast, an 'open' perspective acknowledges that, like other religions, Islam is diverse and embraces internal differences and developments (Hassan & Martin 2015).

Following Australia's participation in the 1990-91 Gulf War, it has been argued, Muslim Australians became one of the most widely criticised and victimised groups in Australia, with anti-Muslim racism as a key factor (Hassan & Martin 2015). Widespread moral panic over the behaviour of young Lebanese men resulted from a series of racially motivated incidents. After every heavily reported incident of international terrorism committed by Muslims, there was a manifest spike in Islamophobia incidents in Australia (The Islamophobia Register Australia, 2017).

The largest number of physical attacks reported to the Islamophobia Register occurred in New South Wales (60%), followed by Victoria (26.7%). Queensland and Western Australia reported no physical attacks, and only one was reported in South Australia and Tasmania. High rates of verbal abuse were reported in Queensland, and many examples

of verbal and written harassment were documented in NSW (The Islamophobia Register Australia, 2017). The rise of Islamophobia and the polarisation of Australian society have been blamed on the disproportionate media attention devoted to the disreputable activities of a minority of people. All these developments hindered the adaptation of Muslims and strained their relationship with the wider community. This suggests that the concept of blocked mobility can provide an important insight into the experiences of Muslim immigrants in Australia.

1.4 Entrepreneurship and the Immigrant Muslim experience

Entrepreneurship includes a range of private initiatives, from self-employment to business ownership/management (Acs, Audretsch & Evans 1994; Vinogradov & Kolvereid 2007; Wennekers et al. 2003). Academic researchers have sought to hone the understanding of entrepreneurship, and a variety of techniques have been developed to enable a finer and more comprehensive picture of entrepreneurship. Many scholars reserve the term entrepreneur for an individual who is self-employed (see e.g. Yang et al. 2011; Hechavarria & Reynolds 2009; Van der Sluis, Van Praag & Vijverberg 2008). This definition aligns with the work of Collins on blocked mobility. Others use the term for an individual who initiates an enterprise that employs others. In other words, entrepreneurs create their own job opportunities (Van der Sluis, Van Praag & Vijverberg 2008). For the purpose of this research, a Muslim entrepreneur is defined quite narrowly, as an individual who runs his or her own business according to Islamic teachings—in other words, who deals only in *halal* business.

Researchers have failed to agree on a definition of the phenomenon of entrepreneurship (Bruyat & Julien 2001; Hechavarria & Reynolds 2009). Schumpeter (1947) proposed that entrepreneurship refers to the development of a new process or the adaptation of an existing process to deliver a novel outcome. Kent, Sexton and Vesper (1905) describe entrepreneurship as the establishment of a commercial entity by a solitary person or small cluster of people. They argue that the role of entrepreneurs in society has been a significant catalyst for variations which bring advances in non-domestic business environments, and that these have been primarily responsible for expansion and relocation within cultures. Entrepreneurship has also been defined as the combination of different methods to produce something of value in a novel way; entrepreneurial orientation includes the basic dimensions of innovativeness, risk-taking and pro-

activeness (Nummela, Saarenketo & Puumalainen 2004). Ufuk and Öagens (2001) offer a slightly different definition, describing entrepreneurship as a procedure to originate a product or service that provides a fiscal return. They consider various factors associated with obtaining a fiscal return, including having the required levels of expertise, expenditure of energy and time for the development of an innovation, potential social and corporeal hazards, and the desire for self-approbation. Yang et al. (2011) define entrepreneurship as the skill and enthusiasm to ensure, systematise and engage in an active venture, along with awareness of its risks, in pursuit of what one sees as profit.

Despite the diversity of interpretations of entrepreneurship, which renders a definitive definition problematic (Verheul et al. 2001), there is common agreement among researchers that it involves the establishment of something new, irrespective of the techniques used in establishing it (Henderson 2002; Sternberg & Wennekers 2005; Schumpeter 1947). This study examines business ownership and immigrant entrepreneurship among individuals from an Islamic background. The types of business in which they might engage include sole proprietorships, businesses with employees, partnerships, private, and public limited enterprises.

The continual expansion of research in this area in the modern era has led to the perception that all immigrant and ethnic entrepreneurship is similarly comprised of small national clusters of émigrés. Yet not all people within small national clusters are immigrants, and not every immigrant belongs to an ethnic minority, For instance, immigrants from the United Kingdom form a large and politically dominant group in Australia, while immigrants from Lebanon can be described as belonging to an ethnic minority group. Nor is nationality necessarily synonymous with geography; many countries contain multiple ethnic groups, including various Islamic groups. This study acknowledges such differences in the Muslim population of Australia.

1.5 Entrepreneurship and Development

Entrepreneurship and development are strongly related because innovative ideas from entrepreneurs usually result in better quality and varied goods (Barrett, Mayson & Bahn 2012). Through creativity, job creation and community empowerment, entrepreneurship enhances the global economy in terms of growth, recovery from economic crises, and the social advancement of both migrants and the economy in which they work (World

Financial Discussion Board 2009). For instance, 60–70% of employment is provided by 95–99% of small and medium-sized enterprises (SMEs) (Organisation for Economic Co-operation and Development 2006). In the United States, more than half of all employment vacancies and of the national Gross Domestic Product (GDP) are generated by 25.8 million small businesses, which are considered the major impetus for job growth and creativity (United States Department of Labour 2010). Entrepreneurship has always been a quintessential part of American culture, which reveres pioneering inventors like Thomas Edison and Benjamin Franklin and inculcates these values through education ('The United States of Entrepreneurs' 2009).

In the 1990s, China introduced units of study on entrepreneurship to its education curriculum, with subsequent positive outcomes in terms of growth and development (Li, Zhang & Matlay 2003; Yang & Li 2008). Increased numbers of jobs, improved supply of consumer products, and the elimination of state-run firms were primarily the result of entrepreneurial efforts (McMillan & Woodruff 2002), lending support to the argument that entrepreneurship is an important element of economic and social progress. Foneseca, Lopez-Garcia, and Pissarides (2001), for instance, argue that entrepreneurs create employment and so decrease unemployment. Others identify other benefits of entrepreneurship, such as dissemination of information and practical experience about operating a business (McMillan & Woodruff 2002). A survey conducted in 2011 by the Global Entrepreneurship Monitor, involving over 140,000 adults from 54 economies, found that approximately 388 million entrepreneurs were active in initiating and conducting their own businesses. A substantial number of these businesses, 141 million, expected to create five new jobs within five years, while another 65 million entrepreneurs expected to require in excess of 20 new employees (Kelley, Singer & Herrington 2011). Culture and education are not, however, the only drivers of entrepreneurship.

1.6 Strengths and Weaknesses of Immigrant Entrepreneurship

According to Lofstrom (2011, 2014; see also Lofstrom & Bean 2002), there are both positives and negatives associated with immigrant entrepreneurship. The strengths include provision of additional manpower to existing native manpower; enhanced employment opportunities; market innovations derived from the particular skills of emigrants; and robust commercial ventures built on their substantial educational achievements. The weaknesses include: inadequate human and financial capital at the

disposal of emigrants; the inability of commercial proprietorship to markedly increase revenue for emigrants with minimal human capital; and the unquantified impact of visa programs on emigrant commercial venture proprietors.

Entrepreneurial activities, especially in the economy's informal (non-government) sector, are among the most fundamental dynamics that enable the transition from rural to urban settlement in third world countries (Saunders 2011). The entrepreneurial activities of immigrants are essential to their successfully settling into a new country (Friar & Meyer 2003; Volkmann et al. 2009). In developed countries such as Australia, however, Kloosterman (2010) argues that immigrants usually encounter adverse community responses. Although immigrant entrepreneurship may work very well in an ethnic enclave, it may not be able to expand into a broader urban or local market. At the same time, a new immigrant group may engage in, and in time dominate, a business niche that was once filled by indigenous people.

Remeikienė & Startienė (2008) argue that entrepreneurship and unemployment are interrelated: entrepreneurship reduces unemployment, while unemployment can encourage entrepreneurship. According to Collins and Low (2010), the significance of immigrant or ethnic entrepreneurship has been disregarded in most mainstream studies of immigrant entrepreneurship. Most studies in this area focus on a form of high performing, corporate entrepreneurship that is present in some medium-sized (less than 250 employees) organisations. Despite the sizable literature concerning entrepreneurship among immigrants in Australia (e.g. Collins 1989; 2002a, 2002b; 2003a; 2003b; 2008; Collins et al. 1995; Collins & Low 2010; Glezer 1988; Ip & Lever-Tracy 1999; Lever-Tracy et al. 1991; Pascoe & Pascoe 1990), there has been no comprehensive examination of the entrepreneurship activities of the Muslim immigrant population. Immigrant entrepreneurs typically encounter obstacles in breaking into individual labour market segments and establishing businesses and livelihoods (Heilbrunn & Kushnirovich 2008). Basu and Altinay (2002) note that, while self-employment is a viable way of earning an income, immigrants' entrepreneurial activities are impeded by the obstacles in host countries such as racism, inadequate capital, lack of markets and lack of institutional support.

1.6.1 Lack of finance

In several ways, immigrant entrepreneurs face more obstacles in accessing finance than second- and third-generation Australians. Arranging venture capital for migrant enterprises is difficult because loan applications are subject to far more rigorous criteria than those applied to Australian entrepreneurs. Additionally, the inadequate credit history of migrant applicants, because of their brief tenure of residency and the minimal consideration (if any) of creditworthiness in the country of origin, works against them. Often migrants do not have access to their credit registers in their country of origin, and procedures to exchange information between the credit registers of nations do not exist (Basu & Altinay, (2002). Muslim immigrant entrepreneurs may be forced to rely on non-institutional sources of finance, drawing on the resources of family or community instead of approaching institutional providers of credit. This may hamper growth if sourcing monies from non-institutional avenues confines the business to a particular community or market.

The difficulty migrant entrepreneurs have in accessing loans is partly due to the way capital institutions deal with such clients. Their staff often lack knowledge, expertise and understanding of corporate clients from other cultures, which can make them view migrant borrowers as risky investments. Further obstacles to accessing credit include a negative assessment of the ability of the loan applicant to meet repayments. Many migrant entrepreneurs experience overt discrimination when trying to access finance for business initiatives. In the United States, for instance, there is twice as much denial of credit to ethnic minorities than to others of no greater credit-worthiness (Blanchflower, Levine & Zimmerman 2003).

Even if credit is approved for an ethnic minority entrepreneur, it may be at a higher interest rate than for non-minorities (Blanchflower 2009). This appears to be the case world-wide. In Italy, for instance, it is normal for migrant entrepreneurs running small businesses who receive credit to pay 70 basis points extra compared to native born entrepreneurs of equivalent standing (Albareto & Mistrulli 2010).

Although immigrants face obstacles wherever they settle, the obstacles differ from country to country (Basu & Altinay 2002). The present study explored the under-researched topic of the opportunities and obstacles encountered by Muslim immigrant entrepreneurs in Australia, particularly those who have established SMEs.

1.7 The Concept of Blocked Mobility

The blocked mobility theory suggests that labour market arrangements separate certain groups, creating barriers to their mobility (Waldinger et al. 1990). Many migrants suffer from a lack of familiarity with the social, economic and legal structures of the host society, language difficulties, lack of recognition of credentials, and discrimination (Kim et al. 1985). The rising numbers of immigrants to Western nations have given rise to the need for more awareness of immigrant entrepreneurship as an appropriate strategy for immigrants to enhance conditions in their domestic environment. This may enable them to counteract employment sector blockage and stimulate their economic mobility. Engaging in entrepreneurship offers opportunities for immigrants to engage in local social activity and to become part of socially significant networks. There are benefits for the host nation from self-employment initiated by immigrants, including the propagation of new ideas, the development of innovative and marketable commercial goods, reductions in welfare payments, and resurgence of declining districts and industries. However, few studies based on the blocked mobility hypothesis have been conducted because its theoretical foundations remain underdeveloped and complex.

The theory rests on two basic assumptions. The first is that small firms are a secondary sector of the workforce, in which employees have low levels of satisfaction and job attachment but are unable to obtain jobs in the primary workforce of large organisations. Second, unsatisfied employees with low-paying jobs move into entrepreneurship to achieve better incomes. Hence, the theory predicts that workers in small organisations are more likely to move into entrepreneurship.

In Australia, Collins (2015) argues that many immigrant minorities face formal or informal racial discrimination in the labour market, and many move into entrepreneurship as the only way to enter the economy. The blocked mobility hypothesis focuses on the limitations that immigrants face in the employment sector of their host countries. It can be used to analyse the pathway of immigrants to self-employment or entrepreneurship. Racism has a negative impact on Muslim immigrants' entrepreneurial activities. In comparison with other migrants, Muslim migrants have fewer opportunities in the employment sector, suffering relatively high rates of unemployment in comparison with other immigrants. Yet no previous study has specifically investigated Muslim immigrant

entrepreneurship in the context of Australian SMEs and private businesses (Shin & Collins 2012).

1.8 Aims and Significance of the Study

The broad aims of this study were to: generate a better understanding of the role of blocked mobility in explaining the pathway to entrepreneurship and the entrepreneurial aspirations of Muslim migrants in Sydney, Australia: investigate the role of Islamic culture in shaping the characteristics and success of Muslim immigrant entrepreneurship; explore the barriers they encounter and identify potential solutions; how overseas, social, business and ethnic networks of Muslim immigrants affect their entrepreneurial ventures in Australia; and examine the influence of Islamic religion and culture on the performance of their entrepreneurial ventures.

A comprehensive literature review was conducted around four key topic areas: Muslim immigrant entrepreneurs in Australia; contributions of Muslim immigrants; obstacles faced by Muslim immigrant entrepreneurs; and strategies for overcoming these obstacles (see Figure 1.3). This review indicated (presented in Chapter 3) indicated that no previous research had focused on the experiences of Muslim immigrant entrepreneurs in Australia, the effect, if any, of blocked mobility on their labour market participation, or the role of socioeconomic disadvantage and racial discrimination in the workplace in 'pushing' them towards entrepreneurship. Nor has any previous investigation sought to understand the extent to which these entrepreneurs contribute to the entry of Muslims into the job market in Australia and to innovation and growth in Australia as a whole.

1.9 Research Questions

The primary research question addressed in this study was:

To what extent does the blocked mobility hypothesis explain the pathways to entrepreneurship and the entrepreneurial aspirations of Muslim migrants in Sydney, Australia?

The secondary research questions were:

- ***How does the religion (Islam) of Muslim immigrants shape the characteristics and success of Muslim immigrant enterprises in Australia?***

- ***What role do Muslim immigrant social networks play in the establishment of, and the nature and success of, Muslim immigrant entrepreneurship in Australia?***

- ***What could be adopted to assist existing Muslim immigrant entrepreneurship in Australia and promote new Muslim immigrant business formation?***

1.10 Research Design

The study employed a sequential explanatory mixed methods (quantitative and qualitative) research design (Creswell & Plano-Clark 2007). The main instruments of data collection were questionnaires (quantitative data) and semi-structured interviews (qualitative data). In this approach, the researcher first collects and analyses quantitative data, and then conducts a follow-up study to collect and analyse qualitative data to help explain the quantitative results (Creswell 2009). A convenience sample of 300 Muslim immigrant entrepreneurs from diverse national backgrounds (countries in the Middle East, Asia, Africa, and Europe) who were conducting businesses in Australia was recruited through a combination of networking and snowball sampling centred on a number of mosques in western Sydney. This was necessary because there are no databases of Muslim immigrant entrepreneurs in Australia from which to draw a random sample.

A range of national backgrounds was necessary because the Australian Muslim community is not homogenous, and experiences of blocked mobility may vary according to national background. Similarly, a diversity of Muslim enterprises was required to test the blocked mobility theory.

The survey instrument collected quantitative data on participants' pre- and post-migration experiences in the labour market, the community and the enterprise. Fifteen survey respondents were chosen to participate in semi-structured interviews to collect qualitative data on their lived entrepreneurial experiences.

1.11 Organisation of the Thesis

Chapter 1 has provided background information on entrepreneurship, outlined the research context, and presented the aims and significance of the study. The research questions were stated and the methodological approach was briefly described.

Chapter 2 presents an overview of Muslim immigrants in Australia.

Chapter 3 presents a critical review of the literature on entrepreneurship and the blocked mobility theory to develop a conceptual and theoretical framework for the study.

Chapter 4 describes the methodology adopted in this research, and documents the procedures that were followed to collect and analyse data.

Chapter 5 presents the descriptive findings from analysis of the quantitative survey data.

Chapter 6 presents the results of a cluster analysis to identify blocked mobility within the sample.

Chapter 7 presents the findings from analysis of the qualitative interview data.

Chapter 8 presents the analysis of the data collected and discusses the findings.

Chapter 9 briefly summarises the key findings, discusses the study limitations and implications, and makes recommendations for future work.

1.12 Conclusion

This chapter presents background information that establishes the context of the present inquiry. It explains the study's aim and significance and states the primary and secondary research questions. It chapter has discussed the effects of Islamophobia, explained the importance of entrepreneurship and offered reasons for its development against the background of Muslim immigrants' status in Australia. Most importantly, the chapter has described the close connection between entrepreneurship and Muslim immigrants and the challenges faced by Muslims who wish to obtain loans from financial institutions. Against this background, the chapter has presented the aims and significance of the study.

Chapter 2: Muslim Immigrants in Australia

2.1 Australia and Immigration

Australia, with its stable, robust economy, is an attractive destination for young people with exceptional professional skills who are seeking employment and wish to embark on a new life (Burnley 2001). The ability of a skilled migrant to work in Australia is determined by a points-based system that includes prior work activities, academic achievement and proficiency in English.

Yucel (2015) and Collins (2013) argue that immigration has changed Australia, beginning at its borders. Today Australia is a multicultural society due to immigration from all parts of the globe. Initially, the migrant population came mainly from Europe. Later, however, there was a significant shift towards Asian migrants to fill skill gaps in the labour force.

Both in Australia and internationally, there is much debate about how to distinguish a refugee from an economic migrant. This categorisation can be influenced by the pattern of immigration (Wooden et al. 1990). Individuals who seek relocation to Australia for economic reasons may not meet the internationally recognised definition of a refugee (Jupp 2004). According to Hugo (2011), refugees are those who have left their homelands against their will, had not planned to migrate, and were unable to bring resources with them. This inability to bring with them capital or assets accumulated in their country of origin, he argues, is one of the main characteristics that distinguishes refugees from other migrants.

Between 2011 and 2012, China (25,509) and India (29,018) supplied more migrants to Australia than the traditional source of permanent immigrants, the United Kingdom, which ranked fourth (25,274). Australia continues to be multi-ethnic, although the ethnic composition of Australian immigration is changing (Collins 2013).

According to Ferré (2015), Australia cannot supply sufficient labour to meet the market's needs and is forced to rely on immigration. About 68% of new arrivals are now classified as skilled immigrants under the country's program of permanent immigration. Australia is changing from a country of settlers to one in which workers are arriving in ever-increasing numbers. The Business Skills Program deems prior involvement in commercial activities and access to capital assets more important than other entry-related

qualifications. A business visa will be revoked if the emigrant fails to become involved in a commercial entity within three years (Miera 2008).

Several industrialised countries have introduced specific visas and admission criteria to attract emigrant commercial venture proprietors. This has resulted from recognition of the economic impact made by emigrant entrepreneurs. Emigrant commercial venture proprietors exceed the number of indigenous entrepreneurs and continue to increase within industrialised countries, including Australia, Canada, the United Kingdom, and the United States.

Many migrants choose to settle in countries with developed admission programs that target ethnic owners of commercial entities as well as stockholders. For example, during the 1970s, explicit guidelines were established for the admission and residency of ethnic entrepreneurs and stockholders in Australia and Canada. Similar guidelines were introduced in the United States and New Zealand in the 1990s. The guidelines have subsequently transitioned into complex arrangements that assign entrepreneurial emigrants into different classes. Both Canada and Australia prioritise prior business experience when assessing a migrant's entrepreneurial capacity. A system based on points assigned to an array of individual traits is used to evaluate commercial involvement. A minimum net worth in terms of financial assets is a prerequisite for admission of entrepreneurs, as is prior commercial success in and outside their country of origin. Entrepreneurs who meet the appropriate conditions are entitled to one of the following Australian visas: Business Owner (Provisional), Business Talent, or State/Territory Sponsored Business Owner (Provisional) (Migrant Entrepreneurship in OECD 2014).

The availability of programs of temporary immigration has had a considerable impact on Australia's pattern of immigration (Vahed 2015). In the past year 2012, the number of temporary immigrants (679,333) outnumbered the 201,850 permanent immigrants: a ratio of temporary to permanent immigrants of 3:1. The majority of temporary immigrants were overseas students (253,047), individuals on working holidays (222,922), and those on temporary but long-term visas for business purposes (Collins 2013).

In the last ten years there has been a dramatic increase in the numbers of temporary immigrants, creating the largest fluctuation in more than 60 years of Australian immigration (Sohrabi 2016). The benefit of having such 'guest workers' in a country is

that when their labour is no longer needed, whether as the result of structural change or a decline in the economy, they are required to leave; they have become global workers. Not all go quietly: The Turkish guest workers (*Gastarbeiter*) who arrived in Germany between 1960 and 1970 are still there with their families. Temporary employees tend to resist leaving (Krivokapic-Skoko, Jordan & Collins 2007). Although France endeavoured to compensate temporary immigrants to encourage them to return to Africa more than ten years ago, their efforts failed (Markus 2014),

Non-immigrants characteristically become permanent residents. The majority of non-immigrants in Australia have done so. Almost 43% of openings for permanent residency were allocated to non-immigrants on temporary entry permits in 2012. This is rational, since those who have lived, studied, and worked in Australia have the best prospects of favourable settlement (Collins 2013). Although migration in Australia has been extensively discussed (see e.g. Collins 2013; Ferré 2015; Krivokapic-Skoko, Jordan & Collins 2007; Markus 2014; Sohrabi 2016; Yucel 2015; Vahed 2015), relatively little attention has been specifically paid to Muslim immigrants.

2.2 Muslim Immigration

As previously noted, Muslim immigration to Australia pre-dates European settlement, going back as far as the 16th and 17th centuries (Wooden et al. 1990; Lloyd et al. 2010). In this phase, Indonesians, then known as Macassans, shared their lifestyles with Aboriginal people throughout northern Australia in the course of trade, including intermarriage (Iner 2017). With early European settlement, Muslims from the British Kingdom moved to Australia as convicts in the 18th and 19th centuries. In the mid-1800s, Muslims, known as ‘Afghan cameleers’, travelled from Arabic and Asian countries, bringing camels with them to trek Australia’s harsh terrain. They were crucial to the early development of Australia’s communications and transportation networks. During that era, Muslims built a number of mosques across the country, some of which were permanent and still exist, while others were temporary (Cigler 1986; Foroutan 2008; Aliaga-Isla, Rialp & Martins 2012).

Pratt (2011) observes that Muslims have been living in Australia for centuries, and their numbers have increased rapidly over the past three decades. Before 1981, about 41,000 Muslims had moved to Australia, making up 2% of immigrant numbers (Lloyd et al.

2010; Wright 2015). Between 1996 and 2000, up to 47,000 Muslims moved to Australia, comprising 10% of the immigrant intake during that period. In 2001 a further 7,533, migrated. The majority of Muslim immigrants living in Australia (80%) have obtained Australian citizenship; this represents 221,857 out of the 281,579 resident Muslim population (Lloyd et al. 2010; Wright 2015).

Australia enjoys a democratic parliamentary system that encourages all people to take an active part in how the state is governed as well as how the Australian community is represented on a global level (Krivokapic-Skoko, Jordan & Collins 2007). Muslim communities are used to being involved in civic affairs, mainly at the state and regional level (Krivokapic-Skoko, Jordan & Collins 2007). They express appreciation of the importance of English proficiency (Shepard 2015) and respect Australian democratic, judicial and education systems (Rane et al. 2011).

Muslims in Australia are a minority religious group (476,292 or 2.20% of the Australian population). Islam is the fourth most populous religion following all Christian denominations (61.10%), no religion (22.90%) and Buddhism (2.50%) (Australian Bureau of Statistics 2011).

The recent growth in the Muslim population stems from a high birth rate and contemporary immigration patterns (Fozdar 2015). Although Muslim society is mainly defined by religious affiliation, it embraces 60 dissimilar cultures, ethnicities and languages (Krivokapic-Skoko, Jordan & Collins 2007), any of which can be reason for internal distinction. Table 2.1 summarises the origins of Muslim immigrants.

Table 2.1 Origins of Muslim Immigrants

Period of Arrival	**Country of Origin**
Late 1960s	Lebanon and Turkey
1990	Iraq, Iran, Horn of Africa, Indonesia, Albania, Malaysia, Afghanistan and Bosnia-Herzegovina
Present	South East Asia, North Africa, India, Middle East and Sub-Saharan Africa

Source: Australian Bureau of Statistics 2010

The highest percentage of Muslim transients and immigrants in Australia are from Middle Eastern nations. Many are attracted by job opportunities (Richardson & Lester 2004; ABS 2010).

Table 2.2 summarises a variety of data on Muslims in Australia from the 2011 Census. Most live in major cities (Hugo 2011b; Hugo, Feist & Tan 2013). However, settlement is not equally distributed within these cities, especially in Sydney and Melbourne, where the majority are found in the western and south-western suburbs of Sydney and the western suburbs of Melbourne. The number of Muslims who subsequently acquire full citizenship is also shown. After arrival, Muslims face a range of challenges in Australia, the most pressing being fluency in English, the main medium of communication.

Table 2.2 Characteristics of Muslim Communities in Australia

Category	Description
Cities and suburbs with Muslim communities	Sydney –Auburn Melbourne–Meadow Heights Canberra–Belconnen Town Centre Perth –Thornlie Brisbane –Runcorn Darwin –Karama Adelaide–Para Hills Hobart–Sandy Bay
Citizenship status	79% of Muslims are citizens (221,856 from a total of 281, 578).
Suburb with the highest percentage of Muslim residents	Dallas in Melbourne had the highest concentration, at 39% of the population; it is a small suburb of only 6,346 residents, about 2,475 of whom are Muslim.
Migration prior to 1981	Approximately 41,000 Muslim immigrants settled in Australia prior to 1981; this number constituted 2% of all migrants.
Country of birth	Australia (c. 103,000) Lebanon (29,321) Turkey (23,479) Afghanistan, Bosnia-Herzegovina and Pakistan (c. 9,000 each)
Language spoken in the home	The main languages (in descending order) are Arabic, Turkish and English.
English language proficiency	The most competent Muslim speakers of English are in the 21–39 age group (85% of the Muslim immigrant population).
Marital status	41% of Australian Muslim women and 12% of men were married by the age of 24 51% of Australian Muslim males were married by the age of 34; 26% prior to the age of 50. Only 3% of males aged 24–35 and 3% of females aged 21–24 are in *de facto* relationships.

Source: Department of Immigration and Citizenship (2016)

2.3 Unemployment among Australian Muslim Immigrants

The average employment rate for Muslims in Australia is much lower than that for the overall Australian labour market. Muslims also experience higher unemployment rates: in 2006, the participation rate was 51.9%, compared to the overall participation rate of 61.2% (DIAC 2006). In the same year, the gap between overall employment rates for Muslims and others was significant, with Muslim employment at 44.9% compared with the overall rate of 61.2% (ABS 2006). When overall Australian unemployment stood at 5.2%, Muslim unemployment was significantly higher, at 13.4% (ABS 2006). Similarly, Muslim males of working age lagged behind the total Australian male population, with

an employment rate of just 57% compared to 68% overall. A similar trend was observed for Muslim females, with 12.6% unemployed in 2006, more than double the national rate (5.2%). International patterns for Muslim woman in non-Muslim countries show that the participation rate among Muslim women is even lower than for men (Lovatt et al. 2011).

Possible factors preventing Muslims from participating in the job market or seeking employment include lack of motivation due to insufficient skills and experience, a different approach to work, negative perceptions, prejudiced ideas about Muslims in the workplace, or unfavourable social and economic circumstances. All these factors were investigated in the present study.

According to a 2007 survey conducted by ABS Job Search (ABS 2009), the most frequently reported problems faced by all job seekers were: unsuitable schedules and working hours, inadequate work experience, long distances to the place of employment, commuting problems, domestic commitments such as raising children, and age. An earlier survey, conducted by Job Network Staff in 2005, returned similar results: lack of motivation and incentive towards finding a job, below expected wages, not enough job openings, or failing to meet the job criteria (Neilson 2005). Another study by Job Network in 2007 revealed additional barriers to employment, such as a lack of computer skills, lack of job opportunities, and lack of training options (Cook 1985).

Muslim refugee women in Perth identified the main barriers as failure to receive proper recognition of their skills and qualifications, inadequate English skills, and living in a society that has become more apprehensive about their religious affiliation (Casimiro, Hancock & Northcote 2007). Emerging issues, such as personal, psychological and cultural insecurity, are aggravated by the current political climate and religion-based concerns. This has problematised interactions with members of the Australian community, who are often more complex and difficult to deal with than the popular 'easy going' stereotype might suggest (Casimiro, Hancock & Northcote 2007). Ethnic minority women face the double disadvantage of ethnicity and gender in the labour market; they often have poor English skills and carry the responsibility for childbearing and rearing, which adds to the difficulty of entering the labour market (Syed & Ali 2005). Muslim women may also experience direct or indirect discrimination because of their appearance, such as the religious head covering (Lovatt et al. 2011).

For some Muslims with deep religious convictions, the type of workplace and/or the expectations for professional conduct and relationships with the employer or other employees may be problematic. Casinos, for example, which manifestly violate the Islamic code of conduct, would not be perceived as suitable places to work. Some non-Muslims may have difficulty understanding or tolerating Islamic practices, such as the need for daily prayers, ablution, fasting, or pilgrimage (McCue 2008).

Yet the 1996 Census showed that the occupational distribution and qualifications of Muslim men and women were very similar to those of the broader population, despite all the barriers standing in the way of their employment (Akbarzadeh, Bouma & Woodlock 2009). According to ABS data from 2006, 17.5% of Muslim women aged over 18 held a bachelor's degree, as did 18% of all women over 18 (ABS 2006). These figures rule out low levels of education or skills as barriers to employment. Imtoual (2010) concludes that bias against Muslims in Australia is in fact a kind of racism. Anti-Muslim sentiment, discrimination and racial profiling against Muslims, especially since 9/11, have played a huge role in distancing Muslim jobseekers from participating in the workforce.

2.4 Discrimination against Muslims in Australia

Since the 9/11 attacks in New York, hostility towards Muslim immigrants has increased in Australia (Human Rights and Equal Opportunity Commission 2004) and globally (Kundnani 2014). The Cronulla beach riots of December 2005 (Collins & Reid 2009; Noble 2009) and subsequent events escalated attacks on Muslim Australians and aggravated anti-Muslim discrimination (Markus 2014; Markus & Arnup 2010). It has been argued that official and individual forms of racism present key obstacles to the successful integration of Muslim immigrants into Australian society. Discrimination continues in Australian culture against both Indigenous and foreign minorities, especially those of Muslim faith and/or Middle Eastern appearance (Dunn & Nelson 2011; Dunn et al. 2009; Dunn, Klocker & Salabay 2007).

The blocked mobility theory proposes that immigrant entrepreneurship is a response to discrimination in the working environment. Little attention has been paid, however, to the discrimination that immigrants might face after the establishment of their entrepreneurial enterprise. Nor has the reaction to intrinsic discrimination within their own businesses been examined. Many migrant entrepreneurs report apprehension about

the discrimination and vilification directed at Muslim Australians; and instances of anti-Muslim discrimination occur regularly, if not daily. The fallout from the December 2014 siege of the Lindt Café in Sydney has substantially elevated negative sentiments towards Muslims, including negative reports in the media. Such anti-Muslim sentiments across such a broad communal front reflect the view that such events endanger national security.

Such discrimination undercuts the agency of immigrant entrepreneurs in overcoming difficulties, including racial discrimination itself. This thesis will thus not only test the blocked mobility theory of immigrant entrepreneurship for Muslim entrepreneurs in Australia; it will also look at the way that these entrepreneurs utilise their local, national and international Muslim social networks (their social capital) to give them a unique business advantage. Meanwhile, Australian Muslims remain in the position of being socioeconomically underprivileged, as the current national census confirms. The performance of Muslims is constantly below the national average when measured against the main indicators of home ownership, income, type of occupation and unemployment rate (Peucker, Roose & Akbarzadeh 2014). Discrimination, directed at any group, does an injustice to the whole society. Any attitude that limits the opportunities of people from a certain sector cheats society of the potential contribution of those people by failing to utilise their talents and resources. In the area of entrepreneurship, where determination and creativity are essential prerequisites, people from diverse backgrounds have much to offer. The markets that entrepreneurs hope to tap are increasingly diverse, and require culturally appropriate services. Many migrant entrepreneurs have the emotional and experiential resources to thrive, despite the discrimination and xenophobia they may need to overcome. However, a greater understanding of the obstacles that confront successful migrant entrepreneurs will assist more migrants to develop thriving businesses in Australia.

There has been overt public criticism in Australia of Sharia law, the (Islamic canonical law based on the teachings of the Qur'an and the traditions of the Prophet (*Hadith* and *Sunna*), which prescribes both religious and secular duties and sometimes retributive penalties for lawbreaking (Roose & Possamai 2015). This is reflected in Muslims' interpersonal relations and can lead them to initiate an Islamic business as an alternative to employment in mainstream enterprises. Even in the deeply entrenched correlation between neoliberal multiculturalism and broad cultural ethnicity, faith, and political

awareness, tangible economic benefits are a key issue faced by the Muslim immigrant entrepreneurs (Roose & Possamai 2015). The economic disparity between Muslims and non-Muslims is reflected in their household income (see Table 2.3) (Hassan 2010; Hassan & Martin 2015). The disparity is particularly evident in the lower and higher income categories. While acknowledging the minimal proportions, the ratio of Muslim dwellings to non-Muslim dwellings with no or negative income was 2:1.

Table 2.3 Muslim and non-Muslim Household Weekly Income

Revenue	Muslim dwellings (%)	Non-Muslim dwellings (%)
Negative/nil revenue ($)	23	11.1
$649 or less	31	27
$650–$1199	25	23
$1200–$3499	25	31
$3500 or more	2	3

Source: ABS 2006 census, special Tabulations. Note: 15% of Muslim and non-Muslim households did not provide income information.

The trend is similar for children living in poverty, as shown in Table 2.4.

Table 2.4 Children in Poverty

Revenue per week	Muslim dwelling (%)	Non-Muslim dwelling (%)
Below $650 per week	40	19
Above $650 per week	60	81

Source: ABS 2006 Census, Special Tabulations. Note: Excludes households where income was not stated or not -applicable.

Although it is common for Muslim Australians to be qualified at university level, this does not necessarily assist in securing an occupation concomitant with their human capital (Hassan 2010; Hassan & Martin 2015). This is clearly evident in the under-representation of Muslims in occupations of significant status, such as professional or managerial positions with high levels of remuneration. Muslims disproportionately occupy jobs as skilled blue-collar workers and labourers (see Table 2.5).

Table 2.5 Occupational Category

Occupation	Muslims (%)	Non-Muslims (%)
Professional and managerial	26	33
Skilled blue-collar	26	21
Sales, clerical and services	30	24
Labourers	15	10

Source: ABS 2011 Census, Special Tabulations. Note: Occupations 'inadequately described' are not included.

According to Hassan (2010) and Hassan and Martin (2015), the distribution of income in Australia tends to occur via the labour market. Rates of employment and unemployment therefore impact an individual's life and economic status more than other factors. Table 2.6 presents data on the age and employment status of Australian Muslims and non-Muslims. The pattern is consistent across all cohorts: job occupancy among Muslims is lower than among non-Muslims and unemployment is significantly higher.

Table 2.6 Muslim and non-Muslim Labour Force: Status by Age

ment category	Muslims (%)	Non-Muslims (%)
ed, permanent	17	21
ed, Casual	45	58
ed, hours undisclosed	11	8
loyed	26	14
ed, permanent	40	54
ed, casual	33	31
ed, hours undisclosed	9	6
loyed	18	9
ed, permanent	57	66
ed, casual	24	24
loyed	12	5
ed, hours undisclosed	7	6
ed, permanent	59	64
ed, casual	23	27
ed, hours undisclosed	7	6
loyed	11	4
ed, permanent	46	41
ed, casual	33	46
ed, hours undisclosed	13	10
loyed	8	2

Source: ABS 2011 Census, Special Tabulations. Note: Excludes persons not in the labour force or not stated.

2.5 Conclusion

This chapter presents an overview of Australia as a destination country for immigrants, with particular focus on the history and characteristics of Muslim immigrants. The experiences of Muslim immigrant entrepreneurs in Sydney must be understood within the context of the position of Muslim immigrants in Australian society. Australia has a very diverse immigration intake (Productivity Commission 2016). Muslims are a minority immigrant group in Australia – very diverse in terms of countries of origin, language and ethnicity but sharing a common religion. Since 9/11, Muslim immigrants in Australia and around the world have been the object of stereotyping and, often, vilification as a result of Islamophobia.

Chapter 3: Literature Review

3.1 Introduction

Globalisation has been accompanied by increasing migration, rising to over 200 million in 2011, double the number of 25 years earlier (Goldin, Cameron & Balarajan 2011). Immigration is becoming increasingly significant in all countries (Castles & Miller 2009). Entrepreneurship and migration are an increasing focus of academic literature and policy discourse. The development implications of both migrants and entrepreneurs are likely to be significant (Naude et al. 2015).

A key argument within the immigrant entrepreneurship literature is that many, perhaps most, immigrants are motivated to establish a business enterprise because they are dissatisfied with their employment experiences as wage workers. According to this viewpoint—which applies particularly to immigrant minorities who come from countries with different languages and cultural or religious traditions and who have a different skin colour, dress or accent to the majority of non-immigrant workers—formal or informal racial segregation in the labour market and society of the host country means that an immigrant's human capital is not adequately recognised or rewarded. The consequence is that many immigrant workers either cannot get a job or, if they do, have to take relatively low-paying and, often, dirty and dangerous jobs, below their qualifications.

Racial discrimination is said to explain the low level of recognition of overseas-obtained university and professional qualifications held by immigrant minorities. As Collins (2013, p. 143) observes:

> "Too many of first-generation immigrants face economic and social barriers: immigrant doctors, engineers and professionals still drive taxis or take semi-skilled employment because either their qualifications are not recognized or, if they are, they cannot find employment that similarly qualified immigrant applicants from Anglo backgrounds get".

This is a form of market failure that leads to an undervaluing of the human capital of overseas skilled immigrants. It has also been reported that the attraction of self-

employment is enhanced by expectations of a financial difference between waged employment and self-employment (Johansson 2000).

Rates of immigrant entrepreneurship vary from country to country and between immigrant groups in each country (OECD 2010). The entrepreneurial tendency is higher among immigrants than among natives in many industrialised countries, including the United States, the United Kingdom, Canada and Australia (Borjas 1986; Clark & Drinkwater 2000, 2006; Fairlie et al. 2010; Lofstrom 2002; Schuetze & Antecol 2007). In the United States, the proportion of entrepreneurial enterprises and the rate of creation of new businesses are increasing among migrants but declining among natives (Hunt 2011, 2015; Fairlie 2012; Fairlie & Lofstrom 2014). Entrepreneurship also tends to be slightly higher among immigrants than among natives in most OECD countries (OECD 2010), where about 12.7% of migrants of working age are self-employed, compared with 12.0% of natives. Rates of entrepreneurship vary significantly between countries and over time. In the United Kingdom, France, Belgium, Denmark, Sweden and Norway, the proportion of entrepreneurs to total employment is 1.6% to 2.9% higher for migrants than for natives. However, in Greece, Italy, Ireland, Spain, Switzerland, Austria and Germany, foreigners show less propensity than natives to become entrepreneurs, the difference between the two groups ranging from 0.7% in Germany to 16.3% in Greece.

The extensive international literature on immigrant entrepreneurship pioneered by Ivan Light (1972) demonstrates that immigrants move into entrepreneurship by drawing on class and ethnic resources (Light & Rosenstein 1995), ethnic solidarity (Bonachich & Modell 1980) and ethnic community and family social networks (Portes 1998). To understand the dynamics of immigrant entrepreneurship, Waldinger and colleagues (1990) stress the importance of examining the interaction between the group characteristics of an immigrant community and the opportunity structures of its host country. Different immigrant groups exhibit different characteristics (e.g. human capital, financial capital and language skills). As they arrive in host countries at different times, the opportunities for establishing new businesses also differ, and this helps explain the various rates and characteristics of immigrant enterprises. Light and Rosenstein (1995) develop the concept of group characteristics in more detail: they argue that immigrants draw on ethnic resources, which include 'ethnic ideologies, industrial paternalism, solidarity, social networks, ethnic institutions and social capital' (p. 25). Immigrants also

have access to class and other resources that they bring to entrepreneurship and to the 'ethnic economy' (Light & Gold 2000).

Early immigrant entrepreneurship research was based largely on fieldwork in the United States and United Kingdom. The continental European experience was very different, with business formation more tightly regulated and controlled by the state. Responding to this, Kloosterman and Rath developed the 'mixed embeddedness'' approach (Kloosterman & Rath 2001; Rath 2002) to understanding immigrant entrepreneurship. This stresses how different regimes of regulation of businesses and the informal economy lead to different dynamics of immigrant entrepreneurship in different countries. The mixed embeddedness approach recognises that immigrant enterprises are embedded in the economic, social and political structure of the broader society, which varies substantially from one country to another. This approach also recognises the complex interplay of entrepreneurs' social networks, local and national policies relating to immigration and business ownership, and variations in the market dynamics of different types of goods and services as key factors in shaping opportunities for immigrant entrepreneurship.

Ram and his colleagues have been at the forefront of immigrant entrepreneurship research in the UK, with a particular focus on Asian minority businesses and on policy responses to support existing minority businesses. In his earlier work Ram (1992) investigated the way that Asian immigrant entrepreneurs in inner-city areas of the UK coped with racism. The way that racism shapes experiences of Muslim immigrant entrepreneurs in Sydney is one of the key concerns of this thesis. Since then there have been many publications reporting on research about the business experiences of Asian immigrants in the UK – particularly in the restaurant business (Ram et. al (2000), Ram et al (2002) - and the barriers that they have faced (Ram and Jones 2008). This has led to a key focus of policy responses to support these minority businesses (Ram 1998, Ram and Smallbone 2003, Ram, Jones and Patton 2006). In this research Ram and his colleagues have also focussed on female immigrant entrepreneurship, the particular barriers that they face and the policy implications (Carter et al 2015). In more recent years Ram and his colleagues have explored immigrant entrepreneurship in the UK through the lens of mixed embeddedness (Jones et al 2014, Gertner et al 2015).

Immigrant entrepreneurship reflects and is shaped by the embeddedness of immigrants in the social capital/social networks within which their entrepreneurship is positioned and by the opportunity structure that shapes their non-entrepreneurial options in engaging with the economy, including the socio-cultural, economic and politico-institutional contexts of receiving countries which make these entrepreneurial actions possible (Jones, et al. 2014; Kloosterman, et al. 1999; Moyo 2014). In many ways the concept of 'social embeddedness' serves as an umbrella for aggregating the ways in which these social structures shape the decisions of immigrants to move into entrepreneurship in the first instance and the nature and dynamics of the businesses the establish (Portes & Sensenbrenner 1993; Granovetter 1985). Kloosterman et al. (1999, p. 258) further contend that the activities of immigrant entrepreneurs are also embedded in society in different ways that relate to the morphology of cities and socio-economic, cultural and political dynamics.

More recent literature on diasporic entrepreneurship stresses the critical role that transnational social networks of immigrant communities play in the dynamics and success of immigrant enterprises, particularly in developing nations (Henoch 2007; Rezaei 2011).

Much research has developed across varying scholastic areas of study focusing on the entrepreneurship of immigrants, with particular interest in the significance of socioeconomic impacts. A central aspect of a tolerant contemporary society is a continual influx of immigrants (Kourtit & Nijkamp 2011; Massey et al. 1993; Simon 1999). The urban centres of such societies have great appeal for many immigrants (Waldinger 1989). Ethnic entrepreneurship has been recognised as a salient feature among recent immigrants within their nation of destination.

3.2 Blocked Mobility

The emphasis of the blocked mobility thesis (Bonacich 1973) is on discrimination; it addresses hindrances encountered by immigrants in employment. For instance, immigrants are often overrepresented in menial jobs, which compels them to view entrepreneurship as the only viable alternative.

Migration researchers have recognised the connection between human capital and blocked mobility in workforces for some time. The tendency of the host country to hold a lower perception of immigrants' human capital than was the case in their country of

origin is another pervasive aspect of the connection between immigrants and employment at minimal wages. However, when immigrants acquire the vital core skills of language and education of the host nation's human capital, their advantages in the workplace increase. Examples of these advantages include enhanced comparative negotiating powers with authorities in the hierarchical structure, obtaining wage increases, and creating a more equitable workplace environment that mitigates discrimination against them (Chiswick 1986, 2000; Dustmann & Fabbri 2003; Duvander 2001; Edmonston & Smith 1997; Friedberg 2000; Smith & Edmonston 1997). Researchers have identified this as the most accessible strategy for an immigrant, especially in unregulated parts of the economy (Pisani & Yoskowitz 2006; Ramirez & Hondagneu-Sotelo 2009; Valenzuela 2006).

Similarly, the stimulus to engage in entrepreneurship involves elements directly connected to the status of being an immigrant, such as failure to earn the financial returns appropriate to skills and expertise because these are not recognised by the host nation; this is directly influenced by another element, discrimination (Saxenian 1996; Shih 2007).

The forced choice of commencing business ownership, as previously mentioned, is possible because of limitations in the economic and judicial rights of immigrants—although overt legal discrimination leading to the creation of a middleman minority in developed countries is generally considered an anomaly. Immigrants may not possess significant attributes sought by employers and are subsequently relegated to the lowest echelon of appeal to employers. Non-recognition of homeland academic qualifications, failure to satisfy standard educational requirements and, in particular, non-proficiency in the host nation's native language are the most common factors. When immigrants obtain employment in a host nation, their remuneration is usually paltry, as are their promotion prospects and career paths. They are the first to be sacked and the last to be employed (Kloosterman 2000). However, migrants who arrive on a student or work visa, as opposed to those who arrive through family reunification, are more likely to start their own businesses (Hunt 2011, 2015).

Predictions from the blocked mobility proposition are that ethnic groups who are more advantaged (determined by measures of wage/salary, unearned income and income from self-employment) are more likely to achieve higher rates of self-employment than more disadvantaged groups (Fairlie & Meyer 1996). However, variations in the rate of self-

employment between immigrant groups often cannot be explained in terms of disadvantage if the groups have equivalent disadvantages (Fairlie & Meyer 1994; Light 1984).

One criticism of Waldinger et al.'s (1990) theory is that its location of immigrant entrepreneurship at the intersection of the group characteristics of immigrants and the opportunity structures faced at the time of settlement does not pay sufficient attention to racialisation (Castles, de Haas & Miller 2014). Immigrant minorities are, first, racial minorities. Most Western nations have a history of policies of explicit racial exclusion of immigrants—the White Australia policy, for instance—and when these policies were removed in the 1960s and 1970s, residual attitudes and practices remained (Markus 1994; Markus & Dharmalingam 2014).

The strength of the blocked mobility theory of immigrant entrepreneurship is that it places formal and informal racialisation of immigrant minorities in the economy and society at the forefront of explanations of their motivation to establish business enterprises. In addition to circumventing discrimination inherent in the workplace, the establishment of their own businesses gives them the opportunity to obtain higher levels of income (Aldrich & Waldinger 1990; Castles & Collins 1992; Castles et al. 1991; Collins et al. 1995; Light & Gold 2000; Light & Rosenstein 1995; Peters 2002). The choice of freelance employment enhances upward economic mobility (Phizacklea & Ram 1995; van Tubergen 2005). Testing the hypothesis of blocked mobility, which is the antithesis of cultural assimilation, Beaujot, Maxim and Zhao (1994) reported a difference between freelancers in specialist and non-specialist occupations. Immigrants who, upon arrival, already had quite significant educational qualifications were more likely to be accepted into the non-specialist segment of freelancers than natives who possessed an equivalent standard of education.

Support for the blocked mobility theory is justified by these findings. Immigrants circumvent discrimination by becoming a freelancer or initiating their own commercial enterprise (Clark & Drinkwater 1998; Cobas 1986; Constant & Zimmermann 2006; Hammarstedt 2006). However, the emphasis on structural dimensions to the detriment of cultural processes has generated criticism of the theory (Barrett, Jones & McEvoy 1996).

The racialisation of Muslims in Australia constrains the ability of Muslim immigrants to get a job in the first instance, and generally confines them to manual work in the secondary labour market (if they are lucky). Where Muslim migrants are able to enter the prestigious professional primary labour market, they face an 'accent ceiling' that constrains their promotion opportunities. Hawthorne found that all English immigrant engineers found a job in Australia, but no Middle Eastern engineers did, despite most of them holding degrees from English universities (Hawthorne 1994). The unavoidable conclusion is that racism continues to constrain waged labour opportunities for Australia's Arab immigrants at all levels of the labour market. Hawthorne's study indicates that racial discrimination exists even in professional labour markets.

Booth, Leigh and Varganova (2012) conducted an investigation of racial discrimination in the Australian work market and found that migrant job applicants with particularly 'exotic' names (Middle Eastern, Chinese, and Italian), yet whose qualifications were comparable to those of candidates with 'Australian' names, experienced measurably different rates of response to employment applications; ethnic minority applicants needed to apply for more vacancies to attend the same number of interviews. Among these three groups, Italians experienced lower levels of discrimination as they were deemed to be more established, having gone through the process of integration in the 1950s and 1960s, at which time they experienced similar levels of discrimination to those faced by the more recent Middle Eastern and Chinese migrants.

There has been considerable debate about the level of entrepreneurship in different immigrant groups. In Australia, many immigrants are driven into self-employment because of the lack of better paid employment opportunities, indicating that blocked mobility had a significant effect on levels of self-employment among immigrants (Collins 2003b). The blocked mobility hypothesis adopts a double workforce market concept. It suggests that immigrant workers who are limited to low-paying jobs, usually without union protection in small firms located in less important sectors, are excluded from better jobs offered by large employers in the main workforce market; dissatisfied workers with low-paying jobs move to entrepreneurship as a last resort (Doeringer & Piore 1985; Leontaridi 1998).

3.3 Immigrant Entrepreneurship in Australia

Collins (2003b) argues that migrant entrepreneurship in Australia is shaped by the intersection of many factors: ethnic resources and networks, class resources, regimes of regulation, inclusion/exclusion, opportunity, gender, racialisation, and family. Recent literature on diasporic entrepreneurship has stressed the critical role that international social networks of immigrant communities play in the dynamics and success of immigrant enterprises, particularly in developed nations (Henoch 2007; Newman et al. 2010; Rezaei 2011).

A study of Hazara refugee entrepreneurs in Adelaide (Collins et al. 2017) found that they were deeply embedded in their family and community. They contributed to the local and national economy, providing jobs for other young Muslims and driving economic growth.

A study of 200 immigrant entrepreneurs in Melbourne's suburbs (Rametse et al. 2016) reported that immigrants became entrepreneurs as the result of both push factors ('I have no other option'), and pull factors ('the joy I get from serving others'). Informal social networks were found to play a significant role in the employment of people from the same background, but working with suppliers of the same ethnicity was less important than having guaranteed steady, local suppliers. This study provided new insights into immigrant entrepreneurship in Australia because it included Arabic, Ethiopian, Sudanese, Ugandan and Vietnamese participants. Unfortunately, however, it treated all immigrants as a homogenous group, thus making it difficult to draw specific conclusions about the Muslim entrepreneur population. Moreover, it failed to elaborate on the circumstances of the ethnic groups included in the survey, specifically, how the history and circumstances of being a migrant in Australia shaped their move into entrepreneurship and their experiences as entrepreneurs. The study provided little insight into the barriers, strategies, circumstances and motivations experienced by individuals.

The desire for independence through owning their own business and having the freedom to run it in their own way is commonly cited by immigrant Muslim entrepreneurs (Williams, 2007; Williams, 2008; Williams et al 2017; Benz, 2009). Cassar (2007) found that, while promising entrepreneurs gave independence as the most significant reason for their career choice, independence was also negatively related to proposed and attained

employment progress. Individuals become entrepreneurs mainly because of pull rather than push factors (Orhan & Scott, 2001; Segal et al., 2005).

According to Dawson and Henley (2012), the desire for independence is most common among men. Financial motivations for running a business appear to be less important for women than for men (Taylor & Newcomer, 2005). Women are pulled to entrepreneurship because of family commitments. Kirkwood (2009) suggests that a mixture of push and pull factors inspires both genders, but others argue that social and cultural constraints make it difficult for women all over the world to participate in entrepreneurship as men do (Allen & Truman, 1993; Çetindamar et al., 2012; Karatas¸-Özkan et al., 2010; GEM, 2012, 2015). According to Georgellis and Wall (2005), estimated difference in earnings is less important for women than for men. International human development programs identify low levels of education, mainly in developing countries, the lack of capital and resources, the paucity of business-oriented networks in their communities, and high levels of domestic responsibility as factors affecting women's lack of awareness of entrepreneurial opportunities and confidence in pursuing them (OECD, 2004, 2012; UNDP, 2006; GEM, 2012, 2015). Immigrant women are pushed into entrepreneurship when they settle in other countries because they encounter difficulty in finding jobs and, therefore, need to overcome traditional cultural and religious barriers, as well as financial and institutional obstacles, when they establish a business (Pio 2006, 2007; Heilbrunn & Abu-Asbah 2011). Studies of female immigrant entrepreneurs demonstrate the effects of cultural diversity and sexual politics, according to Collins and Low (2010), whose study is one of the few examinations of a specific area (Sydney) or cluster of immigrants (Chinese and Asian) in Australia.

The purpose of all these studies, however, can be briefly expressed as the creation of a speculative structure necessary for establishing clarity in the examination of émigrés who initiate their own business (Chand & Ghorbani 2011; Engelen 2001; Kloosterman 2003, 2010; Kloosterman & Rath 2001; Yang, Ho & Chang 2012).

Petrus (2014) examined the factors responsible for positive outcomes of entrepreneurship for immigrants from Lebanese, Egyptian and Iraqi backgrounds who operated minor commercial entities in Melbourne and Sydney. The positive outcomes that emerged took the form of linkages between individuals at a personal level and with Australian society. Petrus classified these as formal and informal personal linkages and linkages with societal

assistance institutions. The study also identified various individual character traits and capabilities that were significant for achieving positive outcomes, including proficiency in both English and LOTE (languages other than English), trustworthiness, non-fraudulent behaviour, hard work, enthusiasm stimulating ambition, and upholding social protocols such as respect.

Warn (2014) investigated the events surrounding the initiation of commercial ventures among clusters of Chinese immigrants arriving in Sydney and Canberra at different times. He found that different immigration timetables provided more or less advantageous prospects. Although the availability of capital could have provided access to established commercial prospects, this was dependent on the types of resources, attributes and capabilities of the emigrant venture proprietor. These included having start-up capital, excellent academic achievement, proficiency in English and prior employment.

Mansour (2010) observes that, between 1880 and 1947, Syrian/Lebanese immigrants in Australia were predominantly entrepreneurs, engaged in the buying and selling of goods. He suggests that the reasons for this are more complex than the customary explanation that, being of Phoenician descent, most of these people are socially disposed towards engaging in commercial activities, such as becoming travelling sales representatives or store owners. Mansour examined a range of factors that placed limits on how immigrants could earn a livelihood. These included experiences in the émigrés' country of origin and the Australian economic and governmental environment at the time. One of the parameters that restricted income generation was the widespread prejudice associated with employing persons of non-Anglo Celtic appearance. Becoming a travelling sales representative benefited the immigrant by creating income and benefited the consumer by providing goods not otherwise obtainable in many remote Australian townships. The early Syrian/Lebanese immigrants had no objection to taking up residence in outback locations, taking enough products with them to meet consumers' demands for a considerable period. The common transition from hawker to store owner was stimulated by the immigrant's need for a more regular income and made possible by advances in communication and transport.

Hougaz and Betta (2014) demonstrated how immigrant entrepreneurship is strongly linked to the everyday living conditions faced by ethnic migrants to Australia. They documented the recollections of seven immigrant commercial proprietors who had

significant accomplishments, such as establishing and growing a family-based commercial enterprise over many generations. The study explored the pathway between the older interviewees and the younger generations by following their history of commercial activities and their attributes and capabilities. The researchers showed how cultural and personal attributes independently contributed to social and economic achievements, irrespective of the environment in which the individual immigrant was located. They suggest that their findings can inform future research into family-based ethnic commercial venture entities.

Hyndman-Rizk (2011) investigated income growth among 500 immigrant households from the North Lebanese community of Hadchit who relocated to the suburb of Parramatta in Western Sydney. They examined the events associated with the Hadchitis' relocation to Australia after 1970 and their socioeconomic status in the context of a declining manufacturing sector. They found that the Lebanese concept of *wasta* (an Arabic word referring to the use of a personal connection to gain something) supported the development of networking and supportive communication within the Lebanese community. The use of personal influence (Hyndman-Rizk 2011) has become an important pathway to full integration of migrants into the host society and has facilitated the progress of their commercial enterprises (Cunningham & Sarayah, 1993).

The Hadchiti emigrants used this process to overcome blocked mobility in one sector of the market by turning to another sector, the construction industry. Participation in the construction industry markedly reduced their levels of unemployment compared with other emigrant groups. Several Hadchiti commercial proprietors successful operated major businesses within the conventional economy. The twin concepts of *markaz* and *najah* (status and success) underpinned the ostentatious display of wealth by some members of the community, who exemplified the negative aspects of capital accumulation as they sought to elevate their position in the social hierarchy.

The concept of blocked mobility provides insight into a variety of social and political realities (Isajiw et al. 1993). One aspect of it is prejudice against a particular cultural group under a state system, which is generally based on differences in language and social or ethnic traits. For example, sociologists researching Asian emigrant self-employment have found that Asians with poor English skills have been driven into initiating their own small businesses (Isajiw et al. 1993). Similarly, Koreans with college education

frequently find that the language barrier hinders them from securing employment in mainstream businesses (Collins 2014). When graduates experience such blockage from managerial and professional employment, they elect to initiate their own commercial entities (Min 1984). Blocked mobility also occurs when prospective employers express scepticism about the academic credentials of emigrants (Waldinger 1986). In such situations, migrants measure the opportunity cost against the cost of blocked mobility, and find opportunity to be cheaper (Bates 1997). Resentment at the suppression of career prospects is an impetus to create other employment avenues.

Australia benefits not only from the growth in population provided by immigrants, but also from their contribution to the manpower needed for growth and development (Froschauer 2001).

3.4 Ethnic Entrepreneurship

Australia has a long history of migration and immigrant entrepreneurial activity. Among developed countries, it is recognised as having one of the highest percentages of overseas-born in entrepreneurship (OECD 2010). There has been a continuous increase in immigrant entrepreneurship in Australia since the mid-19th century, according to Collins et al. (1995), who suggest that blocked mobility has been a significant factor in immigrant entrepreneurship in Sydney; as well, shoppers of the same ethnic background are important for many small businesses. They also observe that many immigrant businesses have grown into large successful enterprises with a customer base drawn from the general population.

The level of entrepreneurial activity varies within societies, reflecting cultural differences (Lee & Peterson 2000). Australian-born citizens, for instance, are less involved than immigrants in business activities (Collins 1995, 2003; Collins & Low 2010). Italians, Israelis, Cypriots, Lebanese, Koreans and Greeks have a higher rate of entrepreneurship than the Australian-born, whereas emigrants from Sri Lanka, Vietnam, Taiwan, Singapore and Turkey have a lower rate (Collins 1995, 2003; Collins & Low 2010). Migrants from China, New Zealand, England, Canada and Pakistan have a similar rate to the Australian average (Collins 1995, 2003; Collins & Low 2010). These differences in entrepreneurial activities are due to many factors, such as English-speaking ability, educational levels, immigration category and support from the ethnic social diaspora.

Dana (2007) proposes that the blocked mobility theory can shed light on ethnic entrepreneurship in the post-war period in Australia, when the policy of assimilation was replaced by a policy of multiculturalism. Many immigrants were pushed into entrepreneurship by racial discrimination in the labour market (Collins et al. 1995). Although the early stage of post-war entrepreneurship largely paralleled ethnic entrepreneurship, the number of small businesses among ethnic entrepreneurs increased in recent years following global economic reform (Barrett & Vershinina, 2016). The decline of the Australian manufacturing industry due to the emergence of globalisation and microeconomic reform increased demand for customised consumer products, restaurant meals, cleaning and other consumer services that led to the growth of the service sector, subcontracting, and casualisation and feminisation of the workforce (Collins et al. 1995). Manufacturing industries like clothing and electronics that relied on large numbers of low skilled immigrant employees have declined in Australia. Most immigrant businesses are small enterprises at the low end of the economy. These small businesses are labour intensive, which risks their sustainability unless they employ family and co-ethnic workers (Ram & Jones, 2008).

3.5 Motivations for Entrepreneurship among Immigrants

The aspiration to secure a better income is a key factor motivating migrants to become self-employed. For many, self-employment is a way of overcoming discrimination and occupational downgrading in the workforce. In France and Spain, for instance, it has been well documented that immigrants with high academic qualifications are more likely than their native-born counterparts to initiate their own commercial entities. This suggests that the impetus to engage in entrepreneurship is a result of the lack of scope for migrants to secure positions that return wages similar to those earned by locals with similar qualifications. An American study found that non-natives who engaged in freelance work earned as much as native-born workers sooner than migrants in paid employment (Lofstrom & Bean 2002). However, migrant entrepreneurs still took longer to earn the same as native-born entrepreneurs. Löfström (2009) reported from a study that focused on low-skilled immigrants that it was less advantageous for them to initiate their own business than to work for wages. This implies that immigrants who have exceptional capabilities will achieve greater success in entrepreneurship, while less capable migrants are better off increasing their personal employment capabilities.

In many countries, it is common for self-employment to provide lower financial returns than waged employment. For example, in Canada, Li (1999) found that freelance immigrants earned substantially less than the income paid to wage-earning emigrants. Andersson and Wadensjo (2004) reported similar results in Denmark and Sweden. It is widely accepted that initiators of their own commercial entities typically receive a poor return on their original capital investment, and the growth of that return is typically minimal as well. Motivation for engaging in such activity is partially explained by intangible considerations that facilitate assimilation into the wider society (Hamilton 2000).

Immigrants are a significant source of the workforce reserves necessary to expand the base of venture commercial entities in Australia (Fairlie 2012). The proportion of immigrants involved in an entrepreneurial business is significantly higher than that of native workers, as measured by self-employment rates among various immigrant groups. Many migrants find entrepreneurship to be a way to become upwardly mobile when job opportunities appropriate to their capabilities are few (Vinogradov & Kolvereid 2007; Waldinger & Lichter 2003). This may be due to the opportunities freelance occupations provide to migrants.

Schuetze and Antecol (2006) suggest that ethnic traits associated with an individual's country of origin may lead some migrants to have a strong preference for freelance occupations or entrepreneurship. Van Tubergen (2005), however, argues that the Australian and international literature on immigrant entrepreneurship shows that immigrant entrepreneurship is based on a range of factors, including connections and networks among immigrants, policy regimes, levels of racial prejudice, and economic opportunities.

Considerable numbers of Muslim immigrants to Australia experience prejudice on a regular basis. Negative sentiments towards Muslims have increased, especially in the aftermath of the Sydney Lindt café incident at the end of 2014, which drew negative reports in the media (Hassan & Martin 2015). These sentiments are exacerbated by people's fears for their safety, which add fuel to anti-Muslim sentiment in the wider community. However, there is evidence (Hassan & Martin 2015) that employed people are significantly less likely to attract Islamophobia. Employed non-Muslims people are also less Islamophobic than the unemployed. Abbas (2004) describes feelings of

trepidation and foreboding about Islam by non-Muslims while Werbner (2005) views Islamophobia as a type of divergent discrimination.

Anti-Muslim sentiment and rejection of Islamic ideology and Islamic gatherings by groups and individuals has been reported in various countries (Geisser 2003; Lee et al. 2009). These negative views have dire consequences for Muslims at many levels, emotionally and socially, and in terms of how they are treated by others (Stolz 2005). Several studies have found that Muslims engaged in income-generating occupations experience marked reductions in levels of insulting behaviour associated with Islamophobia (Hassan & Martin 2015). In contemporary Australian society, there is widespread social paranoia fuelled by dialogue that portrays Islam as the enemy and evokes fear of Muslim people. Islamophobia is on the increase, and Islam is perceived as alien, dangerous, barbaric and unchanging, a monolith that is deserving of hostility from the civilised West (Zúquete 2008).

As examined above, members of minority ethnic groups turn to entrepreneurship in the face of discrimination and racially based exclusion from the labour market (Mavrommatis 2015). Some, however, start their business to take advantage of external opportunities (opportunity entrepreneurship), while others become entrepreneurs because they do not have other sources of income (necessity entrepreneurship) (Jennings & Brush, 2013, Brewer & Gibson 2014). The influx of migrants has created genuine social pressures, brought about by a wide assortment of negative sociocultural and financial externalities (Nijkamp et al. 2010), and there is a tendency to see immigrants as a source of problems rather than as a source of new opportunities for the economy. To address these issues, immigrant entrepreneurship and, specifically, the impact of developing alternative markets, goods and services, are important unexamined issues. Immigrant entrepreneurs represent a minority of groups in business, but researchers and policy makers should be made aware of the conditions standing in the way of immigrant entrepreneurship.

There is a long history of racial violence directed towards Muslim immigrants in Europe and North America (Castles, de Haas & Miller (2014). In 2011, Bleich undertook a comprehensive analysis of Islamophobia. Using Bleich's framework, Islamophobia can be described as generalised adverse perspectives and opinions ascribed either to the Islamic faith or to individual Muslims. It is a polydimensional structure that is used indiscriminately to make negative assessments of nearly all Muslims or any aspect of

Islam. Negative attitudes towards Muslims can encompass a wide range of feelings, including mild aversion, jealousy, suspicion, rejection, or fear, resulting in contempt, disgust, anger and even overt hostility.

Use of the term Islamophobia has increased markedly in very recent times. Globally recognised institutions such as the United Nations and the European Union have produced publications on the issue. For instance, the United Nations Secretary General, Kofi Anan, addressed Islamophobia at a 2004 UN Conference with the theme 'Confronting Islamophobia'. He noted that when there is a global necessity to produce a neologism to acknowledge an escalation in the pandemic pervasion of partisanship, one must feel gloom and distress at its progress; and that this has been the outcome of the use of the word Islamophobia (Hassan & Martin 2015).

As Castles, de Haas and Miller (2014, p. 287) argue, "Harassment, violence, and racist campaigns are significant factors in the process of ethnic minority formation". This leads to what they call the "racialisation of ethnic difference" (p. 294). Small cultural groups that are seen as different may find themselves facing limited employment, low income and other social hindrances. Such limitations on lifestyle determine where these groups may reside—mainly in low-socioeconomic suburbs—and increase their risk of isolation.

Immigrants are not always welcomed in or by their host society; they may encounter extraordinary levels of bias and prejudice, occasionally at so great a level as to indicate the onset of a dysfunctional society (Strabac & Listhaug 2008). For instance, a large number of mosques in the United Kingdom were attacked in various ways in November 2001, the same time that extremist incidents took place in the United States; there were also attacks in mid-2013 (Rawlinson & Gander 2013).

A study conducted by Kaya (2015) on the cultural discrimination faced by Muslim emigrants in Western nations found that Muslims who have no specific religious commitment or who hold a liberal democratic perspective have an increased probability of being accepted. Nevertheless, Muslims resident in Western countries are always perceived stereotypically as terrorists and fundamentalists (Kaya 2015). No matter how secular, discreet about their faith, law abiding, taxpaying or peace loving, Muslim people are portrayed as alien to Western culture by the media, politicians and non-Muslim citizens. Islamophobic attitudes are not conducive to freedom of expression in the West

for Muslim people, and those who live in Europe, Australia and America s perceive themselves as marginalised, outlawed and abandoned (Kaya 2015).

Fear of Islam across all Western communities has escalated since the September 11, 2001 incident. Western media are extremely antagonistic, and regularly define Muslim minority cohorts as having unrefined, primitive traits that are positioned as problematic for European society, to the extent that terrorism has become synonymous with Islam worldwide. This counter-Islamic publicity has had serious consequences for Muslim communities, as Western media denigrate Islam and Islamic world issues by strategically promoting negative views of Muslims without offering any positive aspects (Kaya 2015). For example, Muslims have been described as inhuman and Islam has been depicted as an evil religion (Dreher 2010). These descriptions create a negative mental image in the minds of Westerners. The extraordinary focus of world media on terror attacks has induced Western societies to perceive all Muslims as terrorists (Dreher 2010), shaping their opinions of Muslims and Islam. No other religion has become the focus of media headlines in the past decade, and the presumption is that nothing will change in the near future.

Researchers have identified problems associated with media representations of Australian Muslims and Islam. Consistent patterns of stereotyping and radicalised reporting of Australian Muslims have caused all Muslims to be suspected of being terrorists or of covertly supporting terrorists. Such stereotyping has seriously reduced the Muslim community's level of acceptance in the wider Australian society. Some fundamentalist Muslims have not helped by insisting that Muslims retain dress habits that mark them as Muslim, and which have become the visible symbol of differences (Dreher 2010).

Muslims in Australia, and particularly Muslim youth, are highly likely to experience segregation in the business work sector, to reside in poor socioeconomic environments, and be unable to obtain jobs equivalent to their qualifications. There is evidence of Muslims being assaulted, even of fatalities (Poynting 2002), as well as incidents of vandalism of private property. There is a public antagonism towards Muslim adults and juvenile females, and against schoolchildren within the school environment. Many Muslims have failed to integrate into Australian society because of the levels of discrimination and racism that they have encountered (Wise & Ali 2008). The discrimination they face covers a broad spectrum of fear and hatred, often particularly

directed toward immigrants, and most often expressed by members of the Anglo-Celtic majority. This type of societal apprehension has made Muslims the most common victims of discrimination and aggression in contemporary times (Aslan 2009).

An annual register of Islamic attacks on Muslims in Australia was presented at the Second Australasian Conference on Islam in 2014. It revealed that Australian expressions of Islamophobia increased threefold after the fundamentalist event in Paris in 2014 (Ahmad 2015).

After the 2005 London bombing, the Australian government tried to form an 'Australian version of Islam', setting up a council of Imams. While some Muslim communities accepted this, others did not (Inglis et al. 2009). There is no longer a general mindset that accepts Muslims without reservations; it has reversed direction even in the face of a clear necessity to strengthen anti-racist discrimination institutions, policies, and practices in Australia (Jakubowicz et al. 2014).

Native Australians accept the existence of Islamophobia in contemporary Australian daily life, and this is a serious problem. Reports from centres with an interest in the phenomenon of discrimination and racism in its various forms have established that many cases of discrimination and racism are directed against Australian citizens who are Muslims (The Islamophobia Register Australia, 2017; Dunn et al. 2015). The Australian reality is that there are many forms of discrimination, and each ethnic group, political structure, linguistic culture and religion establishes barriers between itself and other groups.

However, even as Muslims experience high levels of discrimination, most Australians believe that relations between Muslim and non-Muslim Australians are amicable, and most maintain the belief that the Islamic religion is compatible with Australian customs. According to Hassan and Martin (2015), the overwhelming majority of Australians are not Islamophobic. Surveys suggest that only one in ten Australians exhibit staunch feelings of opposition to Muslims, irrespective of their location within Australia. However, the spread is not even. A survey undertaken by Dunn et al. (2015) indicates that the rising level of Australian Islamophobia varies with location: discrimination experienced by Muslims is three times greater in Sydney than anywhere else in Australia.

An essential element that must be integrated with dialogue is mutual respect. This element needs to be emphasised in Australia because of the many multicultural and multilingual elements present in all areas of society, and is paramount in maintaining a harmonious Australian society. Islamophobia is deepened through incidents such as the siege at the Lindt Café in Sydney. On the surface, the police seemed justified in focusing on the activities of Muslims; but the personal background of the man who implemented the siege suggested that he was mentally ill rather than a religious radical. Indeed, it is unclear why authorities did not have him incarcerated in a mental institution prior to the incident (Ahmad 2015). Although by no means representative of what constitutes a normal Muslim, his actions elevated the level of Islamophobia. However, in spite of Islamophobia attitudes, some Muslim immigrant entrepreneurs successfully establish enterprises in Australia. This is a solution to avoiding isolation and unemployment. Muslims, regardless of their education and experience, generally fail to rise above a certain position in mainstream organisations they serve in.

In Australia, many if not all sub-populations experience structural, social and personal disadvantage, but Muslims are a particularly striking example. A report by the International Centre for Muslim and non-Muslim Understanding (2015) established that Australian Muslims are normally highly educated, but are frequently unemployed or renumerated below their capabilities (Hassan & Martin, 2015). As a result, many immigrants become entrepreneurs, establishing new SMEs or taking over existing ones. People with high levels of education are likely to have greater skill and a superior information set, and consequently more start their own businesses (Constant and Zimmerman, 2006).

Collins (2003) argues that migrant business in Australia is formed by the convergence of various elements: ethnic assets and networks; class assets; regimes of regulation; inclusion or exclusion; opportunity; gender, and family. All help to shape the experience of immigrant entrepreneurship. The many aspects that impede Australian immigrants' entrepreneurial accomplishment include inadequate capital, lack of work skills, absence of support from formal institutions, high compliance costs, excessive regulations, exorbitant taxes, racial prejudice and language setbacks (Constant & Zimmermann 2005). Thus, the most important factors relevant to this research are:

- Unemployment among Australian Muslim immigrants

- Muslim diaspora networks
- Mixed embeddedness
- Blocked mobility
- The effect of Islamic culture and religion on Muslim entrepreneurship
- The contribution of Muslim immigrant entrepreneurs to the Australian economy.
- Barriers faced by Muslim immigrants in employment.

Examples of the effect of culture and religion on Muslim entrepreneurship include: trading in *Halal* products, financing without interest, refusing to trade in alcoholic products or those that contain pork, and no gambling with business funds. Ramadani et al. (2015) provide a useful summary of how the teachings of Islam inform the ways in which a Muslim entrepreneur should behave. Allah (God) creates opportunities for businessmen and entrepreneurs must exhibit piety (faith) in God to be successful. They should only engage in lawful (legitimate or permissible) work. They must not engage in *Haram* (illegal and prohibited) acts, which include the sale of alcohol and the payment of interest (Ramadani et.al. 2015). However, there are differences in the way these rules are interpreted by different Muslim countries and communities.

For many immigrants, entrepreneurship is a means of upward mobility because job opportunities commensurate with their abilities are limited (Vinogradov & Kolvereid 2007; Waldinger & Lichter 2003). Several studies have sought to understand why a greater proportion of freelancers are emigrants than indigenous locals involved in the same activity. Cultural aspects associated with the individual's country of origin have been suggested by certain researchers as impacting on emigrants' preference for freelance employment or entrepreneurship (Schuetze & Antecol 2006). However, Van Tubergen (2005) highlights that both Australian and international literature reveal that immigrant entrepreneurship is an occupation dependant on more than a few factors, including connections and networks among immigrants, policy regimes, levels of racial prejudice, and economic opportunities.

3.6 Effect of Culture and Religion on Immigrant Entrepreneurship

Because immigrants have different reasons for migrating, and have different languages, religions, educational attainments, and access to family business networks, the interaction

between culture and migrant entrepreneurship is complex (Nijkamp, Sahin & Baycan-Levent 2010,), and may restrict immigrant entrepreneurial development. Studies note that specific social variables, for instance, having a similar ethnic background, and the same language and cultural values as the ones they work with and networking and communication play an important role in the choice of staff, suppliers, and even customers (Tolciu 2011; Mora & Davila 2005; Rath 2000). Accordingly, one purpose of the present study was to examine how culture influences immigrant entrepreneurship, particularly in relation to language (communication), staff recruitment, customers, suppliers and product preferences.

It has been argued that some people from South Asia are attracted to business and business enterprise as a result of their particular culture (Ram et al. 2010, cited in Mavrommatis 2015). The cluster of ideals, customs and stances may be summarily described as a culture (Verheul et al. 2001), and the influence of culture on the daily activities of a group determines the attitudes towards these activities. For example, immigrants may prefer to source goods and services from a particular culture (Rafiq 1992). Culture may also be the catalyst for an elevation in the demand for immigrant entrepreneurship, as immigrants often have a stronger preference for goods and services provided by immigrant entrepreneurs. For instance, Muslims prefer to buy goods for Ramadhan from Islamic stores. In addition, the attitudinal stance of immigrants towards risk and entrepreneurship is significantly influenced by culture (Verheul et al. 2001). In these ways, the cultural background of the immigrant influences his or her entrepreneurial attitudes and practices.

Cultural background is also a factor among families in an immigrant culture. The initiation of a self-owned commercial entity is more likely to be undertaken by someone whose parents were entrepreneurs (De Wit 1993). Culture determines how people perceive entrepreneurship (Bain, Kroonenberg & Kashima 2015), and can help or hinder someone thinking of venturing into entrepreneurial activities. Culture can also have a vital influence on the mind-set of a customer regarding a particular good or service (Rafiq 1992).

Community solidarity and social networks among Muslim immigrants and diasporas are so strong that, when immigrants enter a new country, they are inducted into the group of ‘Muslims residing in the West’ (Schotter & Abdelzaher 2013). This bond and sense of solidarity is not a pure self-construct: it is also in part a response to the often unfriendly

manner in which these migrants are treated in the West, forcing them to form a social and economic front—*Ummah*, an Arabic term for one nation or community— which unifies them on the basis of Muslim values rather than a single national identity. Another factor that facilitates the formation of *Ummah* is the Islamic teaching that advocates Muslim unity even amid differences in national identity—that Muslims are brothers and sisters regardless of their race, colour, language spoken, and country of origin. Every part of their culture, the principles, ethics and norms with which they are imbued, are fundamental determinants of immigrants' success in entrepreneurship because they determine their values, insights and mind sets in relation to the host nation (Startiene & Remeikiene 2015; Watts et al. 2007).

An individual's attributes, such as the determination to become a success, the connections to a diverse social network, the likelihood of participating in risky ventures, and cohesion and devotion, are dependent on each migrant's culture (Hayton, Cacciotti & Fayolle 2014). All these attributes are qualities needed by an entrepreneur and, as a result, culture can be said to be an important element of entrepreneurial success.

Most studies of the relationship between culture and entrepreneurship (Azmat 2013; Dhaliwal & Kangis 2006; Kupferberg 2003; Liversage 2009a, 2009b) conclude that cultural attributes such as prudence, family networks and social networks usually act as enablers of entrepreneurship rather than impediments. However, other studies (Azmat 2013; Dhaliwal & Kangis 2006; Ensign & Robinson 2011; Kupferberg 2003; Rehman & Roomi 2012) assert that some cultural attributes, such as language barriers, racial stereotypes, and religious stereotypes, are huge impediments to entrepreneurship. Immigrants must deal with such barriers if they wish to succeed.

It can be an ordeal for immigrants to become used to the new culture of their host countries. In most cases, immigrants experience acculturative apprehension, immense culture shock, homesickness and depression, in response to the conditions they are subject to, such as loss of support, exposure to different styles of living, and language barriers. There is widespread agreement that culture is a crucial factor in the subsequent behaviour of immigrants (Rafiq 1992; Watts et al. 2007; Dhaliwal & Kangis 2006; Liversage 2009a; Kupferberg 2003; Azmat 2013; Ensign & Robinson 2011; Rehman & Azam Roomi 2012). Accordingly, this factor needs to be taken into account in any study on Muslim immigrant entrepreneurship in Australia.

In relation to culture, the importance of religion cannot be overlooked as it presents complications that are not inherent in a secular society. Conflicting religious beliefs between immigrant groups and the native population may have negative consequences in terms of limiting the routes by which a migrant can obtain the status of entrepreneur. This is particularly significant in the case of Muslim migrants, who face unavoidable legal, financial, and ethical requirements that must be complied with in ways that meet both national and religious demands. The religion of immigrant entrepreneurs can impede the growth of the business (Altinay 2008): for instance, the cultural dynamics of Pakistani Muslims make them less successful in business (Metcalf, Modood & Virdee 1996) as they are directed by the Muslim doctrine that forbids the application of interest in financial transactions such as loans. They can neither lend nor borrow at interest, which excludes them from approaching any but Islamic banks. As access to credit is important for successful entrepreneurship, the restriction of Muslims to interest-free funding becomes a major hindrance in developing a business idea.

The two major sources of financial capital are banks and relatives. Immigrant entrepreneurs have less probability of obtaining financial capital from a bank than native entrepreneurs (Rath 2000). They have no alternative but to source capital from loans from family or other members of their ethnic group. The limited access to economic resources effectively reduces the number of self-owned commercial start-ups by immigrants. Those who do not have sufficient wealth to use as collateral may not have the same access to the capital needed to finance business ventures as those with more capital (Evans & Jovanovic 1989; Evans & Leighton 1989; Blanchflower & Oswald 1998). Low levels of asset holdings are one of the main factors that stultify the establishment of ethnic commercial entities in America (Fairlie & Woodruff 2008; Fairlie 2005). Muslims who engage in entrepreneurial ventures may have to develop a more pragmatic approach, turning to the credit facilities offered by banks if alternative options of capital acquisition are inaccessible (Basu & Altinay 2002); however, immigrants of Pakistani descent who venture into entrepreneurial activities observe Islamic values and refrain from business activities that are common in the West but which are inimical to their religious values (Smallbone et al. 1999). Asian Muslim businesses do not integrate with non-Muslim businesses (Rafiq 1992). The link between the Islamic religion and immigrant entrepreneurship has not been studied in detail in the Australian context, and requires an in-depth study of the role of the Islamic faith in shaping the characteristics and success of

Muslim immigrant entrepreneurship, including the barriers they expect to encounter as well as the strategies they use to overcome them.

The success of businesses started by immigrants depends on their social and business networks both in Australia and overseas, that is, on the diaspora. Because of the importance of the diaspora in Muslim immigrant entrepreneurship, its role will be explored in detail in the next section. There are other significant factors that affect the amount of emigrant commercial proprietorship across ethnic clusters, apart from the most significant factor, which is variation in human capital. These factors include wealth and disparities between the indigenous and the emigrant in the availability of capital, which is a function of the immigrant's nation of origin compounded by discrimination. Other obstacles include difficulties accessing credit information from the country of origin and accumulating enough assets to secure a loan. Research on identity has found that Australian Muslims believe they can be good Muslims and good Australians (Woodlock 2011). Muslims immigrants to Australia want to adapt, but also want to keep their original culture, language and religious identity (Poynting, 2009).

3.7 Muslim Diasporic Networks

The term 'diaspora' refers to the dispersion of relatives, business partners, political associates, religious affiliates, organisational acquaintances and friends from their country of origin (Basch, Schiller & Blanc 2005; Curci & Mackoy 2010). Diasporic networks are significant to both an immigrant's home nation and to the country of settlement (McCabe et al. 2005; Tung & Chung 2010). International businesses run by or in partnership with immigrants are said to be more successful when they focus on the nations the immigrants originated from, because immigrants have the ability to make more appropriate decisions in such cases, understanding their customers' various needs and cultural backgrounds (Tung & Chung 2010).

Diaspora entrepreneurship is particularly important in understanding the entrepreneurial activities of Muslim immigrants. The Muslim diaspora has been recognised as a vital factor in the accomplishment of immigrants' entrepreneurial activities, especially in developed nations (Rezaei 2011). The diaspora assists immigrants to establish themselves in the host country's business market by facilitating those factors that influence business

start-up: the availability of capital, and knowledge of the market and of the formalities of establishing a business.

On settlement, immigrants are invited by the diaspora networks to take the time to become acquainted with these factors before starting a business, usually by working for others first (Hugo 2011b). Thus social capital facilitates the access of immigrant entrepreneurs to co-ethnic social networks as a means of obtaining finance (Vershinina et al. 2011). Social networks provide significant and exclusive economic benefits to the growth and success of immigrant entrepreneurs' businesses and are a potential source of entrepreneurship (Nielsen & Riddle, 2010). Social networks offer advantages to members, and the strength of relations between individuals can impact all economic activity (Smallbone et al. 2010; Lajqi & Krasniqi 2017).

Some immigrants depend on diasporic entrepreneurship to successfully move to and settle in Western countries (Schotter & Abdelzaher 2013). Many immigrants have rich and diverse social networks in their country of origin and are better acquainted with its market, operational customs and modes of business than foreign investors who wish to start businesses in those countries. Immigrant entrepreneurs' links at neighbourhood, provincial, national and global level help them to acquire start-up capital, markets for their products, supply of raw materials, and labour and advice. These networks are also helpful for overcoming obstacles to immigrant entrepreneurship (Ram 1994). Ethnic community presence in host countries such as Australia creates opportunities for Muslim immigrants who are potential entrepreneurs (Portes 1998).

According to Sahin et al. (2009), while the social network perspective emphasises the relationships between individuals, the network viewpoint focuses on the network of relationships between individuals, groups and organisations. The immigration network is a set of entrepreneurial relations that links immigrants, former immigrants and non-immigrants through bonds of kinship, friendship and shared community origin (Massey 1989). Networking can form among immigrant entrepreneurs globally as well as within the host country. Immigrant entrepreneurs' keep in contact with their country of origin (Salaff et al. 2003), essentially for data sharing, contacts and trust; co-ethnic networks can reduce information and communication costs through the exchange of knowledge (Nathan & Lee 2013).

The literature identifies two types of entrepreneurial networks, formal and informal. Formal networks consist of specialists such as accountants, lawyers and bankers while informal networks comprise individual relationships, families and business contacts (Sahin et al. 2009). Generally, immigrant entrepreneurs start small in terms of start-up capital, labour, capital and revenue; they have close relations with their own migrant group in terms of workforce and business financing, and they acquire financial capital and loans from their informal networks. They are less likely to receive bank funding than native entrepreneurs and often borrow capital from family or other group members (Nijkamp et al. 2010, p. 374). Generally, social ties in a cultural network offer flexible ways of attracting staff and capital (Masurel et al. 2002) and can help to address the problem of unemployment among youngsters in ethnic segments (Masurel et al. 2002). Consequently, informal networks are often seen as a critical factor in immigrant entrepreneurship.

An analysis of the available literature on culture, religion, and Muslim community networks suggests that religion and culture are the most important factors for immigrant entrepreneurship. Members of an ethnic community of Muslim immigrants can obtain funding, labour and consumers for their products or services via access pathways created by the community. The structural diversity and cultural traditions of different immigrant groups lead to variations in the intensity of their connections (Hugo 2011b; Reeves & Ward 1984). Social networks have a wide cultural dimension, inclusive of culturally induced values, attitudes and behaviour (Sahin et al. 2009). Nonetheless, this picture cannot be generalised to all Muslim communities. For instance, there are constant disputes within Muslim communities on political, religious or cultural issues. Therefore, not all Muslim immigrants can rely on a Muslim community for support.

3.8 Mixed Embeddedness

The mixed embeddedness theory (Kloosterman & Rath 2001) focuses on opportunity conformations, nationwide ordinances, industrial and metropolitan vigour and local themes. It posits that self-owned immigrant business entities represent an active reciprocal nexus among social, regulated frameworks at district, town, national and segmental economic levels. The theory focuses on the degree to which entrepreneurs' economic activities are hindered by non-economic institutions, the political–institutional environment in which the entrepreneurs operate, and the manner in which such forces

determine the entrepreneurs' business opportunities (Dana 2007). The concept of mixed embeddedness highlights the way in which institutional frameworks facilitate or hamper the development of immigrants' entrepreneurial activities in terms of legal constraints, immigration regulations, small business rules and socioeconomic aspects (Collins 2008b; Waldinger et al. 1990). Migrants often face regulatory controls that hinder their entry into particular markets because of discrimination in education and the labour market (Ram et al. 2017).

The notion of mixed embeddedness is based on opportunity-resources theory, but it also contains the idea that the economic assemblies of a home country and its legal, institutional considerations wield considerable influence on the development and survival of foreign investments and the economy of small businesses as a whole (Voley 2007). The strength of the concept of mixed embeddedness lies in its detailed attention to the entrenchment of ethnic minority businesses in broader frameworks (Ram 1994; Smallbone et al. 1999).

Although the model of mixed embeddedness examines the impact of the host's institutions on the entrepreneurial process, it does not provide a clear explanation of the development of entrepreneurship within ethnic groups over time, beyond the broad earlier models of inter-ethnic variation. This is because it lacks a historical perspective. Moreover, its main concern is with businesses in the informal economy in the lower segment of the market.

A contemporary view of the notion of mixed embeddedness seeks to understand the entrepreneurial activities of ethnic minorities through the lens of the socioeconomic environment of the area in which they settle (Dahles 2013). In this approach, the social aspects of ethnic minorities' entrepreneurial activities are evaluated from the perspective of the economic and institutional contexts within which they operate—for example, their region of operations, their location, their sources of labour and the forms of institutional support they receive (e.g. loans from banks). The multifaceted interaction of these processes, rather than the mere mobilisation of different ethnic minorities, can explain why immigrants' businesses differ from businesses owned by other nationals. Consequently, mixed embeddedness offers a more comprehensive perspective, one that seeks to distinguish entrepreneurial activities of ethnic minorities in the environments in which they operate.

Kloosterman and Rath (2001) are considered to be the pioneers of the notion of mixed embeddedness. They asserted that different policy regimes in various countries lead to varied conditions for immigrant entrepreneurs. Collins (2003b), however, argues that the concept can be used to better understand the ways in which government authorities institute policies and by-laws that directly or indirectly impinge on the entrepreneurial activities of immigrants in Australia. Such systems include Australian macroeconomic regulations that control immigration policy and fiscal and monetary policies that impact on all Australians, including immigrants.

The present Australian migration laws have made immigrant entrepreneurship a contemporary issue. Additionally, the changing laws on international migration have influenced ethnic groups' access to business opportunities. At the same time, ethnic groups who belong in general to the lower financial segment of the Australian urban areas constitute an exception because of their lack of education and aptitudes (Nijkamp, Sahin & Baycan-Levent 2010). This has pushed them into independent work, a considerable movement that has been referred to as migrant entrepreneurship (Nijkamp et al. 2010).

Migrant entrepreneurs from developing nations contend with major circumstantial differences when they try to set up business enterprises in developed economies. This problem is the result of their previous experience in a social and institutional environment characterised by weak regulatory structures and inefficient formal legal institutions. This leads them to adopt a range of informal practices. Potential entrepreneurs must attempt to adhere to the social and institutional environments prevailing in the host country, which call for strict implementation and enforcement of laws and regulations.

Mixed embeddedness explains how immigrants' ability to conduct entrepreneurial activities is affected by their personal history, origin, and location in the country of settlement (Peters 2002). Disadvantages include discrimination, the inability to raise the capital needed to compete with other enterprises, and the small profit margin due to high taxation rates. Mixed embeddedness identifies how the origin and distinctive cultures of immigrant groups affect their accomplishments in the host society (Collins 2003).

Mixed embeddedness highlights the significance of regulations for success in the business sector. It is an inclusive concept, connecting social relations and exchanges to more extensive political and financial structures (Waldinger et al. 1990). It recognises the

significance of immigrants' embeddedness in social organisations while understanding that their relations and exchanges are more tentatively connected to extensive economic and political–institutional structures. In spite of multiple amendments to the original model, this approach is still influential. Current research building on the model has enhanced our understanding of the situation of migrant entrepreneurs.

The mixed embeddedness model explicitly includes personal as well as political and economic factors. These contexts combine to determine obstacles and opportunities, which may affect the efforts of entrepreneurs intending to initiate a business of their own (Kloosterman & Rath 2001 2003; Kloosterman 2010). Opportunity structure is the key to the individual's performance in business. The steady decline of manufacturing industries, accompanied by massive job losses, has been accompanied by the expansion of the service industry. These changes have occurred at the same time as the emergence of a new form of industry that offers flexibility and various forms of outsourcing and subcontracting. These changes have enabled a significant increase in the number of small businesses opening new markets that did not exist previously.

Entrepreneurs with an ethnic background tend to opt for retailing at the lower end of the market, where goods are cheap and standards are low. In wholesaling, restaurants and catering, it is viable for them to establish niche markets (Kloosterman 2000). The proliferation of ethnic businesses in certain neighbourhoods is linked to the presence of immigrants. Entrepreneurial opportunities arise regularly in lower-end markets, often connected to vacancy chains, in which the most recent group of immigrant entrepreneurs replaces incumbents. Opportunities to enter vacancy-chain markets occur quite often. The establishment costs to the entrepreneur are minimal and specific educational qualifications are usually not required (Shahin et al. 2009). Profit margins are low and practices are informal: these businesses rely on cheap manual labour and a supportive social network. Due to the paucity of barriers to entering such a market, saturation occurs readily despite the rather unattractive conditions. Migrant entrepreneurs who are hoping to avoid unemployment or incompatible labour conditions may have no alternative to operating in these market segments.

An ethnic entrepreneur of another kind may be emerging—one who is aspirational and generally highly educated, with connections to a variety of social networks. This new style of entrepreneur is more qualified and competent to function in post-industrial

markets, including information technology, finance, insurance, real estate, media and tourism, and leans heavily towards these kinds of markets, as their high levels of human, educational and social capital enable them to satisfy the requirements of a post-industrial economy (Nijkamp et al. 2010).

The size of specific ethnic markets is determined by the size of the immigrant population and its spatial distribution. Differences in opportunity structures may arise from new opportunities that occur in cities such as Sydney, where more advanced economies have developed. Differentiation in markets presents unique opportunities and barriers, irrespective of the dynamics and regulations of the overall economy.

Different skills and competencies are required depending on the type of economy, with the difference extending to resources that span financial capital, social networks, and educational requirements. There are also different types and success levels inherent in different economies, which in turn form ethnic divisions differing in entrepreneurial labour. In all attempts to promote ethnic entrepreneurship or shape the market to favour migrant entrepreneurs, the multi-dimensionality of the economic environment needs to be considered.

Peters (2002), however, argues that mixed embeddedness offers no further enlightenment than that provided by previous studies. These prototype studies embraced issues such as the broad range of variations in diasporic ethnicity in the entrepreneurial clusters of immigrant assemblies worldwide. Mixed embeddedness excludes consideration of the chronological expansion of entrepreneurship within a cluster. Furthermore, the mixed embeddedness approach was primarily introduced as a means of understanding the informal lower socioeconomic cohort. It is applicable to that cohort only, and should not be extended to other cohorts without substantial modification.

Australian research has identified a range of policies and rules enacted by federal and state governments that impact significantly on immigrant entrepreneurs. The implications of this were explored in the present study, which examined how Muslims manage their businesses in Australia and the factors responsible for the high rates of unemployment among them. Rules and regulations that exist in the formal economy may block immigrants wishing to enter the market. Research is required to focus on the personal experiences of Muslim immigrant entrepreneurs in Australia and the ways in which they

manage their businesses, and to investigate how they add value to the social and economic participation of Muslim entrants and to innovation and growth in Australia as a whole.

A macro-analysis identified three key areas of policy: education and training, schemes to promote the establishment of commercial enterprises among unemployed immigrants, and strategies to enhance communication with immigrants. Collins (2003) examined the effects of changes in Australian immigration and settlement policy and taxes levied on immigrant entrepreneurship on the likelihood of their continued existence. Strategies to encourage Chinese immigrants to create their own businesses in their host country involve the study of the network-marketing organisation to determine the degree of environmental involvement (Dai, Wang & Teo, 2011).

3.9 Contribution of Muslim Immigrants to Entrepreneurship

Haq and Wong (2013) highlight a long history of immigrant entrepreneurship, with a focus on some distinctive Muslim cultural groups engaged in lower-level businesses in the Australian market. Essers and Benschop (2009) argue that, when cultural minorities run businesses, factors such as funding, entry basis, financial dependence on relatives, hiring of staff of similar ethnic background, and targeting consumers of particular ethnicities result in differences in the performance of such businesses; these are the problems related to cultural variables and growth (Hugo 2011b). However, studies of entrepreneurship (Altinay & Altinay 2008; Basu & Altinay 2002; Basu & Goswami 1999a, 1999b) have shown that the individual attributes of an entrepreneur, such as level of education, knowledge of the host nation's language, and religious affiliation significantly affect entrepreneurs' ability to acquire sufficient expertise to ensure the continuing existence of their business.

Soydas and Aleti (2015) discuss some of the unique qualities linked to success in entrepreneurial ventures: prudence, involvement in social and religious networks, past work experience, level of education and communication techniques. They argue that descriptions of cultural group entrepreneurship should incorporate the various factors in the venture's environment as well as the social dynamics (Basu & Altinay 2002). Islam and Parasnis (2014) argue that the expansion of entrepreneurial ventures in South Asian nations and China is attributable to the cultural dynamics that dominate in these regions, such as the value of hard work, as well as dependence on the physical labour of spouses,

children and other relatives. Metcalf, Modood and Virdee (1996) compared Indian and Pakistani businesses and reported that Pakistani businesses were less successful because of cultural dynamics, such as lower levels of formal education. Altinay (2008) suggests that companies that can overcome the numerous cultural dynamics that impede entrepreneurial expansion are likely to survive and expand.

According to Sav, Harris and Sebar (2013), Muslim immigrant entrepreneurship has become a dominant feature of many developed nations. Muslim immigrant groups tend to be found in countries that need a labour force for regional development, and to populate particular regions, as is the case in Australia (Yang et al. 2011). As a result, Muslim groups, like other immigrants, make a significant contribution to the economy and society of the country in which they settle. The increase in Australia's immigrant numbers after WWII was stimulated by the necessity for growth in the population and financial sectors. It included numerous Muslim immigrants (Levie 2007) who, like others, provided human capital and business skills to assist the growth of the commercial base of Australia. The number of Muslim immigrant entrepreneurs immediately after WWII greatly exceeded the number of Australian entrepreneurs (Parker 2004).

Migrants may experience problems with language, racial discrimination and narrow-mindedness, issues that are not necessarily faced by non-immigrant entrepreneurs (Yang et al. 2011).

Religion is strongly linked to values (Herk & Poortinga 2012); religious people tend to maintain traditional values and can be resistant to change or innovation. This does not mean that Islamic values oppose entrepreneurship, as previously discussed. According to Islam, human beings have been named as leaders on earth and its values accordingly reflect the nature of human beings. Individuals are encouraged to seek any opportunities to gain wealth, but they are not permitted to damage the environment. Indeed, Prophet Mohammad is a great example of this, as he himself was a trader. He is called the trustworthy man because he was an honest businessman before he became the Messenger of Islam. Islam offers a complete guide for life. For the entrepreneur in the modern world, however, some requirements for success in business may not be in line with Islamic values. Some Muslim entrepreneurs, for instance, enter into finance transactions that attract interest. This research will provide insights into the limitations of Muslim

immigrant entrepreneurs and their role in community development, and will explore how Islam shapes the characteristics and success of Muslim immigrant entrepreneurs.

3.10 Summary and Conceptual Framework

This review of Australian and international literature on immigrant entrepreneurship identified a gap in relation to Muslim immigrant entrepreneurship in general, and a specific gap in studies designed to test the ability of the blocked mobility hypothesis to explain the main motivation of Muslim immigrants' move into entrepreneurship. There is also a gap in understanding how the social/religious networks of Muslim immigrants influence their move into entrepreneurship and their experiences as entrepreneurs. Further, little is known about the social role that Muslim immigrant entrepreneurs play in their communities, including their role in reducing unemployment by creating jobs for other Muslim immigrants.

There is a need to better understand the contemporary experiences of Muslim immigrant entrepreneurs in Australia. Unlike older studies, recent research does not address the experiences of Muslim immigrants who decide to engage in entrepreneurial activities, the enablers of and impediments to these activities and strategies to overcome obstacles. Data are needed on the socioeconomic contributions of Muslim immigrant entrepreneurs to Australian society, how entrepreneurship assists Muslim migrants to settle successfully in Australia and the extent to which Muslim entrepreneurs have created jobs for Muslims through the introduction of innovative processes for new products.

The purpose of the present study was to fill these gaps. It focuses on Muslim immigrant entrepreneurs in Australia and the extent to which they have faced blocked mobility in the labour market, including the contribution of formal and informal racial discrimination. The enquiry also examined the economic and social contribution of Muslim immigrant entrepreneurs, the obstacles they faced, and the strategies they have adopted to overcome them. Figure 3.1 depicts the key factors in the inquiry and the relationships between them.

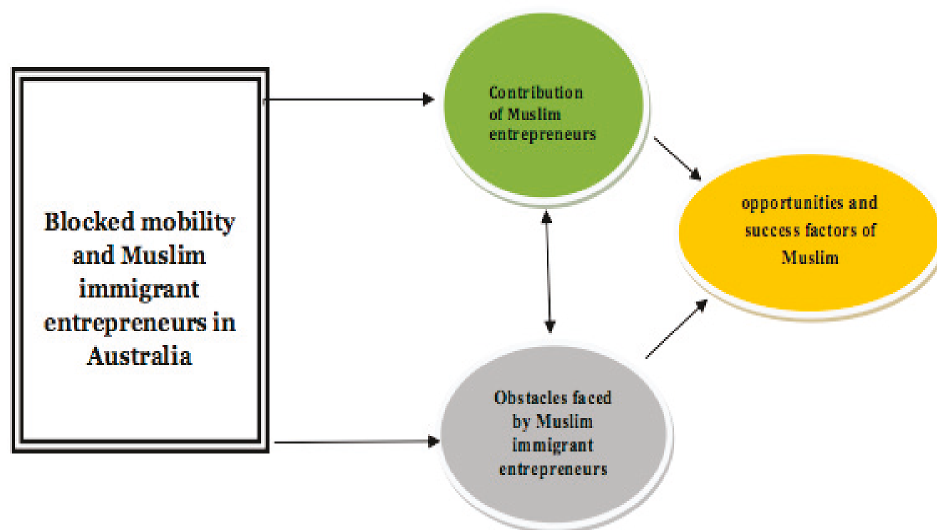

Figure 3.1: Conceptual framework

3.11 Conclusion

The literature suggests that Muslim immigrants face many challenges in Australia. These challenges have been linked to the spread of negative attitudes towards Muslims as a result of domestic and international terrorist attacks. Negative portrayals of Muslims in the media have contributed to the emergence of prejudice (Islamophobia) among non-Muslim Australians, leading to discrimination and strained relations between the two groups. Although there is an ongoing attempt to mend relations between Muslims and the wider Australian community, more effective strategies are needed.

This chapter has explained the important concepts and theories that underpin the research questions. It has critically reviewed extant literature and discussed key dimensions of immigrant Muslim immigrant entrepreneurship and the nature and characteristics of Muslim entrepreneurs in Sydney, Australia. The blocked mobility hypothesis was elaborated in relation to discrimination and other barriers that impact the employment of Muslim immigrants. Immigrants are often overrepresented in low status, low paid jobs. This forces some of them to view entrepreneurship as the only viable alternative. The chapter also discussed the concepts of mixed embeddedness and the Muslim diaspora, and highlighted the important role of Islamic culture.

Chapter 4: Methodology

4.1 Introduction

One of the main purposes of academic research is to find answers to theoretical questions within a specific area of investigation (Nowotny et al. 2001; Brew, 2007). Research is therefore conducted according to established norms and frameworks of rationality, and is contextualised in relation to previous literature. The present study sought to generate new understanding of Muslim immigrant entrepreneurship in Australia. To this end, it adopted a mixed-methods research design to answer the primary and secondary research questions. The previous chapters have identified the factors most likely to have influenced Muslim immigrant entrepreneurs in managing their businesses in Australia (Veal, Veal & Burton 2014).

The blocked mobility proposition suggests that many immigrant workers cannot get jobs or, if they do, have to take relatively low-paying and often dirty and dangerous jobs below the level of their human capital. This theory provides an appropriate framework for understanding many aspects of Muslim immigrant entrepreneurship in Australia. The present study employed this framework to identify similarities and differences in the experiences of blocked mobility among Muslim entrepreneurs from different backgrounds. It also sought to identify factors other than blocked mobility that helped shape the move to entrepreneurship, and the experiences of entrepreneurship among different groups of Muslim migrants. The study investigated the enablers (instigators) of and impediments to the entrepreneurial activities of Muslim migrants as well as strategies to address the impediments. It collected information on the socioeconomic contribution of Muslims to other Muslim migrants as well as to Australian society via job creation and economic development.

The primary research question was:

To what extent does the blocked mobility hypothesis explain the pathways to entrepreneurship and the entrepreneurial aspirations of Muslim migrants in Sydney, Australia?

The secondary research questions were:

- ***How does the religion (Islam) of Muslim immigrants shape the characteristics and success of Muslim immigrant enterprises in Australia?***

- ***What role do Muslim immigrant social networks play in the establishment of, and the nature and success of, Muslim immigrant entrepreneurship in Australia?***

- ***What strategies could be adopted to assist existing Muslim immigrant entrepreneurship in Australia and promote new Muslim immigrant business formation?***

4.2 Research Paradigm

Denzin and Lincoln (2011) define a research paradigm as the guiding perspective that underpins methodical investigation. Two major research paradigms—positivism and post-positivism—were identified prior to the turn of the century. Social constructivism/interpretivism is another paradigm regarding the nature of reality (ontology) and how this reality is captured (epistemology). It is generally assumed that quantitative approaches draw on positivist ontologies. Ontologically, positivism assumes that reality is objectively given and is assessable and independent of the observer (Morgan 2007). Interpretivists in contrast argue that 'reality' is experienced through interaction with the world and therefore reflects the individual's historical and social location.

4.2.1 Pragmatism

Pragmatism has been proposed as an alternative worldview to positivism and interpretivism. A pragmatic perspective focuses on employing what works, encouraging the use of a diversity of methods and valuing both objective and subjective input (Creswell & Plano Clark 2007). According to Morgan (2007), the main characteristics of the pragmatic approach are deep concern with intersubjectivity, abduction (the process of moving back and forth between induction and deduction), and transferability.

Pragmatists are therefore encouraged to use a combination of quantitative and qualitative approaches in order to expand and strengthen their conclusions. Under pragmatism, the argument that qualitative and quantitative approaches are incommensurable is resolved by means of pragmatic compromise. Transferability is defined as the extent to which the

results can be applied beyond the boundaries of the study. Researchers should examine the elements that affect whether findings and research methods are transferable to other contexts (Morgan, 2007).

The pragmatist scholar seeks to combine rather than oppose positivist and interpretivist approaches (Johnson & Onwuegbuzie 2007). Thus, the duality between post positivists and interpretivists is resolved by the characteristics of pragmatism (i.e. abduction, intersubjectivity and transferability). The concept of the essential tenet resolves this duality by applying the criterion of 'workability', which relates to how research can be operationalised in practice (Morgan 2007).

Philosophical assumptions about the nature of reality are significant for drawing conclusions. Many researchers advocate for "best" pragmatism as the worldview for mixed methods in social research (Creswell & Plano Clark, 2007) since it incorporates both qualitative and quantitative dimensions. Mixed methods research has been recommended over traditional mono-method approaches for its methodological pluralism or eclecticism (Johnson & Onwuegbuzie, 2007). The following sections elaborate on the mixed methods approach and explain the reasons for its adoption in the present study

4.3 Research Design

The present study adopted a mixed methods research design. The core features of a well-designed mixed methods approach include both the process and outcomes of using qualitative and quantitative methods and forms of data (Creswell & Tashakkori, 2007). Creswell (2009) suggests that the use of quantitative and qualitative methods removes biases that exist in any single research method. However, researchers who combine qualitative and quantitative methods should assess their findings for convergence.

In mixed methods research, the search for convergence takes the form of triangulation (Denzin 1978; Creswell 2009). Researchers address research questions by combining quantitative and qualitative data (giving priority to one or both types), adopt a philosophical stance or worldview, and merge the procedures into a specific research design that guides the research plan (Creswell & Plano Clark 2007).

Creswell and Plano Clark (2007) point out that the appropriateness of a mixed methods approach depends on the nature of the enquiry. For instance, one data source may be insufficient and outcomes might need to be clarified; exploratory results might need to be

generalised; or a primary method might need to be complemented by a second method. Research is generally conducted in multiple phases or projects. Figure 4.1 shows the different types of mixed methods design.

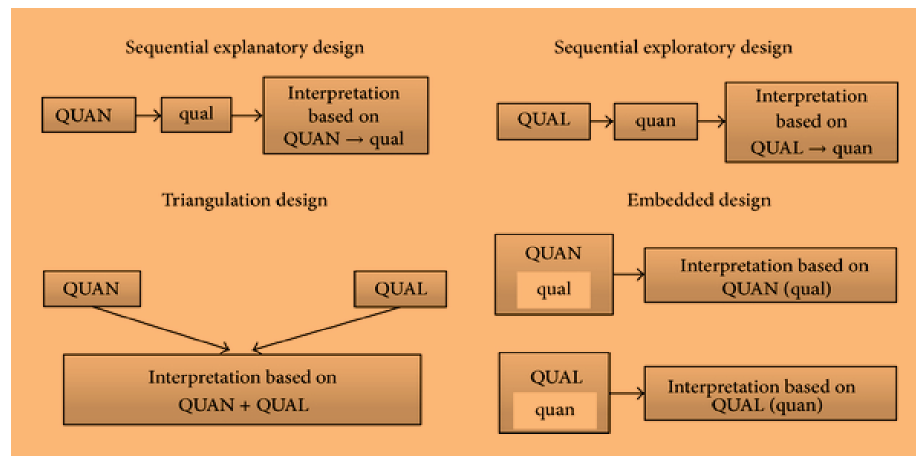

Figure 2.1 Types of mixed methods research design (Source: Creswell and Clark 2007)

4.3.1 Explanatory Mixed Methods Design

The present study adopted a sequential explanatory mixed methods approach that prioritised the quantitative method of choice over qualitative, although full explanation of the results of the quantitative data analysis was sought through analysis of the qualitative data (Creswell & Plano Clark, 2007).

In explanatory mixed methods research, the quantitative phase aligns itself with a post-positivist rather than constructivist paradigm (Creswell & Plano Clark, 2007). Although convergence of data is vital in the overall analysis, it is accomplished through the workability principles of pragmatism (Johnson & Onwuegbuzie, 2007). In this explanatory design, decisions about the qualitative research questions, sampling and data collection are based on the outcomes of the quantitative analysis. The qualitative data are used to clarify the significance of the statistical results, provide examples, explain outlier results, or establish discussion groups on key findings (Creswell & Plano Clark, 2007).

In the present study, the research questions were addressed by integrating the different strengths of the qualitative and quantitative stages (Schulenberg 2007). The main instruments of data collection were a questionnaire (quantitative) (Bryman 2001; Secor

2010) and semi-structured interviews (qualitative), both involving Muslim immigrant entrepreneurs. Data collection was sequential (Creswell et al. 2003; Pansiri 2005). First, the survey was administered to 300 Muslim entrepreneurs in the Western Sydney suburbs of Bankstown, Parramatta, Auburn, Greenacre, Lakemba, Liverpool and Granville. This location was chosen because the Western suburbs have the highest concentration of Muslim immigrants in Australia. After the quantitative data had been analysed, the interviews were conducted to clarify and extend the findings (Jogulu & Pansiri 2011). Combining the two methods helped to ensure validity and avoid bias.

The survey elicited information relevant to the research questions, and in-depth interviews with 15 survey participants were subsequently conducted to explore their immigration and entrepreneurial experience in greater detail (Silverman 2011). In the latter, open-ended questions allowed respondents to express their views in their own words, and the interviewer was able to follow up unanticipated lines of enquiry, thus enriching the data. Topics included family history, how participants assessed the viability of operating a business, and practices of daily administration and fiscal control. These questions were designed to elicit data to identify differences among the participants based on their socioeconomic and sociocultural backgrounds.

The methodological choice was based on the demands of the research problem. The quantitative method helps to motivate high levels of participation, identify participants, and increase the ability to test the blocked mobility theory effectively. Qualitative methods of inquiry generate rich data, depending on the competence of the analyst

The advantages of mixed methods in this study can be summarised as follows:

- Significant results can be obtained by using the findings from this approach, wherein the findings from one method elaborate on and provide clarification of the findings from the other method (Greene, Caracelli & Graham 1989).
- There are no overlapping weaknesses in this approach (Molina-Azorín et al. 2012).
- This approach can identify suitable interview participants (Sieber 1973).
- This approach can trace processes (Rohlfing & Starke 2013) and investigate experiences of participants (Clark 2010; Clark et al. 2014).

- It is possible to gain more information by using the two methods (Rossman & Wilson 1985).
- The approach allows access to innovative ways of thinking that come from the different sources (Rossman & Wilson 1985).
- This approach is useful for studying complex issues (Creswell et al. 2011).

4.4 Sampling and Recruitment

4.4.1 Survey

Survey research is commonly used to collect data in managerial and behavioural sciences (Baruch & Holtom 2008). The method typically involves selecting a sample from the population and conducting a survey from which the results are generalisable to the whole population (Babbie 1990, p. 36). One of the challenges in the present study was that the total population of Muslim migrant entrepreneurs in Australia is difficult to determine. Census data indicate that there are 604,200 Muslims living in Australia (ABS 2016), some of whom identify as sole-traders or entrepreneurs. Migrants, however, are not necessarily (yet) Australian citizens and were therefore not necessarily counted through the census process, as they may have been overseas at the time of data collection, or without access to the census form. For quantitative analysis to be representative of the entire population, the total population of a group must be known and accessible, and a random selection of this group must form the sample (McMurray, Scott & Pace 2014). With access to the ABS Census TableBuilder applet (open usage for university students), crosstabulations determined that in 2016 there were 11,353 people who identified as Muslim, and who operated a business (classing themselves as an owner-manager) in the Greater Sydney region. While this number is indicative of the total population of Muslim entrepreneurs in the region where the data was collected, it was not a database and no list of Muslim entrepreneurs was available for the research. Hence, randomly selecting individuals from a complete list was not possible. That noted, the method of receiving referrals from Imams (high preists) who ran local Mosques in the Greater Sydney Region was effective in identifying the substantial number of Muslim entrepreneurs used in this study (n=300). Imams were well placed to identify such people owing to their community standing and dense social networks, and while it is possible, it is unlikely that a selection bias played a substantial role in the recommendations received. As such, while it is not possible to say that the sample selected is a perfect, random sample (and thereby indicative of the broader

population), it can be ascerted with a relatively high degree of certainty that the analysis applied to the sample was indicative of broader trends present in this select group of people (i.e. Muslim entrepreneurs operating in Sydney). Following the recommendations of the Imams, a snowballing technique was then used to complete the sample. Snowballing is a technique by which researchers access informants through information obtained from other sources; it is also known as the domino principle (Noy 2008). According to Denzin and Lincoln (2011), this kind of dynamic sampling produces unique information. Snowballing facilitates the identification of potential participants within a particular community, and also helps to the researcher gain trust.

Potential respondents (male and female) who spoke Arabic and/or English comprised the sample. The researcher is competent in both Arabic and English, so there was no need to have translators present or to have the survey documents produced in languages other than Arabic and English.

4.4.2 Interviews

A sample of 15 male and female Muslim entrepreneurs who had participated in the survey was recruited to participate in an in-depth interview about their experiences of entrepreneurship in Australia. The appropriate sample size for this stage of data collection was determined following analysis of the survey data. This yielded an overall picture of the characteristics of the survey population (Cavana, Delahaye & Sekaran 2001). Choosing the right size and design of the sample was important to ensure it was representative of the survey population, particularly because the survey sample was not representative of the general population (Cavana, Delahaye & Sekaran 2001).

The interview sample comprised 15 Muslim immigrant entrepreneurs who worked in service, catering, retailing, import and export from Sydney's south-west suburbs.

4.5 Data Collection

4.5.1 Quantitative data

Table 4.1 summarises the advantages and disadvantages of using a survey as the research instrument.

Table 4.1 Advantages and Disadvantages of Survey Methodology

Advantages	Disadvantages
Economical and cost efficient	Obtaining a large sample can be costly
Connections at a personal level that suit a variety of explanatory models are created (Dillman et al. 2009)	Only a causal association is created and detailed examination cannot be achieved
Sensitive information is obtained more easily due to guarantees of confidentiality Dillman et al. (2009); Joinson (2001, pp. 189–190)	No guarantee that people will participate
Can be accessed with ease worldwide	Finding a suitable number of participants if other surveys are being done at the same time
Confidentiality can be maintained	Predetermined questions may not cover all the information needed Di Zhang and Bruning (2011, p. 162)
Skip logic – dead end and orphan questions can be removed (Cummings, Kohn & Hulley 2013, pp. 226-7) Much information can be obtained within a short span of time (Great Britain Treasury 2000) Saves time in comparison to interviews or other qualitative techniques	

In order to devise a standardised questionnaire, a procedure with a 'litany of cautions' must be followed (Caprara, Barbaranelli & Guido 2001, p. 7). The chance of errors rises with flawed design (Sudman & Bradburn 1974) while designing a survey is less costly than improving its quality or obtaining a suitable sample size, it is the most important aspect of the process (Floyd & Fowler 1998). Five elements are essential for a good questionnaire:

- Questions must be comprehensible.
- Questions must be explained to the participants.
- What qualifies as an appropriate answer must be explained
- Information needed to answer the question must be equally accessible to all participants, except when testing knowledge is the aim.
- Participants must consent to answering the questions (Floyd & Fowler 1998).

The instrument used in the current study was designed to fulfil these criteria.

The survey was completed face-to-face rather than providing a questionnaire online or via telephone. This allowed me to provide a comfortable setting where the participants could complete the questionnaire and I could answer any questions. Dillman, Smyth and Christian (2009) argue that a survey is the most effective method of collecting information on sensitive topics such as health, company profits, and unsuccessful ventures or inventions. In their investigation of drink-driving, they found that people generally provided more honest answers when asked face-to-face, compared to a telephone interview in which they often gave socially acceptable responses.

4.5.2 Qualitative data

Semi-structured interviews can generate highly nuanced insights into the way subjects' motivations, experiences and subjectivities (Rabionet 2011). According to Collier and Elman (2008), an interview is a conversation conducted with a particular purpose. The fundamental purpose of an interview is to obtain accounts of participants' experiences, practices and knowledge (Elliott 2004). Semi-structured interviews yield rich, detailed data in a systematic way (De Fina 2009). They were particularly appropriate in the context of the present study for their ability to capture interviewees' stories (Secor 2010) about their experiences in managing businesses in Australia and the factors that affected them.

In-depth interviews can be structured, semi-structured or even unstructured, but all require a face-to-face meeting between the interviewer and the interviewee, and the questions must be open-ended (Easterby-Smith, Thorpe & Lowe 2008). Semi-structured interviews help participants to examine complex subjects in an unrestricted way (Remenyi & Williams 1998). Participants can present their points of view and obtain clarification on issues that are not clear during the meeting (Saunders 2011). Researchers can use open-ended, pre-designed questions or follow lines of inquiry that emerge in the course of the meeting. The sessions are recorded and transcribed so that an extensive understanding of the respondents' thoughts and experiences can be obtained. This is a pragmatic and productive technique for obtaining information about phenomena that cannot be observed. It has high legitimacy because respondents can discuss issues in their own words (Saunders 2011).

All meetings were conducted in English or Arabic (for those who did not speak English), and lasted one hour on average. Interviews took place at the respondents' business

premises or in a private area free of noise and interruption. Each interview was tape recorded with the permission of the interviewee and transcribed manually (Stockdale 2002). Interviews conducted in Arabic were translated into English by the researcher. The data were entered into NVIVO, a software package that can organise documents, surveys, audio, pictures or video (Richards 2009).

The interview questions were developed from the survey and were relevant to various types of businesses owned or run by Muslim immigrant entrepreneurs in Australia. The broad topic areas included: family background, immigration history, what inspired participants to become entrepreneurs, how they prepared to venture into entrepreneurship, their social and business circumstances, and what they saw as enablers of or impediments to their entrepreneurial activities.

Fifteen in-depth interviews were considered a manageable number given the time available to complete the thesis, while sufficient to generate insight into how Islamic values influenced them as entrepreneurs, what motivated them to become entrepreneurs, and what their experiences had been.

Qualitative methods generate rich and comprehensive data, which highlights the importance of analysis in the pursuit of subtle understandings. In qualitative research, it is important to acknowledge the complexities of the researcher-participant relationship and the importance of trust and mutuality in obtaining insight into participants' experiences and perspectives (Denzin & Lincoln 2011). Accordingly, a pilot interview was conducted to ensure the format and process of the interview elicited high quality data (Sorokin 2011.

Each component of interviewee's speech was noted and recorded in relevant aspects such as sentence formation, gaps between words, mood, and other general attitudes reflected by voice, instead of concentrating only on the frequency of words or replies. These are commonly termed non-verbal cues (Hollway & Jefferson 2012). The emotions that were obvious in the respondents' speech and demeanour were recorded along with the words themselves.

4.6 Data Analysis

4.6.1 Quantitative data

The survey data were entered was into SPSS 24 statistical analysis software. Data were coded numerically, according to each question. For example, the first survey question asked the birth country of the respondents; accordingly, each recorded country was assigned a numeric value.

The quantitative data were reported in terms of mean scores (to examine the average sample response to a question) and frequencies (to examine the distribution of responses to a question). In some instances, group differences were examined using the chi-square algorithm in cross-tabulations (to compare the responses of different groups for categorical questions) and ANOVA (to compare the average responses for three or more groups of non-categorical items). The results of these analyses are presented in Chapter 5.

Advanced cluster analysis was used to explore the potential distribution of blocked mobility across the survey sample. The results are presented in Chapter 6.

4.6.2 Qualitative Data

Qualitative data analysis involves composition, consistent correlation and theory building (Charmaz 2006). Their answers revealed differing individual perceptions of being a Muslim immigrant conducting a business in a different culture. The interview transcripts were coded inductively for thematic content analysis. Coding is used to identify categories and logical connections within the data. A chain of interactions is required during thematic coding to highlight relevant aspects of a conversation (Saunders 2011).

4.6.2.1 Validity and reliability

In qualitative research, validity refers to the level of correctness of the results. Credibility involves ensuring that subjectivity is minimised by applying methods that lay emphasis (Green et al. 2007) on broad involvement in the field and detailed explanations of the concepts (Lincoln 1985). Following Creswell (2014, pp. 201–202), these steps were undertaken to maintain validity:

- A critical analysis and review of the data was performed to verify the subject matter.

- Detailed accounts gathered from the meeting, to substantiate the results found
- In-depth interviews with participating members to identify recurring information with the intent of obtaining greater level of detail (a hierarchy of most common, unusual, universal, etc.).

Credibility and validity are established considering the dependability and thoroughness of the survey, and add significant merit to a qualitative model. This can be achieved by diminishing subjectivity and increasing the integrity of the research by employing mixed methods.

The ten strategies by which researchers enhance validity are presented in Table 4.2.

Table 4.2 Strategies for Enhancing Validity in Qualitative Research

Elongation and continual first-hand observations	Enables intermediate deconstruction of information collected and evidentially strengthens the correlation between results and answers provided by participants
Multi-method strategies	Facilitates triangulation in collecting and analysing data.
Exact repetition of participants' utterances	Collects exact accounts from respondents and reproduces citations from stored data
Low-inference descriptors	Documents accurate details of participants and conditions
Several researchers	Agreement on the statistical descriptive data gathered by different researchers.
Artificial means of data collection	Employs video and audio recording and photos
Participant researcher	Brings participants' written collections into play, such as diaries for evidential purposes.
Member checking	Cross-checking regularly for any inaccuracies (practised during observation of participants)
Review of participants	Requesting participants to check the researcher's transcription of their interviews (practised regularly in studies involving interview)
Erroneous data	Constantly scanning records for anomalies or inconsistencies that fail to fit the trends exhibited by other data

Source: McMillan & Schumacher 2006

4.6.2.2 Feasibility

The time allotted to the interviews allowed the researcher to engage in a careful, in-depth examination of the various entrepreneurial ventures of Muslim immigrants in Australia. In the initial stages of this research, the investigator conducted interviews with

entrepreneur operating different business enterprises in order to test the proposed interview questions. The researcher's cultural and religious (Muslim) background helped to establish a positive relationship of trust with participants, and this facilitated the collection of sufficient data.

4.7 Ethical Considerations

Ethical approval for the project was obtained from the Higher Research Ethics Committee of UTS (Ref No. 2015000380) (Appendix F). Completion of the questionnaire was taken as evidence of consent by survey respondents. Interview participants were provided with a Participant Information Sheet (Appendix E). Written consent in English language was obtained from all interview participants (Appendix D: Consent form). Anonymity of participants and confidentiality of data was ensured by the researcher. Data storage followed the UTS strict storage (CloudStor, (AARNET). Participation was voluntary, and participants were advised that they could withdraw at any time without penalty.

4.8 Conclusion

This chapter has described the research design and methods used to investigate Muslim immigrant entrepreneurship in Sydney, Australia. An explanatory mixed methods design was adopted, in which a survey was conducted followed by semi-structured interviews, respectively. Quantitative data on respondents' experiences of conducting business in Australia were collected from questionnaires completed by 300 Muslim entrepreneurs in the south-west region of Sydney. Qualitative data were collected from 15 semi-structured interviews with participants recruited from the quantitative study.

Mixed-methods research enables a complex, thee-dimensional view of a phenomenon that cannot be obtained by any one investigative method alone. This chapter has provided a justification of the mixed-method approach that was adopted to answer the research questions through an analysis of the results from a quantitative survey and qualitative interviews.

Chapter 5: Descriptive Findings from the Survey

As explained in Chapter 4, a 52-item questionnaire was designed to capture the diversity of the contemporary Muslim population in western Sydney, the area of highest Muslim immigrant concentration in Australia. The data from 300 questionnaires were coded into an SPSS 24 data file, and subjected to quantitative analysis. This chapter presents the results of these analyses.

It begins by describing the socio-demographic characteristics of the sample.

5.1 Demographic and Business Characteristics of Respondents

Information about the wide range of national backgrounds of the respondents is critical because the Australian Muslim community is not ethnically homogenous. Across these different ethnicities, and indeed across other sub-groupings (such as age, migration experience, gender etc.), experiences of entrepreneurship and blocked mobility may vary. The following section describes the demographic characteristics of the survey respondents in relation to age, gender, birthplace, period of migration, and level of education.

5.1.1 Gender and Age

The age and gender distribution of respondents is shown in Table 5.1.

Table 5.1 Gender and Age Group of Respondents

		Frequency	Percent
Gender	Male	228	76
	Female	72	24
	Total	300	100
Age Group			
	18-24	5	2
	25-29	44	14
	30-39	102	34
	40-49	93	31
	50-64	54	18
	65 and over	2	1
	Mean (age)	**40.83**	
	S.D.	**10.17**	

The sample of Muslim migrant entrepreneurs comprised more males (76%) than females (24%). Most respondents (34%) were aged 30-39 (34 %), followed by 31% aged 40-49, 18% aged 50-64, and 14% aged 25-29. The age groups 18-24 and 65+ comprised only 2% and 1%, respectively . The mean age of respondents was 41 years.

As previously explained, a convenience sample, rather than a random sample was used owing to the lack of an appropriate population database.. The sample, however, appears to be consistent with existing knowledge about the profile of Muslim entrepreneurs in Australia. Thus, for example, the finding that the majority of respondents (76%) were male is not surprising, since most self-employed migrants in Australia are male (Collins & Low 2010). According to Collins and Low (2010), female immigrant entrepreneurship is growing in importance in Australia and other countries. Although females are considered to be major innovators in entrepreneurship, they are generally required to adapt to culturally determined gender roles, especially in Muslim communities (Anthias & Methta, 2003). In other words, Muslim women have to manage family and domestic duties, such as childcare, at the same time as running a business.

5.1.2 Birthplace and Time Spent in Australia

Table 5.2 shows the percentage of repondents born in Australia or overseas and the period the latter have spent as migrants in Australia.

Table5.2 Birthplace and Period in Australia

	Birthplace		Age		Time as a migrant in Australia	
	Frequency	Percent	Mean	Standard Deviation	Mean	Standard Deviation
Overseas	263	88	42.00	9.84	20.75	9.49
Australia	37	12	32.54	8.63	N.A.	N.A.

The table indicates that 88% of the sample were born overseas, with 12% Australian-born (i.e. 2nd or 3rd generation migrants). The majority of overseas-born entrepreneurs came to Australia over recent decades, with the average (mean) time since migration *20.75 (SD = 9.49*) years. The average (mean) age of overseas-born migrants age was

M=42 (Sd = 9.84), which is higher than that of Australian-born Muslim entrepreneurs (*M=32.54, Sd = 8.66).*

The sample of entrepreneurs reported backgrounds from more than 36 countries. In Table 5.3, these are categorised into regions.

Table 5.3 Region and Countries of Origin

Region	Frequency	Percent	Countries
Middle East	122	40.7	Lebanon, Turkey, Iraq, Iran, Egypt, Saudi Arabia, Kuwait, Qatar, Bahrain, United Arab Emirates, Oman, Yemen, Jordan, Syria, and Palestine.
North Africa	62	20.7	Algeria, Morocco, Tunisia, Libya
South Asia	47	15.7	Afghanistan, Bangladesh, Burma, India, Pakistan,
East Asia	20	6.7	Indonesia, Malaysia,
European	9	3.	Bosnia-Herzegovina, Albania
East Africa	1	0.3	Somalia
Australia	37	12.3	Australia,
Pacific	1	0.3	Fiji
West Africa	1	0.3	Ghana
Total	300	100	

Almost half of the sample were of Middle Eastern origin. As such, this group may be more likely to have faced limited employment options, low income and other social bariers (Castles, de Haas & Miller, 2014); further analysis is needed to support this claim.

The sample statistics were compared to ABS 2016 data concerning the stated ancestral origins of Islamic owner-managers operating in the Sydney Region. The population data is identified in the table below, as is the variance from the sample.

Table 5.4 Population – Sample Comparison

Region	Population (Greater Sydney	Percent	Difference from sample
Middle East	5197	39%	1%
North Africa	1448	11%	10%
South Asia	4640	35%	-20%
East Asia	229	2%	5%
European	844	6%	-3%
East Africa	100	1%	0%
Australia	500	4%	9%
Pacific	133	1%	-1%
West Africa	69	1%	0%

As can be noted, the studies sample, for the most part, reflects the characteristics of the available population data. The exception to this is South Asia, which is somewhat over-represented in the sample, and the North Africa (which is also over-represented, though less so). These somewhat slight variations are not likely substantial given that the largest group (Middle Eastern born people) are well represented.

5.1.3 Visa Type

As previously explained, there are a number of permanent and temporary visa pathways for immigrants to Australia (Collins 2017). The type of immigration visa is often determined by the human and linguistic capital of the immigrant applicant: those with strong employment histories and tertiary education levels can enter as skilled immigrants, which opens up strong employment possibilities in Australia. Those who enter under the family or humanitarian visa pathways in the permanent program tend to have lower education qualifications, poorer English and less marketable employment experience. Students enter under a termporary visa. The type of immigration visa thus impacts on opportunities to get well paid jobs in Australia or, indeed, to obtain a job at all.

Table 5.5 shows the type of immigration visa held by the respondents. Overall, 20.7% of the sample was from North Africa, 15.7% from South Asia, 3% from Europe and .3% from East Africa. These regions have experienced civil wars and natural disasters over the past two decades (and beyond); many migrants entering from these regions are likely to do so via refugee and humanitarian visa pathways.

Table 5.5 Types of Immigration Visa

Type of visa	Frequency	Percent
Family	68	23
Business	8	3
Student	90	30
Refugee/humanitarian	97	32
Australian-born	37	12
Total	300	100

The data show that 32% of the entrepreneurs entered Australia via a refugee visa; 30% came via a student visa and then became permanent residents. Nearly one-quarter (23%) migrated for family reasons. This suggests that they immigrated to reunite with significant family members who had become Australian (also through migration). Only 3% came to Australia via a business visa, and 30% came through the student visa system (skilled migration). This pattern is consistent with the results reported by Hunt (2015), who found that the possibility of starting a business was highest for those initially arriving on a student or work visa, as opposed to a family reunion visa. Table 5.6 shows the different visa pathways to entrepreneurship among the sample.

Table 5.6 Visa Pathways to Entrepreneurship by Region of Origin

	Middle East (%)	**South Asia (%)**	**East Asia (%)**	**North Africa (%)**	**East Africa (%)**	**Europe (%)**	**Pacific (%)**	**West Africa (%)**	**Australian-born (%)**
Parents (23%)	29.5	17	20	24.2	100.	33.3	0	100	0
Business (2.77%)	1.6	2.1	5	6.5	0	0	0	0	0
Student (303.3%)	20.5	53.2	50	45.2	0	11.1	100	0	0
Refugee (32.3%)	48.4	27.7	25	24.2	0	55.6	0	0	0
Citizen (11.7%)	0	0	0	0	0	0	0	0	100
Total (count)	47	20	62	1	9	1	1	1	37

Chi-square test of difference

Value	Degrees of freedom	Asymptotic Significance (2-sided)
327.587	32	.000

The crosstabulation with chi-square difference test shows that migrant entrepreneurs originating from the Middle East and Europe were significantly more likely to have entered Australia on a refugee/humanitarian visa. Those from South Asia, East Asia and North Africa typically came via the student visa route.

5.1.4 Migration Wave

As previously noted, Muslim migration to Australia has a long history. Table 5.7 shows the distribution of arrival years across the sample, along with the regions of highest migration.

Table 5.7 Region of Greatest Migration and Year Range

Year Range	Percent of Respondents	Region of highest emigration
1975-1980	10.6	Middle East (21/28), Asia (4/21), Africa (3/28)
1981-1984	3.4	Middle East (6/9)
1985-1990	13.3	Middle East (22/35), Africa (10/35)
1991-1994	10.6	Middle East (14/35), Africa (10/35)
1995-2000	28.9	Middle East (22/76), Africa (23/76), Asia (22/76)
2001-2004	11.8	Middle East (14/31), Africa (9/31), Asia (8/31)
2005-2010	15.2	Asia (18/40), Middle East (12/40), Africa (9/40), East Asia (6/40)
2011-2014	5.7	Middle East (11/15), East Asia (4/15)
2014<	0.4	South Asia (1/1)

Roughly one-third of respondents migrated to Australia in the period following the September 11, 2001 attacks on the World Trade Centre. As noted in the literature review, growing Muslim animosity has been noted since this time.

5.1.5 Education Level

Education is an important aspect of the group characteristics (Waldinger et al. 1990) of immigrant entrepreneurs. If the blocked mobility theory is correct, it could be hypothesised that entrepreneurship has a greater attraction for immigrants whose low level of education or the lack of recognition of overseas qualifications prevents them getting a job or a job commensurate with their human capital. Table 5.8 shows the highest level of education among the sample.

Table 5.8 Highest Educational Qualification

Highest Education Qualification		Frequency	Percent
Undergraduate/ postgraduate degree	Knowledge skilled	181	60.3
Trade (vocational or technical college)	Technical skilled	72	24
School only	Unskilled	47	15.7

Table 5.9 Country in which Education was obtained

Education Obtained	Percentage of Respondents
Australia	59
Overseas	34
Australia and overseas	7

Table 5.9 shows that Australian educational institutions were the major providers of participants' degrees. Of 300 respondents, 124 had completed an undergraduate degree. Of these, 59% obtained their degree in Australia, 34% from overseas and 7.0% from both Australia and overseas. The significance of this finding is that those respondents who studied in Australia likely had access to migration through the existing skilled visa migration pathway. In essence, Australia's skilled migration policy enables those who lived in Australia while studying for a particular trade/profession such as accounting or hairdressing (the list changes annually), to have access to temporary residency following their study and, subsequently, permanent residency (DIAC, 2011). As noted in Chapter 2, the Australian Government has recently sought to tighten this policy, and has restricted access to permanent residency for a majority of those studying in Australia on a student visa. Nevertheless, gaining an Australian education does not necessarily open the doors to the Australian labour market. Collins et al. (2017) found that a number of Hazara refugee entrepreneurs in Adelaide had obtained a university degree in Australia but could not get a job in their profession, so turned their aspirations to opening their own business.

5.1.6 Skill Category

Table 5.9 has been aggregated into different skill classifications – knowledge worker, technically skilled and unskilled. Knowledge workers are those who have a university education in a profession, the technically skilled category represents those who undertook

training in a trade or technical college, and unskilled represents those with only high school education (or less). Of the respondents, 60.3% were classified as knowledge workers, 24.0% as technically skilled, and 15.7% as unskilled. The fact that 60.3% of the sampled entrepreneurs have a university degree is noteworthy. There are two clear possible explanations for the high proportion of skilled Muslims turning to entrepreneurship as an occupation. First, their enhanced human capital (skills associated with developing and commercialising an idea), derived from tertiary education, allows them to leverage their degree into entrepreneurial activity. A second possibility is that these skilled migrants are unable to attain a job commensurate with their human capital (tertiary education), and thus turn to entrepreneurship as they are blocked from meaningful, relevant and high/appropriately paid employment. Gibson and McKenzie (2012) argue that highly skilled individuals benefit from migration through substantial advantages in income and through superior human capital; however, their work does not consider that migrants may come from minority ethnic and religious backgrounds. Zhou (2004) suggests that structural obstacles at the societal level can prevent ethnic minorities and particular groups of migrants from competing with the native-born on an equal basis in the economy. In this way, racial discrimination may play a role in excluding skilled Muslim migrants from meaningful work in Australia. This proposition is explored more comprehensively in Chapter 6.

The high percentage of knowledge workers shows that many of the Muslim immigrant entrepreneurs surveyed had obtained high educational qualifications. This may offer indirect support for the blocked mobility hypothesis: university degrees often open the door to good professional jobs in the labour market. However, as Hawthorne (1994) has shown in the case of the engineering profession, that is not the case for Middle Eastern immigrants in Australia. More recent studies confirm that immigrant minorities continue to experience racial discrimination in the Australian labour market (Booth et al 2009). Hassan, (2010) noted that Muslim males in Australia have a higher level of qualifications than mainstream males. It may also be indicative of the migration pathway through student visas.

Table 5.10 Cross-tabulations – Highest Education and Visa Type

	Highest Education Qualification		
	Knowledge skilled (%)	Technical skilled (%)	Unskilled (%)
Family Visa	23.2	20.8	25.5
Business Visa	2.8	2.8	2.1
Student Visa	38.7	22.2	10.6
Refugee	18.2	51.4	57.4
Citizen	17.1	2.8	4.3
Total	181	72	47

Chi-square test of difference

Value	Degrees of freedom	Asymptotic Significance (2-sided)
52.165	8	.000

Unsurprisingly, results from the cross-tabulations chi-square test indicate that those Muslim migrant entrepreneurs who entered Australia via a student visa typically possessed a higher education degree and were thus classified as knowledge skilled. Those who entered via a refugee visa were more frequently unskilled or had trade/technical qualifications.

5.1.7 Formal Business Training

This section reports responses to questions about the entrepreneurs' formal business management training. The results (Table 5.11) show that most Muslim migrant entrepreneurs – like most small business owners in Australia – do not hold formal business education qualifications (Collins, Morrison, Basu & Krivokapic-Skoko, 2017).

Table 5.11 Formal Business Training

	Response	Frequency	Percent
Have you had any formal business training	No	211	70
	Yes	89	30
In what region	Australia	85	95.5
	Overseas	4	4.5
Areas of training	Small business management skills	69	77.5
	Industry specific skills	11	12.3
	Australian business culture	9	10.2

Fewer than one-third (30%) of respondents had undertaken some type of formal business training. Of these, 77.5% participated in training geared towards small business management skills, 12.3% in industry specific skills, and 10.2% in Australian business culture. The fairly low take-up of formal business training across the sample might mean that the businesses operated by these entrepreneurs face challenges associated with a lack of strategic planning and effective processes (though this is speculative).

5.1.8 Types of Businesses Operated by Muslim Migrant Entrepreneurs

What type of busiensses do Muslim immigrant entrepreneurs in Australia operate? The answer is that there is no answer: Muslim immigrant entrepreneurs run businesses across the whole spectrun of small business in Australia. As shown in Table 5.12, the majority of the sample operated service businesses (39.4%), and the next most common business type was hospitality (29%). This is with line with the Australian economy as a whole, in which the services sector accounts for about three-quarters of gross domestic product (GDP) and a greater share of employment. Approximately 8.8 million (85%) employed Australians work in the service sector. As in similar countries, the service sector continues to grow in importance and now accounts for the majority of economic activity (ABS, 2011).

Table 5.12 Types of Business

Business type	Examples	Frequency	Percent
Service	Cleaning, building and construction, maintainence and labour hire	118	39.4
Hospitality	Catering, restaraunt, café, event management	87	29
Retail	Mini-supermarket, second-hand goods, religious books, car sales, furniture, real estate	79	26.3
Import–Export	Imorting dates and other Middle Eastren food,export of livestock such as sheep and cattle to the Islamic world.	16	5.3

Table 5.13 Cross-tabulations of Business Type with Visa Type

	Service (%)	Hospitality (%)	Retail (%)	Import-Export (%)
Family Visa	25.4	26.4	19	6.3
Business Visa	0.80	3.4	2.5	12.5
Student Visa	25.4	31	38	25
Refugee / Humanitarian Visa	27.1	35.6	32.9	50
Citizen	21.2	3.4	7.6	6.3
Total	118	87	79	16

Chi-square test of difference

Value	Degrees of freedom	Asymptotic Significance (2-sided)
31.912	12	.001

The cross-tabulation and chi-square analysis (Table 5.12 indicates that different visa holders were likely to select a particular business type. The pattern in the data suggests that refugee/humanitarian visa holders were slightly more likely to run service, hospitality and import-export businesses. In contrast, those who entered Australia via a student visa more frequently ran retail businesses. It can be argued that retail businesses have low barriers to entry, which explains the relatively high presence of those on student and refugee visas. The fact that one half of Muslim refugee entrepreneurs have import/export businesses can be explained by the importance of family diasporic networks around the world as refugee families are fractured during the process of displacement (Collins 2017a). The survey did not permit more detailed investigation of this matter, which is a limitation of the study.

Table 5.14 Cross-tabulations – Business Type by Skill Type (Education Level)

	Knowledge skilled (%)	Technical skilled (%)	Unskilled (%)
Service	44.80	29.20	34
Hospitality	23.20	33.30	44.70
Retail	26.50	31.90	17
Import-Export	5.50	5.60	4.30
Total	181	72	47

Chi-square test of difference

Value	Degrees of freedom	Asymptotic Significance (2-sided)
12.658	6	.049

The chi-square test pertaining to the cross-tabulation (Table 5.14) indicates that knowledge skilled workers (i.e. those with a higher education degree) were more likely to run service businesses. Unskilled and technical skilled Muslim migrant entrepreneurs more frequently ran hospitality businesses. This suggests that these businesses have lower barriers to entry (i.e. do not include higher education qualifications). Many of these are restaurants and food-related businesses. Immigrant entrepreneurs have a long history of presence in the restaurant and food sector in Australia (Collins et al 1995, Collins & Kunz 2009, Collins & Shin 2015) and other countries (Lin 1998, Light & Gold 2000, Hagemans et al. 2015).

5.2 Why do Muslim Immigrants Turn to Entrepreneurship?

Muslim immigrants turn to entrepreneurship for many reasons, including unemployment, low paying jobs, and lack of recognition of their qualifications.

5.2.1 Barriers: Access to the Labour Market

One of the standard ways of accessing the labour market in Australia is to use a job search engine to locate and apply for a job. During this process, the applicant's status is that of a job seeker and s/he is effectively unemployed. Table 5.15 shows unemployment status and number of job applications among the respondents before they started a business.

Table 5.15 Unemployment Status and Numbers of Job Applications

		Frequency	Percent
Unemployed	No	132	44
	Yes	168	56
	Total	300	100
		Frequency	Percent
Number of Job Applications	Not applied	83	27.7
	1 to 5	58	19.3
	6 to 10	102	34
	11 to 15	30	10
	16 to 20	24	8
	Over 20	3	1
	Total	300	100

More than half (56%) of respondents had experienced unemployment before turning to an entrepreneurial endeavour. Of those who applied for jobs, 19.3% tried 1 to 5 times, 34% 6 to 10 times, 10% 11 to 15 times, and 9% applied more than 16 times. Irrespective of the current situation of the sampled entrepreneurs, this suggests that a number of them may have turned to entrepreneurship because of labour market rejection. This supports the notion that at least some Muslim migrants experience blocked mobility. Table 5.15 examines the relationship between unemployment status and educational level with pre-business job applications.

Table 5.16 Unemployment Status by Highest Educational Qualification and Job Applications

		Job Applications		
		No	Yes	Total
		n (%)	n (%)	n (%)
Unemployment experience in Australia	No	79 (60)	53 (40)	132 (44)
	Yes	4 (2)	164 (98)	168 (56)
	Total	83 (28)	217 (72)	300 (100)
Highest educational qualification	Unskilled	22 (47)	25 (53)	47 (16)
	Technical skilled	14 (19)	58 (81)	72 (24)
	Knowledge skilled	47 (26)	134 (74)	181 (60)
	Total	83 (28)	217 (72)	300 (100)

While 60% of those who were working did not have a current job application, 98% of the unemployed were trying to get a job before starting their current business. On the other

hand, respondents with knowledge and technical skills applied more often than unskilled migrants. This indicates that access to the labour market is still problematic for knowledge skilled and technical skilled migrants. Respondents were also asked whether they had left their jobs because of discrimination and whether they faced discrimination in the workplace because of their religion. The results are shown in Table 5.17.

Table 5.17 Left Job due to Discrimination and Religious Discrimination at Work

		Frequency	Percent
Left job because of discrimination	No	206	68.7
	Yes	94	31.3
	Total	300	100
		Frequency	Percent
Religious discrimination in job	No	137	45.7
	Yes	136	45.3
	not relevant	27	9
	Total	300	100

These results show that leaving a job because of discrimination occurs frequently—31.3% of respondents had left their jobs due to discrimination. The results also show that the discrimination experienced by Muslim migrants is significantly higher than expected values. Nearly half (45.3%) of entrepreneurs had experienced discrimination in the workplace before they turned to entrepreneurship. In other words, it seems that discrimination was responsible for the failure of many Muslim migrants to secure a position in the labour market and for one-third of them to leave their jobs. It could be suggested that blocked mobility influences the pathway of Muslim immigrants into self-employment via *perceptions* of racial discrimination in the Australian labour market.

One item in the questionnaire asked participants about whether they perceived Islamic culture as an obstacle to getting a job in Australia. The frequency and percentage of the responses are shown in Table 5.18

Table 5.18 Islamic Culture is an Obstacle to Getting a Job in Australia

	Frequency	Percent
Strongly disagree	12	4
Disagree	38	12.7
Neutral	99	33
Agree	79	26.3
Strongly agree	69	23
Total	297	99

Nearly half (49.3%) agreed (26.3%) or strongly agreed (23%) with the statement. These results highlight the impact of racial discrimination in the labour market on minority immigrants, which is in line with findings from previous studies (Booth et al. 2012). With respect to the relationship between Islamophobia and the blocked mobility hypothesis, results indicated that 45.33% of respondents had experienced discrimination in their place of work because of their religion. Of these, two-thirds left their jobs as a result of such experiences. Additionally, half of the participants agreed that Islamic culture was a barrier to obtaining a preferred job. Consequently, these results lend support to the blocked mobility hypothesis in the context of this sample.

5.2.2 Barriers: Communication

One of the primary obstacles to employment for migrants in the destination country is communication with community members (Collins 2014). Migrants need to speak and understand the national language of the host country.

The respondents spoke more than 18 different primary languages at home. The most common was Arabic (48%), followed by Turkish (9.3%), Urdu (8.3%), English (6.7%), Punjabi (3.7%), Somali (3.0%) and Bahasa Indonesia (2.7%). The remaining groups (each less than 0.3% of the sample) included Farsi, French, Hindi, Kurdish, Malawi, Pashto; 1% spoke Tajik is 1%, and 'other' accounted for 3.3%. The results are shown in Table 5.19.

Table 5.19 Second Language Spoken at Home

		Frequency	Percent
Second language	African	1	0.3
	Arabic	12	4.3
	English	281	93.7
	Punjabi	1	0.3
	Turkish	3	1.
How well do you speak English?	Not very well	5	1.7
	Well	78	26
	Very well	217	72.3
	Total	300	100

English language fluency is a key factor in enabling or blocking the access of new immigrants into the labour market in Australia (Productivity Commission 2016). The results shown in Tables 5.19 and 5.20 show that 93.7% of respondents spoke English as a second language at home, followed by Arabic (4.3%). Nearly three-quarters (72.3%) reported that they spoke English very well,

Table 5.20 English Ability by Job Applications

		English-speaking ability			
		Not Very Well	Well	Very Well	Total
Job application	No	2	20	61	83
	Yes	3	58	156	217
	Total	5	78	217	300
Number of job applications	N/A	2	21	60	83
	1 -5	1	11	46	58
	5- 10	1	35	66	102
	11+	1	11	45	57
Total		5	78	217	300

They do not appear to have experienced a language barrier in Australia. More than one-quarter (26.0%) spoke English well and only 1.7% did not speak English very well.

5.2.3 Motivations

A ten-choice item in the questionnaire investigated the reasons that led Muslim migrants to turn to business. Respondents could select more than one reason. Table 5.21 summarises the results.

Table 5.21 Distribution of Frequency and Percentage of Motivations

Reason for starting this business	Responses	Percent
I have worked in this industry before	150	15.6
Earn more money	144	15
I have skills in this area	137	14.3
Opportunity arose	117	12.2
Low start-up capital	93	9.7
Family's future security	81	8.4
Unable to get a job in my area of training	33	3.4
Overseas qualification not recognised	19	2
Family business background	18	1.9
Total	960	100.0

There are four main drivers for entrepreneurship: an aspiration for independence; economic motivation; factors related to family; and factors related to work (Carter et al., 2003; DeMartino & Barbato, 2003). The desire for independence can be driven by the experience of being unemployed.

Respondents reported different reasons for starting their own business. Independence as a motivation was identified by 17.5% of respondents. Some 15.6% said they had previously worked in this industry, and 15.6% had skills in the area of their business. The other main motivating factors were increased income (15%) and opportunities that arose (12.2%).

Previous research found that job frustration is a significant motivating factor for entrepreneurs who leave a waged job (Honig-Haftel & Marin, 1986), and this might explain the desire to be free from a boss or job stress. Independence is generally a pull factor into entrepreneurship and is often considered to be a universal factor in this choice (Pinfold 2001). Other factors, however, were identified by the survey respondents, including the desire to earn more money, opportunities in the area, and family's future security. Other studies have reported the desire to earn more money as an important reason. Although many of the respondents in this study were motivated by making money, financial factors were less important than other drivers, such as independence (Cato et al., 2008). For most participants, the transition to entrepreneurship in Australia was a new experience, and the most frequently reported motivation was to be independent.

5.3 Contribution of Muslim Entrepreneurs

For many immigrants – particularly those from minority backgrounds – entrepreneurship is a way of creating their own job (Collins 2017a, 2017b). Entrepreneurship and SMEs are major creators of employment opportunities. Entrepreneurs become employment providers rather than job seekers. It should be noted, however, that not all entrepreneurial ventures survive and are therefore potentially associated with employment risk.

The economic contribution of Muslim entrepreneurs is indicated by the number of their currently occupied jobs created by their entrepreneurship. This contribution is in addition to their turnover and tax benefits for society as a whole. It has been estimated that there could be one billion entrepreneurs in the world and more than 232 million cross-border migrants (United Nations, 2013). They create millions of jobs. In some countries, migrant entrepreneurship is responsible for poverty reduction. Table 5.22 shows the results to the question where respondents were to note (giving the exact figure) how many staff were employed in their business.

Table 5.22 Employment Contribution of Muslim Entrepreneurs

		Frequency	Percent
Number of staff	Full time	1816	80.5
	Part-time	440	19.5
	Total	2256	100
Staff status	Family	654	28.9
	Spouse/de facto	133	44.3
	Muslim	2030	89.9
Number of your employees in next five years	Increased	122	40.7
	Remain the same	86	28.7
	Decreased	1	.3
	Don't know	91	30.3

While the number of employees hired by the sampled entrepreneurs varied, the total figure created was 2,256 jobs. In essence, this outcome highlights the powerful economic and social contribution of these entrepreneurs (as indicative of the broader population) whereupon a 7.5 fold employment ratio can be noted (when averaged across the 300 sampled respondents). Their activities also indirectly created jobs, for instance, among suppliers. Of the total number of direct jobs, 80.5% were full-time, and 19.5% part-time.

Some 28.9% of positions were filled by family members, and 44.3% of spouses/de factos worked in the business. This is consistent with findings from previous research in Australia (Collins et al. 1995; Collins, Watson, & Krivokapic-Skoko 2017) and other countries (Waldiner et al. 1990, Light % Gold 2000). These figures show that immigrant entrepreneurship is embedded within the family and that the employment of family members is one means through which marginal immigrant enterprises survive.

The majority of jobs (89.9%) were occupied by other Muslims. As previously noted, Muslim immigrants have the highest unemployment rates in Australia apart from Indigenous people (Collins 2011). Clearly one effective strategy to reduce Muslim unemployment is to introduce policies and strategies to assist the creation of new Muslim immigrant busnesses and to encourage exixting Muslim immigrant busnesses to grow and expand. As shown in Table 5.21, 40.7% of respondents intended to increase the number of jobs, 28.7% expected the number to remain steady, and 30.3% were not certain about future prospects.

This is an important finding. On average, the survey shows, Muslim immigrant entrepreneurs in Sydney created seven and a half jobs each. This clearly indicates that Muslim migrant entrepreneurs have contributed to the economic development of Australia by creating a considerable number of direct jobs positions and offering jobs to their family members and other Muslim community members whom might be new arrival migrants.

5.4 Business Challenges

Like many immigrant minority groups, Muslim migrant entrepreneurs in Sydney face a number of barriers to entrepreneurship. This is particularly the case for those who arrive in Australia as refugees. As Collins (2017b: 10) has argued:

> At first glance refugees are the most unlikely entrepreneurs. First, they had no capital to start up a new business. They had no credit history in Sydney. They had no assets to mortgage, no security. Most newly arrived refugees didn't have jobs, but survived on fairly meagre welfare payments. They couldn't save or make loan payments. In other words, refugees lacked the finance capital necessary for a business start-up. Second, their educational qualifications were either not recognised in Sydney or of they were normally did not lead to

> employment using these qualifications so that their human capital is of little use as a vehicle to access to the labour market. Third, they had no social networks of established family and friends to provide capital, advice and support…Finally, newly arrived refugees had no knowledge of the rules and regulations, the formal institutional and legal framework of red tape that all new entrepreneurs must overcome. They also had little familiarity with the lay of the economic land, the market, the business opportunities, the informal knowledge that new entrepreneurs must possess. Surely these barriers to entrepreneurship for refugees were insurmountable, particularly in the first few years of settlement.

Non-refugee Muslim immigrants may not face such severe barriers to entrepreneurship but they do face the formal and informal, individual and institutional discrimination that is part of contemporary Islamophobia in Australia. The issues that Muslim immigrants faced in setting up their business in Sydney are presented in Table 5.23

Table 5.23 Business Challenges

		Frequency	Percent
Difficulty before starting business	1-Developed a business plan	80	26.7
	2-Market research	54	18
	3-Undertook a small business related course	1	.3
	4- Sought advice from family networks	43	14.3
	1, 2, 3, & 4	53	17.6
	1 & 4	25	8.6
	1 & 2	17	5.7
	2 & 3	25	8
The main source of finance for this business	Mainly personal	248	82.7
	Mainly family finance	42	14
	Mainly banks/ financial institutions	10	3.3
Any difficulty in getting finance from banks	Yes	106	35.3
	No	189	63

The results show that the main difficulty encountered was the development of a business plan, which was identified by 58.6% of the sample (i.e. total of A; A, B, C, & D; A & D and A & B). This was followed by market research (49.3%); 39.9% sought advice from family networks More than one in four (82.7%) respondents used their own savings to set up a business, and 14% received a loan from a family member. Only 3.3% received

finance from a bank. Available data show that 35.3% of migrants have difficulty obtaining a business loan from the Australian banking system. Although the lack of family support and help financially and emotionally could be perceived as an impediment whether this performances as a motivation to inspire entrepreneurs to search for professional business assistance needs additional investigation.

The Muslim entrepreneurs in this survey have overcome considerable barriers to establishing a business venture in Sydney. These include lack of saved capital resulting from inadequate wages over many years, often in factories and unskilled manual jobs. Discrimination in the labour market is unquestionably a large part of it because the biased negative discourse around Muslim immigrants in Australia leads many to create a business as a means of earning a decent income and a better future. Muslim immigrant entrepreneurs in Sydney face similar barriers to business development as other immigrants in Australia, such as access to finance, access to or knowledge of affordable quality business premises, and marketing skills. Specific barriers that confront Muslim entrepreneurs include racism and lack of Islamic banking support. Migrants also encounter difficulty developing a business plan and obtaining bank finance to set up a business. Migrant businesses often face a number of other challenges, such as discrimination and racial exclusion based on culture or appearance, their small size in a modern market controlled by large companies, unfamiliarity with local conditions, and language barriers (Ram et al. 2017; Rainnie 1989).

5.5 Muslim Diaspora

The Muslim community in Australia is instrumental in supporting the establishment of immigrant businesses and sustaining their survival and growth over time. 'Ethnic resources' and the social capital generated within well-established ethnic groups have been identified as key resources for immigrant enterprise formation and growth (Light & Gold 2000; Lyon, Sepulveda & Syrett 2007). For Muslim and other immigrants, these family and friendship networks are often located in other Australian cities and other countries, that is, within the national and international Muslim diaspora.

The survey explored the role of diasporic networks in respondents' business activities in Sydney. They were asked for their views about the role of the diaspora in obtaining financial support, receiving information about the Australian business market and

Australian laws, obtaining help with labour recruitment in Australia or overseas, and willingness of the Muslim community to provide support to establish a business in Australia. They recorded their opinions on a 5-point Likert type scale (from strongly disagree to strongly agree). The results are shown in Table 5.24.

Table 5.24 Role of the Muslim Diaspora

Type of Support	Strongly Disagree		Disagree		Neutral		Agree		Strongly agree		Mean (SD)
	n	(%)	n	(%)	n	(%)	n	(%)	n	(%)	
Financial	110	(36.7)	78	(26.)	79	(26.3)	27	(9)	6	(2.0)	2,14 (1.07)
Business market information	29	(9.7)	36	(12.)	102	(34.)	82	(27.3)	51	(17.0)	3,30 (1.17)
Australian laws	21	(7.)	45	(15.)	115	(38.3)	76	(25.3)	43	(14.3)	3,25 (1.09)
Labour market	6	(2.)	22	(7.3)	44	(14.7)	121	(40.3)	107	(35.7)	4,00 (.99)
Establishing business	62	(20.7)	45	(15.)	111	(37)	66	(22)	16	(5.3)	2,76 (1.17)

The data show that the most important element of support from the diasporic Muslim community related to labour recruitment (*M=4, SD=0.99*). Next in importance was sharing information about the Australian business market, followed by providing information about Australian laws (*red tape*) that regulate business processes and procedures.

Financial support was perceived as the least important role of the diasporic Muslim community in developing a small business. This is because financial contributions are sought mainly from close family members (Collins et al. 1995). In the literature on entrepreneurship, social capital is often seen as a resource, enabling migrant entrepreneurs' access to common social networks to obtain funding (Vershinina et al. 2011).

In summary, Muslim community networks assist prospective entrepreneurs to recruit staff and obtain information about the business market and Australian business law.

5.6 Conclusion

There is a substantial body of literature on immigrant entrepreneurship in private enterprises in Australia but little on Muslim immigrant entrepreneurs in particular or on

the role of religion in immigrant entrepreneurship in general. The survey of 300 Muslim entrepreneurs in Sydney described in this chapter was designed to test the hypothesis that formal and informal racial discrimination against Muslims in the labour market and in society acts as a form of blocked mobility that drives them to establish small businesses.

Respondents reflected the diversity of the contemporary Muslim population in western Sydney, the area of highest Muslim immigrant concentration in Australia. They were recruited using Muslim networks from local western Sydney mosques.

Most informants (three out of four) were male. The majority were born overseas, mainly in Middle Eastern countries. Most immigrated recently on a refugee visa or as a dependent person of their parents.

Subsequent analysis indicated that 44.6% of Muslim immigrants might not have access to the labour market because of blocked mobility. Seven potential predictors of blocked mobility were identified: knowledge skill, number of job applications, non-refugee visa, poor English-speaking ability, having experienced job discrimination, perceiving Islamic culture as an obstacle and experience of unemployment. The literature suggests that the blocked mobility hypothesis provides a possible explanation of why these Muslim immigrants moved into entrepreneurship.

The demographic results show that Muslim immigrants are a heterogeneous group. They immigrated to Australia for many different reasons—family, education, business and humanitarian. Most of the Lebanese immigrants came to Australia as refugees because of war in Lebanon in the 1970s, as did Bosnians and others such as Iraqis and Syrians. Some were pushed into entrepreneurship because of unemployment and discrimination in the workplace.

It has been argued that the higher unemployment experienced by Muslims in the Australian labour market is due to discrimination and prejudice (Lovatt et al. 2011; Markus 2014). Collins (2003) attributes it to their blocked labour market mobility in Australia, an experience similar to that of other immigrant minorities. This blocked labour market mobility and experiences of racism in the workplace motivate many immigrants to establish their own business. In this sense, the motivation to move to self-employment is the "push factor" of racial discrimination in the labour market. Muslim immigrants in Australia and globally have been subject to considerable negative stereotyping – what

some scholars call Islamophobia (Hassan & Martin 2015) – since 9/11 which, it is hypothesised, has led to escalated and extreme workplace and public discrimination (Poynting 2004; Human Rights and Equal Opportunities Commission 2003; Betts and Healey 2006). This informal labour market discrimination makes self-employment a more attractive option. Some, however, chose to run their business because they had experience in the field.

The findings on business behaviour suggest that respondents have made a substantial economic contribution (through job creation) to the broader Australian business environment. The results also illustrated the role of the diaspora in entrepreneurship.

A key finding was that most of the respondents did not report experiences of racial discrimination and most did not experience unemployment in Australia. Their move into entrepreneurship was not due to blocked mobility but to other factors. These factors were explored in the in-depth interviews, which fleshed out their motivations and business experiences. Overall, however, 45.3% of the sample faced religious discrimination in the workplace, and 30.1% reported that they had left a job because of discrimination. In other words, for about one-third of the sample, blocked mobility may have been an important factor in their decision to establish their own business in Australia. This finding suggests that, while blocked mobility and discrimination are not part of the experiences of most those surveyed, they resonate strongly with a large minority. This finding opens up many more research questions about Muslim immigrant entrepreneurs in Australia that have been addressed in this research.

Chapter 6: Results of Cluster Analysis Identifying Blocked Mobility

The blocked mobility hypothesis places great weight on negative labour market experiences as a driver of immigrants from wage-labour to self-employment. The unemployment rates of Muslim immigrants in Australia are much higher than average (Betts & Healy 2006; Collins 2011). The Australian literature suggests that racial discrimination may impact on labour market access for immigrant minorities (Booth et al. 2012). A cluster analysis of the survey data was undertaken to determine what proportion of the 300 respondents demonstrated characteristics that are indicative of blocked mobility.

Cluster analysis is a process of identifying meaningful subgroups of respondents from multiple response items (Hair et al. 1998). As an analytical technique, however, cluster analysis has attracted scrutiny from scholars as the results are relative to the sample (not the population), and the analytical processes employed are not standardised (i.e. different techniques are commonly adopted, each of which has the potential to produce different clustering results). For this reason, cluster analysis is typically considered an exploratory technique, with the potential to produce results that may be meaningful, but without a degree of confidence as to their representativeness. Accordingly, the analysis and results presented in this chapter must be considered exploratory. They have potential to highlight a meaningful clustering of the sample that might contain properties of blocked mobility, but lack the ability for confirmation beyond theoretical assertion.

Ketchen and Shook (1996) have written a seminal text that navigates the commonly-identified problems with cluster analysis and provides a useful guide to producing robust results. While the text is somewhat dated, it reviews the application of cluster analysis techniques in common usage, and analyses their strengths relative to certain research goals. Given that advances in clustering techniques available since that time (i.e. 1996) have not been radical, their work is used here to guide a cluster analysis of the survey results on Muslim entrepreneurs in Sydney.

6.1 Identifying Variables as 'Markers' of Blocked Mobility

Ketchen and Shook (1996) suggest that cluster analysis begins by selecting appropriate variables/items to include in the analysis (which may represent the total number of items/questions within a survey, or be a selection). There are three selection techniques: inductive, deductive and cognitive. The inductive approach involves subjecting an exploratory selection of variables/items to analysis and evaluating the outcome. An issue with this approach is that clusters that form from this process may or may not have theoretical significance (i.e. the groupings may have properties of randomness). The deductive approach requires researchers to select variables/items that are strongly tied to theory. Ketchen and Shook (1996) suggest this as an appropriate approach to establish groupings of respondents within a sample that may be indicative of a theoretical function. The cognitive process involves experts (such as executives) identifying which variables/items should have properties of a theory, and subject these to analysis.

The selection process for variables used in this thesis was deductive. This approach was adopted to maximise the chance that the clusters produced were indicative of the theoretical conditions of blocked mobility (discussed in Chapters 1 and 2). As blocked mobility is a concept that has a strong theoretical (as opposed to primarily practical) grounding, this approach was considered more appropriate than the cognitive approach.

From the survey, the variables with the highest potential for eliciting different responses from those Muslim entrepreneurs who have properties associated with blocked mobility were selected. These are shown in Table 6.1.

Table 6.1 Variables for Identifying a Blocked Mobility Group within the Sample

Survey variable/item	Justification
Region of origin	There is a possibility that Muslim entrepreneurs of a certain ethnicity (such as those from the Middle East) may face higher levels of discrimination (Collins 2010)
Fluency in English	Those who experience blocked mobility may experience discrimination due to lack of ability to communicate with the majority culture.
Visa category (family, business, student, refugee)	The theory would suggest that people who have come to Australia as refugees may be more likely to suffer blocked mobility as, in some instances, such people would lack the capital/capabilities of integration, work skills, linguistic knowledge etc. Equally, those coming on a business visa (which is quite costly) are likely to be affluent. Those on a family/parent visa may have existing social infrastructure that mitigates against blocked mobility.
Experience of unemployment in Australia	The experience of unemployment may be indicative of blocked mobility
Number of job applications prior to turning to entrepreneurship	A person who has been rejected from a great many jobs may have turned to entrepreneurship as a result of blocked mobility.
Highest level of education	Those with higher degree qualifications may have enhanced capabilities to negotiate discrimination and develop an enterprise for purposes that do not reflect blocked mobility.
Has left a job because of discrimination	An entrepreneur who left a previous job because of discrimination may have turned to entrepreneurship because of a lack of choice.
Agreement that Islamic culture is an obstacle to achieving employment in Australia	Those entrepreneurs who agree with this statement may have turned to entrepreneurship as a result of an inability to find meaningful employment.
Motivation for running a business – unable to obtain a job in my area of training	This condition is a readily identifiable feature of blocked mobility – a person who is trained to execute a profession, but cannot because of discrimination, is blocked. Yet, the proportion of people incurring blocked mobility may exist beyond those respondents who agreed to this question, as some people may not have training in the first place.
Perception of Islamic culture as an obstacle to get a job in Australia	This variable is a clear sign of blocked mobility. The experience of failure in the job market due to Islamic cultural background may be one of the major factors that drives Muslim immigrants to start their own business (Booth et al. 2012).

6. 2 Validating Markers Prior to Analysis

Ketchen and Shook (1996) indicate that, once items have been selected, the variables need to undergo several statistical processes before cluster analysis. The first process involves standardising variables, which is done to ensure that responses across different items can be compared with each other. The second test involves assessing whether there is the potential for multicollinearity across different items. Multicollinearity exists when two or more items have a high correlation coefficient, so much so that they can be considered to be one (co-joined) factor that is indicated by two or more items. If multicollinearity is not addressed, items that are highly correlated can skew the clustering as those variables (which are highly correlated) inflate cluster membership. There are a number of techniques for assessing multicollinearity, but the most basic involves running a correlation analysis to determine whether items correlate beyond a .7 beta-coefficient (Hair et al. 1998). Where a high correlation exists, this item may be deleted from the analysis or may be combined into a factor (where appropriate).

The data used here were subject to these processes. In the first instance, the variables were standardised using the Z score approach. Z-scores force the mean of any item to equal 0 and distributes the remaining responses in intervals away from the mean. The results are shown in Table 6.2.

Table 6.2 Correlation of the Standardised Variables Using the Z Score Approach

Standardised Variable	1	2	3	4	5	6	7	8	9	10
1. Region	1									
2. English speaking ability	.16**	1								
3. Migration category	.39***	-.004	1							
4. Highest qualification	-.206***	- .348**	.032	1						
5. Unemployment experience	-.00	-.106	.119*	.018	1					
6. Number of job applications	-.04	.004	.141*	-.043	**.725****	1				
7. Left job for discrimination	.04	.126*	-.041	-.106	.367**	.403**	1			
8. Discrimination faced at job - religion	-.02	.018	-.056	.006	.257**	.245**	.363**	1		
9. Unable to obtain a job despite training	-.08	.015	.014	-.061	.312**	.245**	.107	.168**	1	
10. Islamic culture is an obstacle to employment	-.09	.027	-.116*	-.045	.532**	.459**	**.636****	.418**	.259**	1

N=300, ***p>.001, **p>.01, *p>.05

The results show there is one high correlation present between the number of job applications and a respondent's 'unemployment experience in Australia' (correlation-coefficient is .73, the p-value is highly significant at .000). There is also a high correlation present between the item 'a person's Islamic culture is an obstacle to employment in Australia' (correlation-coefficient is.5 and p-value is above .000, with 'I was unable to obtain a job in my area of training', 'discrimination faced at job due to religion', 'left job because of discrimination' and 'number of job applications'. Accordingly, the two offending items (i.e. 'a person's Islamic culture is an obstacle to employment in Australia', and 'unemployment experience in Australia') were removed from further analysis. No remaining correlation was higher than a beta-coefficient of .41 and a p-value of .000.

6.3 Clustering Algorithm

The aim of this exercise was to identify those in the sample who may be categorised as having properties of 'blocked mobility'. Thus, it was expected that responses to some questions (variables) by this group may be substantially different to those of other respondents. Hierarchical cluster analysis provides a mechanism to examine response patterns over a number of items and form groups of respondents based on these patterns. To form these hierarchies, response patterns for each item are analysed individually (at first), and then after one or more items are added. This technique is known as the 'agglomerative method'. One of the most common agglomerative methods is Ward's method (Ketchen & Stock, 1996). Ward's method calculates the distance between two clusters (using the sum of squares, summed over all variables) (Hair et al., 1998). Using Ward's method, at subsequent junctures in the hierarchical cluster analysis, two clusters that are similar are merged into one, until the remaining clusters are distinct. Ward's method is helpful in arriving at clusters where response patterns across items are significantly different from each other.

6.4 Results from Ward's Method of Analysis

The standards items (Z score) were subjected to Ward's method. Two clusters were found; with one group containing 79/300 members (26.3% of the total sample), and the second group having the remaining 221/300 (73.7%) of the sample.

To validate the clusters, a series of Pearson chi-square tests was conducted, where the grouping variable was the clusters formed by Ward's method, and the test variables were those items that were used to analyse the clusters. The Pearson chi-square test is used to compare the responses to categorical variables by different groups. When the Pearson chi-square test is significant (with a p-value below .05), there is evidence to suggest that two groups have answered a (categorical) variable in a different manner.

The tables 6.3-6.12 below show the percentage of responses for each question, by each group. For the purposes of clarity, group one is titled 'blocked mobility', and group two is labelled 'unblocked mobility'. The results have been ordered to show the questions that have the most significant delineation between the blocked and non-blocked groups first. Towards the end of the chapter, these data are used to construct a profile for Muslim immigrant entrepreneurs who can be classified as belonging to the blocked mobility group.

Table 6.3 Group Comparison – Number of Job Applications

		Grouping Variable	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
Number of Job Applications	0	1.3	37.1
	1-5	1.3	25.8
	6-10	25.3	37.1
	11-15	38.	0.0
	16-20	30.4	0.0
	20+	3.8	0.0

Value	Degrees of freedom	Asymptotic significance (2-sided)
206.958***	5	.000

In this case, the number of job applications in the blocked group is substantially higher than that in the unblocked group. Given the large and significant value (206.958, p value = .000) this appears to be one of the biggest determinants of blocked mobility membership. Thus, Muslim migrants were more likely to be part of the blocked mobility group if they had sent more than 11 job applications without obtaining employment.

Table 6.4 Group Comparison – Motivation to Start Enterprise

		Ward Method	
		Blocked Mobility Group	Unblocked Mobility Group
		Column N %	Column N %
Reason to start own business: I was unable to obtain a job in my area of training	No	58.2	100.0
	Yes	41.8	0.0

Value	Degrees of freedom	Asymptotic significance (2-sided)
103.726***	1	.000

The second most substantial determinant for blocked mobility group membership was that respondents reported they were unable to attain a job in their area of training. In this instance, 0% of the unblocked group was not able to obtain a job in their area of training, whereas 41.8% of the blocked group could not.

Table 6.5 Group Comparisons – Unemployment Experience in Australia

		Grouping Variable	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
Unemployment experience in Australia	No	1.3	59.3
	Yes	98.7	40.7

Value	Degrees of freedom	Asymptotic significance (2-sided)
79.482***	1	.000

The third most substantial predictor of blocked group membership was the respondent's unemployment experience in Australia. In this instance, proportionately more respondents in the blocked mobility group experienced unemployment in Australia than the unblocked group. Indeed, only 1.3% of respondents in the blocked mobility group did not have an unemployment experience in Australia.

Table 6.6 Group Comparison – Islamic Culture is an Obstacle to Obtaining Employment

		Ward Method	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
Person's Islamic culture is an obstacle to getting a job in Australia	Strongly disagree	2.6	4.6
	Disagree	1.3	16.9
	Neutral	15.4	39.7
	Agree	42.3	21.0
	Strongly agree	38.5	17.8

Value	Degrees of freedom	Asymptotic significance (2-sided)
42.125***	4	.000

Self-reported discrimination does appear to have played a significant role in determining blocked mobility membership. In this instance, respondents belonging to the blocked mobility group were more likely to agree or strongly agree that a person's Islamic culture is an obstacle to gaining employment in Australia. In contrast, the unblocked group had a more even distribution of responses to this question.

Table 6.7 Group Comparison – Discrimination Faced At a Job for Religious Reasons

		Ward Method	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
Discrimination faced at job due to religion	No	21.5	54.3
	Yes	69.6	36.7
	Not relevant	8.9	9.

Value	Degrees of freedom	Asymptotic significance (2-sided)
27.649***	2	.000

The results from the Pearson chi-square test indicate that there was a significant difference in the response patterns of the blocked mobility group when compared with the unblocked group. In this instance, the percentage of discrimination faced at a job due to religion in the blocked group is higher than that in the unblocked group.

Table 6.8 Group Comparison – Left Job Because of Discrimination

		Ward Method	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
Left Job for Discrimination	no	46.8	76.5
	yes	53.2	23.5

Value	Degrees of freedom	Asymptotic significance (2-sided)
23.577***	1	.000

In this case, leaving a job because of discrimination in the blocked group is significantly higher than in the unblocked group. That noted, the value (23.577), while significant (p value = .000), is less than the results associated with unemployment experience and the number of job applications. What is key here, is that those respondents who did not experience discrimination at their job were less likely to be in the blocked mobility group.

Table 6.9 Group Comparisons – Migration Category

		Grouping Variable	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
Migration to Australia Category	Family visa	8.9	28.1
	Business visa	1.3	3.2
	Student visa	43	25.8
	Refugee	39.2	29.9
	Citizen	7.6	13.1

Value	Degrees of freedom	Asymptotic significance (2-sided)
18.923**	4	.001

The final significant indicator of blocked group membership was the visa category on which they migrated to Australia In this instance, there were proportionately more migrants entering on a student visa, or via a humanitarian (refugee) pathway in the blocked group than in the unblocked group. In addition, the unblocked group had a larger percentage of people entering through a family visa. While it is somewhat unsurprising that a refugee would be more likely to experience blocked mobility, it is somewhat surprising that the proportion of student visa migrants in the blocked-mobility group was

so high (43% of respondents). The result calls into question the robustness of the student visa migration pathway, as the results here indicate that a Muslim who migrated through a student visa process is more likely to face blocked mobility. In this instance, it is unclear as to whether the education process associated with this visa pathway was not effective in assisting the (then) student to engage with the professional workforce, or whether there were additional systemic issues that drove the respondent to entrepreneurship. This is explored more fully in the next section.

What is also noteworthy is that those who migrated via a family visa were more frequently classified in the non-blocked group. This finding suggests that such entrepreneurs may be leveraging from their existing (familial) social capital to exploit an entrepreneurial opportunity.

The non-significant group differences between the block and unblocked mobility responses are examined next.

Table 6.10 Group Comparison – Region of Origin

Region	Clustered groups	
	Blocked Mobility Group N%	Unblocked Mobility Group N%
Middle east	36.7	42.1
South Asia	20.3	14.
East Asia	11.4	5.
North Africa	22.8	19.9
East Africa	0.0	0.5
European	1.3	3.6
Pacific	0.0	0.5
West Africa	0.0	0.5
Australia	7.6	14.

Value	Degrees of freedom	Asymptotic significance (2-sided)
9.778	8	.281

The Pearson chi-square test comparing the group responses for different regions (Table 6.10) indicates no significant difference between the two groups. Therefore, it can be concluded that the region from which a Muslim entrepreneur originates is not significantly associated with her/his likelihood of being categorised as blocked/not-blocked.

Table 6.11 Group Comparisons – Skill Level

		Grouping Variable	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
Highest Education Qualification	Knowledge skilled'	60.8	60.2
	Technical skilled'	27.8	22.6
	Unskilled	11.4	17.2

Value	Degrees of freedom	Asymptotic significance (2-sided)
1.915	2	.384

The Pearson chi-square test comparing the group responses for different skill levels (Table 6.11 indicated no significant difference between the three groups. This is of interest noting that the largest share of respondents in the blocked mobility group entered Australia via a student visa. However, the results here show that tertiary education, in and of itself, is not a significant indicator of blocked mobility. What can be concluded is that it is the migration entry point (visa type – student visa), and not the university training itself, that likely situates an entrepreneur in the blocked or unblocked group. As noted above, this result encourages a rethink of the current student visa migration process, considering that the foundational assumption of tertiary education leading to social mobility through a profession is not necessarily realised for some (e.g. Muslim) migrants.

Table 6.12 Group Comparison – English-speaking Ability

		Grouping Variable	
		Blocked Mobility Group	Unblocked Mobility Group
		N %	N %
English- speaking ability	Not very well	1.3	1.8
	Well	24.1	26.7
	Very well	74.7	71.5

Value	Degrees of Freedom	Asymptotic Significance (2-sided)
.342	2	.843

The Pearson chi-square test comparing the group responses for different abilities in speaking English (Table 6.12) indicates no significant difference between the two groups. Therefore, it can be concluded that those categorised in the blocked mobility group had

relatively the same proportion of English speaking ability as those in the non-blocked group.

6.5 Building a Profile of Blocked Mobility in Muslim Migrant Entrepreneurs

The profile built so far through this analysis is that a Muslim entrepreneur who has turned to entrepreneurship as a result of blocked mobility is likely to have:

- Sent more than 11 job applications before gaining employment
- Been unable to gain a job in the profession they trained in
- Had an unemployment experience in Australia
- Reported that Muslim people face discrimination in the workplace
- Been more likely to leave a job because of discrimination, and
- Entered Australia via a student visa or a humanitarian/refugee visa.

A person's country of origin, their skill level and their English speaking ability was not necessarily a determinant of blocked mobility membership. Given these results, a profile of Muslim migrant entrepreneurship in relation to a blocked mobility classification can be constructed. The quintessential entrepreneur likely entered Australia as a result of studying a tertiary course and transferring to permanent residency via the migration pathways offered to Australian graduates. Then, after seeking and not obtaining employment in their field, they likely grew frustrated with their low wage/low value job (perhaps casual employment at a low level in the services sector). They may have also quit this or another job, after perceiving some degree of discrimination. After a concerted effort of applying for jobs, and receiving no successful outcome, they turned to entrepreneurship to generate an income.

6.6 Conclusion

The cluster analysis identified two distinct groups. The group with properties characteristic of blocked mobility were in the minority (roughly 26% of the entire sample). They were more likely to enter Australia via a student or refugee visa and had substantially poorer employment experiences than those in the non-blocked group. Moreover, the findings revealed that the blocked mobility group had submitted a large number of job applications during a long period of unemployment in Australia. Other significant features that were common among the blocked mobility group were related to experiences of discrimination in the workplace which, in some cases, led to participants leaving the job and which they reported as being associated with religion. The next

characteristic of the blocked mobility group was related to their motivation to start an enterprise. Most of the blocked group believed that they were unable to get a job related to their area of training and held the view that Islamic culture is an obstacle to gaining employment.

Chapter 7: Findings from Analysis of Qualitative Data

This chapter explores qualitative insights into immigrant Muslim entrepreneurship in Sydney, drawing on interviews with 15 Muslim immigrant entrepreneurs to complement the findings from the analysis of the quantitative survey data presented in the preceding two chapters. The primary objective of this stage of the study was to gain in-depth understanding of the characteristics and experiences of Muslim immigrant entrepreneurs in Sydney and to further test the blocked mobility hypothesis.

7.1 Data Collection and Analysis

In total, 15 entrepreneurs from among the survey participants were invited to participate in in-depth semi-structured interviews with an eye to selecting informants across gender, birthplace and industry of business. After completing the survey questions, interviewees were asked if they agree to participate in the qualitative interview. Also, the snowballing technique was used to interview more participants. The interviews took place over three months, from May to July 2017. They were designed to explore the practical experience of their entrepreneurial life. A series of set questions was followed, but the semi-structured format enabled some variations according to the interview flow. In some instances, some of the terms used needed further clarification during the interview. All interviews were conducted face-to-face in English and Arabic. Interviews lasted on average 45 minutes and were audio-recorded. Recorded interviews were transcribed verbatim into text on a rolling basis after data collection began. Subsets of interviews were checked periodically to ensure correct transcriptions. Each interview was entered to NVIVO, coded and analysed.

The raw data (interviewee responses) were assembled in order of interview and categorised using common codes. These codes were generally assigned to words, word phrases, a sentence or sentences that had common keyword attributes. An initial open coding process was used to interpret and categorise the dataset. The following six preliminary codes were identified:

- Beginning and development of the Muslim entrepreneurship journey
    - Nature of Muslim immigrant entrepreneurship
- Opportunities and benefits of entrepreneurship
- Challenges faced by Muslim entrepreneurs

- Social and economic contributions of Muslim entrepreneurs
- Social networks and Muslim identity
- Strategies for existing and new entrepreneurship.

Table 7.1 displays the categorised themes and sub-themes.

Table 7.1 Summary of Themes and Sub-themes

Theme	Sub-themes
Beginning and development of the entrepreneurship journey	Background of entrepreneur, selection of profession and place, initiation of business start-up, family support, nature of Muslim immigrant entrepreneurship, skills and training, access to information
Opportunities and benefits of entrepreneurship	Financial satisfaction, freedom, safety, work-life balance, supportive environment
Challenges faced by Muslim entrepreneurs	Financial crisis, religious and racial discrimination, competitors, language barrier, host country laws and regulations
Social and economic contributions of Muslim entrepreneurs	Halal food, employment opportunities, service facility, taxation and other payments
Social networks and Muslim identity	Attraction of customers, hiring staff, advice and suggestions for business, financial access (social capital), success of immigrant entrepreneurship
Strategies for existing and new entrepreneurship	Hard work, quality assurance, maintaining host country laws, guidance and financial support.

These themes are elaborated in the following sections, supported by illustrative excerpts from the raw data. To preserve anonymity, participants are identified by an alpha-numeric code. Interviews were conducted in English and Arabic interviews; the latter were translated into English by the researcher. Quoted material is presented verbatim i.e. the raw interview data have not been ‘cleaned’ to remove errors in grammar etc.

7.2 Beginning and Development of the Entrepreneurship Journey

7.2.1 Participants' Background

Of the 15 participants, only two were women. The initial research design was for 30 participants to be interviewed, six of whom would be women. However, my candidature expired before I was able to complete this plan. As well, the over-representation of males in part reflects Islamic culture which discourages Muslim women from sitting with non-related men in private situations. As a result, unfortunately, my findings and conclusions largely relate to male Muslim entrepreneurs in Sydney. This is a key limitation of the thesis and its conclusions. All the interviewees were Muslim and all were from Middle Eastern or African backgrounds: six were from Lebanon, two from Palestine, and one each from Afghanistan, Jordan, Iran, Iraq, Sudan, Kuwait and Egypt, as shown in Table 7.2.

All the participants had been engaged in other forms of paid work prior to establishing a business. Interestingly, most indicated that their previous work experience had been in jobs that were directly or indirectly related to their present business. A few participants established a business based on their educational and working experience.

Table 7.2 Demographic Characteristics of Participants

Participant Number	Age	Gender	Country of origin	Religion
1	39	Female	Palestine	Muslim
2	45	Male	Egypt	Muslim
3	35	Male	Lebanon	Muslim
4	48	Male	Lebanon	Muslim
5	40	Male	Lebanon	Muslim
6	29	Male	Jordan	Muslim
7	65	Male	Lebanon	Muslim
8	27	Male	Lebanon	Muslim
9	45	Male	Lebanon	Muslim
10	36	Male	Iraq	Muslim
11	25	Male	Afghanistan	Muslim
12	42	Male	Kuwait	Muslim
13	43	Male	Palestine	Muslim
14	50	Male	Iran	Muslim
15	47	Female	Sudan	Muslim

The educational qualifications of participants (see Table 7.3) help to shed light on their entrepreneurial status and the abilities of Muslim immigrants. According to Hunt (2011, 2015), skilled immigrants are more likely to start a business with more than 10 employees than their native-born counterparts.

Table 7.3 Participants' Educational Qualifications

Participant Number	Highest Level of Education
1	Master in business studies
2	Master in economics
3	Diploma in dental implants and Bachelor in Dental Surgery
4	Bachelor
5	10th grade
6	Degree in aeronautical engineering
7	Master degree
8	Bachelor degree
9	Master degree
10	High School
11	Bachelor degree
12	TAFE Diploma
13	TAFE Diploma
14	High School
15	TAFE Diploma

The entrepreneurs owned and engaged in various business sectors. After migrating to Australia, most worked as an employee for income. Working increased their level of experience and gave them self-confidence to start up their own business. Their environment and social networks also enhanced the motivation to set up a business. The nature of their entrepreneurship was diverse, and the majority were sole owners, as shown in Table 7.4.

Table 7.4 Type of Entrepreneurship

Participant Number	Present work profile	Ownership
1	Restaurant	Owner
2	Orthodontics practice	Owner
3	Restaurant	Owner
4	Garment tailoring shop	Owner
5	Grocery business	Co-owner
6	Chicken butchery	Owner
7	General security and casual transit agency	Owner
8	Dental practice	Owner
9	Hairdressing salon	Owner
10	Mechanical workshop	Owner
11	Spare parts shop	Owner
12	Fashion design	Owner
13	Stationery shop	Owner
14	Personal trainer	Owner
15	Café	Owner

Table 7.5 compares the previous and present employment status of the participants to highlight the relationship between their previous working experience and the nature of their business enterprise.

Table 7.5 Previous and Present Employment

Previous employment	**Designation**	**Present Employment**	**Designation**
Chef	Employee	Restaurant	Owner
Dentist	Employee	Orthodontics practice	Co-owner
Worked in a restaurant	Employee	Restaurant	Owner
Worked in a jeans factory	Employee	Garment tailoring shop	Owner
Student in accounting	n/a	Grocery business	Co-owner
Freelancer	Employee	Chicken butchery	Owner
Cleaner, worked at McDonalds, government Education Dept., security agency (part time)	Employee	General security and casual transit agency	Owner
Dentist	Employee	Orthodontics practice	Owner
Accountant	Employee	Spare parts shop	Owner
Mechanical	Employee	Mechanical workshop	Owner
Freelancer	Freelancer	Fashion design	Owner
Teacher	Employee	Hairdressing salon	Owner
Dentist	Employee	Orthodontics practice	Co-owner
Manager	Employee	Café	Owner
Teacher	Employee	Stationery shop	Owner

The participants came from different generations and their reasons for involvement in business were varied. Some were second-generation immigrants who started a business

in Australia because their parents and other family members lived here. Others were first-generation immigrants who had migrated in search of work, education and safety; nonetheless they had distant relatives and/or friends already in Australia from whom they received information and support. Most had migrated to Australia from a Middle Eastern country, the majority from Lebanon, but also including Palestine, Egypt, Iraq, Iran, Afghanistan, Kuwait and Jordan.

Participant R1 (a dentist) and R2 were both professional entrepreneurs and second-generation immigrants. They described their background and how they came to Australia.

> R1: My background is from Egypt…oh, well first, my parents moved to Australia in the early 60s, and I born in Australia but we went back to Egypt and then came back here when I was about 14, so It wasn't initially my choice, it was my parents' choice.

> R2: Umm, I was born in Sydney umm, but left when I was 3 months old. I came to Australia when I was about 17, and it was due to umm the instability of the Middle East, so we decided to move from Dubai to Australia.

Respondent 3, who owned a grocery business, discussed his country of origin and reasons for his arrival as a first-generation immigrant:

> R3: Well, in our country there is not work opportunities, I was told that Australian has that and I came here after I got married. Yes, I have a wife and a son, here. They (father and relatives) are all in Lebanon. I did not choose really; my uncle was living here and therefore we are here.

Respondent 4, a tailor and shop owner, was also a first-generation immigrant:

> R4: I am from Lebanon, Tripoli. For 30 years (living here). Therefore, it was because my brothers-in-law they were in Australia, so my wife suggested that we come here when there were troubles in Lebanon. I do not have any relatives here. My children are here, yes. It was also because during the war, my wife wanted us to move here and to get out of Lebanon.

Many immigrants, such as those from Lebanon and Afghanistan, immigrated to Australia to escape from conflict in their home countries, set up their own business and make a new

life (Collins et al. 2017). For some, however, immigration was a way of escaping poverty and improving the quality of life for family members left behind through remittances (UNDP 2014).

7.2.2 Business Location and Milieu

All the interviewees are based in Sydney and were asked to explain their choice of location. Some provided particular reasons for choosing to live and start a business in Sydney rather than another Australian city. Most were just happy to live in Australia because it is peaceful, they have friends, or they have equality. Some of them admitted that it had not always been easy, reflecting on the hard work involved in the business area, particularly in a new country

Respondent 5, a restaurant owner, shared his reasons for choosing Sydney to start up a business:

> R5: It is the place where east and west meets (multicultural people lived together) …. I have seen a Lebanese community and an Egyptian community as well as Iraqi … in Sydney and I feel that in the coming days it would be one of the safest places and with the least amount of accidents, where humans have respect for themselves.

Business activities emerged in areas of high demand for specific products and some entrepreneurs choose their business location because of its large Muslim community, as discussed further below.

Respondent 1 and Respondent 6 also discussed their reasons for choosing Sydney in particular:

> R1: My family lived here in Sydney. Well I was pretty much raised in Sydney, and it is a busy city, it has many opportunities, umm that is why we like to stay in Sydney.

> R6M: My family lived here. It is the dream city. Therefore, there is business and everything.

Common language and community social networks also influenced the selection process, as Respondent 15 (orthodontics business) explained:

R15: Sydney, like it has good market and some people from my community as well, as they speak Arabic.

7.2.3 Initiation of business start-up

There were various pathways to establishing an identity as an entrepreneur. Some were attracted by the opportunities in this sector ('pull' factors), while others were forced to choose this sector in order to survive ('pull' factors). The main motivating factors that emerged from analysis of participants' accounts of starting up a business were:

- Promising business opportunity
- Prior experience of business in home country
- Family entrepreneurial tradition
- Comfort and freedom to follow one's own choice
- Inability to obtain preferred job
- Dissatisfaction in existing employment.

Different circumstances motivated Muslim immigrants to move into entrepreneurship. Social networks were a key factor enhancing their willingness to start up a business. For most, the primary goal was to establish a business in the host country rather than find a job. Some were motivated by a promising business opportunity to gain the necessary experience in a particular sector. Having skills in a specific arena also encouraged people to initiate business. For others, previous work engagement in the home country led them to seek similar work in the host country.

The literature identifies two main drivers for starting a new business. Some start a business to take advantage of external opportunities (opportunity entrepreneurship), while others become entrepreneurs because they do not have other sources of income (necessity entrepreneurship) (Jennings & Brush, 2013). Entrepreneurs need financial assets to manage the start-up of a new business. During the start-up period, it is difficult to raise funds from external sources such as venture capitalists or banks because they cannot provide collatoral or other guarantees (Wright, Lockett, Clarysse, & Binks, 2006). Therefore, they obtain their initial capital from family members or personal savings (Arenius & Minniti, 2005). According to Block, Sandner, et al. (2015), opportunity

businesspersons are more willing to spend on a business opportunity related to their project than necessity entrepreneurs.

For some interviewees, however, the need for independence was the main motivating factor. This is consistent with the literature, which identifies the desire for independence that ownership confers as a common theme among Muslim immigrant entrepreneurs (Williams, 2007; Williams, 2008; Benz, 2009).

Respondent 1 and Respondent 2, both restaurant owners, reported that their choice of business activity involved considerations of flexibility and familiarity:

> R1: I have worked as a chef in the kitchen…. It was a Lebanese kitchen. I wanted to work what is suitable for me.

> R2: [I chose this business] because I worked at it even back in Lebanon. Therefore, [I] have experience.

R9, a fashion designer and owner of a clothing shop, started her business to achieve independence and to reflect her expertise.

> R9: I have skills in this area and wanted to be independent. I worked on this before and I have expertise in it.

Prior experience and familiarity built confidence in their ability to establish their preferred business in the host country. As the previous extracts illustrate, some immigrants carried on a business from their home country and the promising business environment in the host country motivated them towards entrepreneurship rather than continuing as an employee. Starting up a business takes time, however, and in the meantime they accrue experience of work and the environment of the host country.

Respondent 3, a garment tailoring shop owner, described how his entrepreneurship journey took some years to accomplish, despite his experience in the sector:

> R3: Well here, in Sydney I have worked in the city in a jeans factory. Yes, I had experience in that field from Lebanon, and then when I came here I went to TAFE and started working. I am living here in Australia for 30 years. (*Why did you choose this type of business?)* Because this was my only choice to work.

Statements such as “this was my only choice of work” indicate that existing skills and familiarity with the industry inclined them in a certain direction, and this choice was supported by the emergence of a business opportunity.

Significantly, these three participants are representative of first-generation Muslim immigrants who carry on a business from their country of origin in the host country. It takes time to initiate the business, but they have a clear preference of work and the environment keeps them motivated.

Second-generation immigrants reported quite diverse experiences in relation to entrepreneurship. Constant rejections from their preferred jobs and the mainstream job market motivated them towards entrepreneurship. They gave a variety of reasons for choosing not to remain employees. Some had sought a job commensurate with their academic background. Others with specialist qualifications (e.g. dentistry) started their own practice after working for some years as an employee for others, which provided them with experience and networks. Some left employment to improve their quality of life, while for others it had been a dream to start up their own business.

Respondent 4, a grocery shop owner, explained his decision to entrepreneurship:

> R4: I was a student… I have really looked for a job but, I haven’t found any place that would hire me, I didn’t have the nationality so I didn’t get accepted in these banks. (*How many have you applied for?)* Well, it is about 3 or 4, but none of them gave me the job. (*Are you an accountant, but you did not find any?)* No, I have not…. Then I started working with him for business as a partner.

Respondent 4 (orthodontics practice), Respondent 5 (general security agency business) and Respondent 10 (spare parts shop owner) were dissatisfied with their employment:

> R4: I was, I was a dentist and I was working for other dentist for about 6 years, before I moved into my own business. It is easier to run your business….and you get a control of the hours that you work.

> R5: (*Did you apply for jobs here?)* yes, I worked as a cleaner, I worked as umm... I worked at McDonalds…I’ve tried few things. At the start I worked at the Department of Education, like I’ve said I’ve done few jobs … because I wanted … I was seeking part time work in a just an extra income … improve my income,

> get some more money, and that just to support the family just a bit better, I tried security as a result of, and from there I liked to jump better because it was, you know, at a short time period I was getting more income, so I decided to do this at a full-time basis, I quit my other job and I ended up in security.

> R10: I have done a finance degree here, I worked in a bank for the last 6 years, and I left a year ago, 12 months ago and I was tired of the copper world for a while, so I decided to take a break for a year or two. …. ah, just independence, um flexibility, um and just, you know, something to keep.

Respondent 6 (orthodontics practice) worked in a well-known university after graduation, but entrepreneurship was her dream:

> R6: umm, I decided to open a dental practice umm, about four years ago. So yeah, we provide dental services for the umm community. I think we are happy at the level we are now. We, it is quite large, so almost it is like a dental centre, like a mini dental hospital.

Entrepreneurship was driven by a range of factors and circumstances. Despite their willingness to work in a paid job, they experienced challenges that propelled them into entrepreneurship.

However, the experiences of first- and second-generation immigrants differed. Among both generations, previous family experience in business influenced their decision to move into entrepreneurship, whether by choice or happenstance. Some operated similar types of business to those run by their family in the home country; others entered a different field but all were familiar with business practice. For some Muslim entrepreneurs, a family history of entrepreneurship in their home country influenced their decision to start a business after they immigrated to Australia.

This was the case for Respondent 7 (grocery shop owner):

> R7: (*Does any of your family have the same business or any other business?)* …in Lebanon? ... (*In Lebanon or here?)* My father did have the same business. Yes, places for Arabian margarine.

Respondent 4, Respondent 8 (orthodontics practice) and Respondent 15 (orthodontics practice) had set up a different business in Australia.

> R4: (*Does anyone else from your family own a business?)* ... umm, my father does. *(The same as this business?)* …… No, separate it is…eh, it is a cleaning company. Professional cleaning company.
>
> R8F: umm my family. Yes, but not in Australia, in Dubai. (*Is it the same business?)* Umm, no import and export business. Umm, and it's mainly olive oil.
>
> R 15: eh, I have my brother-in-law, married to my sister. He is a doctor, he runs his own business as well. (*Is it the same as yours?).* Similar, but he is a family practice, family doctor. That is a good question, so far, it has been very rewarding. Thank God like it's I've have one of my brothers-in-law, he's working with me.

In summary, business start-up resulted from a range of factors in immigrants' lives. Experience in a particular sector was one motivation, as was family involvement in business. Inability to access the mainstream job market and dissatisfaction with one's employment situation also drove people towards entrepreneurship.

7.2.4 Family Support

One of the significant findings of this research was that the participants' businesses were embedded within their family. All moved to this country under different circumstances but the goal was the same—to establish one's own business. The majority of participants were married and had one or two children. Most had migrated with their family, usually wife and children, and had therefore left other relatives behind in the home country. A few participants were single second-generation immigrants, who were born in Australia or migrated with their parents at a young age. Others arrived unmarried but subsequently went back to the home country to marry, returning with their spouse. Despite the diversity of their journeys, all were motivated to start up a business and expended a great deal of effort in the process. Family members played an integral role.

R1 (restaurant owner) started working in his brother's restaurant as a chef, and his brother subsequently sold it to him. Now, "sometimes my son helps me".

R5 had different jobs before finally setting up his security agency: "My family helped me and my brother worked here as general manager."

R9 pointed out that his spray paint and panel business “have no staff but my family members – sister, brother and cousins - help me in need”.

The interviewees also referred to the involvement of family members in the business in terms of partnership and trust. R11 (orthodontics practice) described his wife’s involvement in the business: “She has good skill in business management”. Hence the motivation for entrepreneurship was encouraged through family embeddedness; in some instances, work and family was essentially a single entity.

As discussed earlier, interviews were conducted with two generations of participants to compare their experiences of entrepreneurship. First-generation immigrants arrived in this country with only wife and children; most often, their other relatives remained in the home country. Second-generation immigrants, however, had their family with them, including their parents. At the time of interview, the majority of participants did not live with their extended family here, although a few second-generation participants did so, reporting that all of their relatives lived here. Those who were single at the time of interview lived with siblings or other relatives, such as an uncle. Whatever the family structure, family were a significant source of labour in the business.

7.2.5 Training and Technical Skills

All of the interviewees were first-time entrepreneurs, including those with previous employment in a professional field. Some reported having undergone training before starting their business, while others had no previous training or technical skills. This did not, however, deter them from establishing a business in an unfamiliar field. Research shows that well-educated individuals are likely to have more knowledge and skills to operate a successful business (Constant & Zimmerman, 2006; Williams et al., 2017).

Nevertheless, some respondents initially sought training to enhance their capacity for business. It is unclear from the qualitative data, however, how much importance they attached to this.

Respondent 1 (tailor shop) and Respondent 2 (general security) explained:

> R1: Yes, I had experience in that field from Lebanon, and then when I came here I went to TAFE and started working. (*A course for sewing?)* A course for fashion, yes.

> R2: … so I decided to do this at a full time basis. I quit my other job and I ended up in security, and then I started then educating myself with courses and getting involved with different class and type of work until I got here.

Respondent 3 (grocery shop) had undertaken some training to prepare him for his first involvement in business:

> R3: *(So did you ever study business or took any courses in business management?)* No, I have not gone to study, but I did some business management courses.

Some, like R4 and R5 (orthodontics practices) had had not received any training:

> R4: (*Do you have any management skills required to make this business?)* …. I did not have any management skills. *(You did not go to TAFE or….)* No.

> R5: (*Do you have any management skills, did you study any management skills?)* Part of our degree? No it does not teach you anything about business management, but you learn on the job.

As previously noted, some entrepreneurs established a business related to their work experience or training in Australia.

7.2.6 Access to Information

Access to information is vital to keep a business functioning smoothly. Responses were universally positive in this regard. Respondent 1 (restaurant owner) and Respondent 2 (orthodontics business), for instance, reported:

> R1: Well, here everything you need you can find it.

> R2: No, it was actually… council information was open through open forum on the internet so it was easier to get the information that I wanted.

Ready access to information contributed to a supportive environment for running their enterprises.

7.3 Benefits of Entrepreneurship

Positive outcomes motivated participants to continue the work, and entrepreneurship brought them a range of benefits. The most frequently mentioned benefit of

entrepreneurship was "freedom and flexibility", "being your own boss". Some participants indicated that this had been totally absent when they worked for others. Cassar's (2007) research found that, while independence was the most significant reason to explain the career choices of promising entrepreneurs, independence was also negatively related with proposed and attained employment progress.

Respondent 1 (restaurant owner), Respondent 2 (chicken butcher shop), Respondent 3 (orthodontics) and Respondent 12 (mechanical workshop) described how entrepreneurship gave them freedom and flexibility in their work:

> R1: I do not work for someone else, I do not like to. Even though it might not give a big outcome but it is better than working for someone else, that is my main goal …. Yes, being your own boss. Umm, so for sure a business is better than being an employee, income would be a bit higher too, that is it these are the positivity of it only, and be your own boss.

> R2: Being a businessman makes you feel like you are your own boss. Yes, you have more freedom.

> R3: First, it is easier umm to run your own business, umm from the view that you have independence that's number one, umm it gives you more opportunities if you want to expand. …. You get a control of the hours that you work.

> R 12: I love my trade … I can't work for no one and I never ever relied on no one, and that's how my parents taught us, never ever rely on no one, rely on yourself. You're going to go through struggle, but you're going to get their one day.

Independence and flexibility of work encouraged respondents to set up and continue their business because it provided satisfaction that was not available when they worked for others.

The advantages of entrepreneurship were also discussed in relation to family. For these entrepreneurs, their personal and business life was embedded in their family relationships (see also Collins & Law 2010).

Respondent 4 (tailor shop) and Respondent 14 (bakery shop) commented on the relationship between business and family:

> R4: (*So in the time that you spend in here does this have any effect on your family?)* No, because as soon as I come out I take care of my family matters and everything. (*So, this does not affect them*.) No because on Sundays I take them and go out and spend time together. eh, well it's we have the freedom from choosing when I want to work, and when I can have holidays, what hours I can work, which means I actually have more times for family and I don't have to work for long hours if I can.

> R 14: (*What is the effect of running a business on your personal life and on your family?)* It is good but a bit of stress and time consuming.

In general, the freedom and flexibility provided by entrepreneurship enhanced the balance between work and family.

Other data suggest that Muslim immigrants are more likely to become entrepreneurs because of pull rather than push factors (Orhan & Scott, 2001; Segal et al., 2005). Dawson and Henley (2012) argue that the desire for independence is more common among men. It has been suggested that financial motivations are less important for women (Taylor & Newcomer, 2005), who are more likely to be pulled into entrepreneurship because of family commitments, and that the estimated earnings variance is less important for women than for men (Georgellis & Wall 2005). During periods of economic crisis and rising unemployment, individuals may be pushed towards entrepreneurship in the absence of other opportunities. However, in less threatening circumstances, they report being attracted into entrepreneurship for a variety of positive reasons associated with market opportunity, business benefit or personal independence (Dawson & Henley 2012).

Financial gain was one of the major benefits and attractions of entrepreneurship in the study sample. It was seen as a means of guaranteeing economic security for the family as well as the key to a better life.

Respondent 5 (grocery shop owner) and Respondent 6 (general security agency) identified these as the main benefits of entrepreneurship:

> R5: I have had mostly benefited financially. Yes, it was good for our living and family expenses.

R6: It helped the whole family, I mean we were all kind of average in mid-class families, and our spending used to be based on our income, so we were limited to what we could do. I mean with the expanding my business I was able to employ family members, get them involved, and since then we all benefited from this, we benefit to the fact that we umm, our life styles had changed and everything else with it.

7.4 Challenges of Muslim Entrepreneurship

The study also set out to explore the challenges faced by Muslim immigrant entrepreneurs.

7.4.1 Obtaining Start-up Capital

The literature on immigrant entrepreneurship shows that raising capital to start up a business is a key hurdle that has to be overcome (Rath 2000). Capital is one of the major ingredients of a business start- up. All the interviewees reported that before starting their business they had saved enough money to do so. All, however, initially faced financial difficulties. Some worked as an employee to save the money they needed. Others obtained loans from relatives. When asked about the main difficulty they faced before starting their business, most mentioned financial issues. As previously noted, immigrant entrepreneurs are less likely to obtain capital from a bank than their native counterparts (Rath 2000).

Respondent 1 (orthodontics practice) and Respondent 2 (grocery shop) shared their experiences and suggestions about financial arrangements:

R1: Initially you had to be careful of how you start and how big you have, so initially it was because you had to plan for what you were going to get and how much and so that way you can provide for your business, but also make the business grow umm so it was initially yes, because you had to save for a while before you had to start the business.

R2: [At the beginning] mostly it was the financial supply for the shop. There were problems like that when I first started the business; I did not have a lot of money, and then looking for customers. Yes, of course, at first, I worked here for about 4 or 5 years to collect enough money for the capital.

There is an unwritten rule among immigrant entrepreneurs that start-up capital should come from their own savings, and all the participants were aware of it. They did not obtain loans from banks or financial institutions; if necessary, for instance during an emergency, they obtain loans from family and friends. It was unclear from their responses how much they knew about banks and other financial institutions, though a few gave reasons for avoiding banks.

> Respondent 3: (*Did you have any trouble with money and materials these things as well?)* Also, no, thank God. (So, can you tell me where did you get that capital?) Savings, personal savings.

> R1: It was personal savings and that is number one and number two it was umm because it is starting a business from scratch is getting the equipment initially from personal savings and having a place to rent and that was from ongoing cost from getting patients back.

> R2: Yes, of course, at first, I worked here for about 4 or 5 years to collect enough money for the capital. (*Worked here as an employee?)* Yes, as an employee. Yes, so then collected enough to be a partner in owning the business. Moreover, finance was personal savings, yes.

Only a few participants reported taking out a bank loan, and then only small amounts to supplement what they had received from family members. Thus far, the majority had relied on personal savings and, during the initiation stage, loans from family and friends.

Respondent 4 (tailor shop) and Respondent 5 (general security agency) described their financial arrangements for start-up:

> R4: Oh no, I took from my friends, one gave $5000 and another $1000 and so. That was how I collected the capital; it was a loan so when I started gaining from the shop I was paying each one of them. (*Was there anyone who helped you with furnishing the shop and stuff like that?)* Yeah there were some of people who I borrowed from them, and they helped me with what they could afford, yes.

> R5: Yeah, like I said direct family members of course they supported me with, at the start they supported me financially supported me, and then later umm I have had members of my family directly working with me, in matter of fact my general

manger is my brother … No, never borrowed money from any other department, I mean never borrowed money except from family members.

Female as well as male participants reported using family capital from family to start-up their business.

R6: (*So, starting to raise a capital for this business, did you pay from the bank?)* No, from family.

As mentioned earlier, only a few interviewees explained their reasons for not obtaining a bank loan. Some, but not all, had a problem with the interest rate charged in the mainstream banking system. Most, however, dismissed the question with a vague response, such as they did not need it.

R2: (*So as far as banks, did you have any help from a bank?)* No, I do not agree with that because of interest.

R3: (*Ever faced any troubles when you first started this business?)* No, thank God.

R4 (tailor shop) was the only participant who had taken out a bank loan he described his experience:

R4: No, not a place I would bring merchandise from Turkey The problem is I then took a loan from the bank, then the orders for the goods would not arrive quickly so you would have to pay the interest. No, the person I collaborated with had a house as bond for the loan from the bank. Yes, we did pay it back. There is an Islamic bank here but the loans are higher by 5 times than other banks here. The banks here aren't Islamic, there isn't such thing at all, maybe just the name but not the content. All banks do, as I said, there is not real Islamic banks here. They all have to have a bond on houses or interests.

Financial considerations, notably lack of capital and delays in supply, presented a significant problem for the immigrant entrepreneurs. There was insufficient data to permit an investigation into the social and economic impact of such delays on the individual and beyond. Personal savings, friends and family were the main source of capital among these immigrant Muslim entrepreneurs.

7.4.2 Racial and Religious Discrimination

Participants were asked about their experience of discrimination in Australia. The majority reported never having faced any discrimination from Australian people or the Australian government. Muslims residing in western liberal democratic nations who have no specific religious commitment have an increased probability of being accepted (Kaya 2015) However, some respondents indicated that they faced discrimination from people of other ethnic origin, but they did not elaborate. They seemed reluctant to talk about this issue in relation to the government. Some described the government as supportive. The challenges differed according to the particular profession and area of business.

In the following extracts, Respondent1 (restaurant owner), Respondent 2 (orthodontics practice) and Respondent 3 (security agency) described their experiences in relation to discrimination.

> R1: As for the Australian society no, but for the people who have come from different parts of the world and think that because they stayed for a longer time here compared to other people and they think that they built up this whole country, but Australian people they come in the restaurant and deal with you very normally. (*So good treatment?)* Above excellent. Nevertheless, Muslims resident in Western countries are constantly apparent stereotypically as radicals and fundamentalists.

> R2: (*Racial problems during running this business?)* No, none. (*None?)* No. (*Any discrimination in the Australian market before you moved into your business?)* Before I moved, umm…no, I do not think I have faced anything that I can remember. (*Regarding your religion, background?)* No, I … I went to a public school, and there was a quite location in the north-west suburbs and there was a lot of English people and they were quite okay with what I was doing and had no problem with my religion, so it's no problems.

> R3: [Racial problem] in our business, it is part of our business it is part of our work. … yeah, we've had this so many times, we've had people aren't happy with what we do, I mean well most of the time, I mean you must have noticed, but in Sydney particularly majority of security personnel, and am saying that people working on the floor. we're not talking about management here, so we're

> not talking about people in charge, we're talking about normal staff you know what I mean, not the majority but a big number are people from Muslim backgrounds, regardless where they're coming from, Middle East or different parts of the world. However, they are most likely to be Muslim, now with what is happening in the world or since the last attack from the September 11, they will be facing a lot of discrimination, people are not happy with our presence around; they feel threatened. At one stage I have had even clients indirectly, clients indirectly requesting non-Muslim staff working. So we've had these issues but that, no one has the guts to say this face to face, but it is happening, and setting on a very high scale now. I think I would have done better if I was not Muslim or if I was coming from a different background, I could have done better really.

These quotes indicate that entrepreneurs in different businesses faced different challenges. In the restaurant business, members of other ethnic groups created difficulties that were totally absent from the orthodontics business. The latter reported support from clients of different ethnic origin, while in the security sector, membership of the Islamic community created challenges to continuing in the market and experiences of religious discrimination by customers. The context of discrimination varied, but it had an impact in all business settings.

Some respondents were reluctant to say anything about racial and religious discrimination. Some commented that a few people were racist but the majority of people were very good to others.

Respondent 4 (restaurant), Respondent 5 (tailor shop), Respondent 6 (chicken butchery) and Respondent 7 (dentist) described their experiences of racial and religious discrimination.

> R4: (*If you ever faced any troubles when you first started this business?)* No, thank God. (*So it was easy*.) Yes, everything was easy and gone smoothly. (*Have you ever faced any racism from customers?)* No, never.

> R5: (*Have you ever faced racism?)* Only a few individuals were racist but with the government and legally there was not any racism. (*So, there aren't many*

> *problems?)* No, there is not a lot. (*When you were working in the factory, have you ever had any racism when working in the city?)* No, never.
>
> R6: (*Have you ever faced any racism?)* No. (*It did not happen?)* No, because all the communities are mostly Arabs. (*You if you had faced racism in previous jobs, but you said you have not worked before this business?)* No, I have not. (*Do you feel there would be racial problems and racism?)* No. Maybe you could find one out of a 100 but not a lot, no, there is not any country that does not have that. No, no here there isn't, here all people are the same for the government, but there might only be a few people that don't like the fact that you are a person from a certain background, but that shouldn't matter. Everyone minds their own business.
>
> R7: (*Have you experienced any racial problems or discrimination when you run this business?)* umm, I selected Bankstown for a reason because it is a very friendly umm close knit in Muslims Arabic community, umm so, had I opened the business somewhere else I wouldn't but here I've been very lucky. (*So, what about Australia, have you faced any discrimination as a Muslim?)* Oh, it is a given yes, we do umm, and I think the way to come back to this just through conduct showing good conduct and people might start to look at you in a different way.

These quotes illustrate the diversity of responses from participants on the issue of discrimination. Some denied they had experienced it, others made general comments, some shared their experiences of racism, and others were reluctant to discuss it.

Another challenge faced by some Muslim entrepreneurs was related to their pressure from competitors in their business environment. One source of difficulty was laws and regulations:

Respondent 1 (restaurant owner), Respondent 2 (restaurant owner), Respondent 3 (tailor shop) and Respondent 4 (dentist) commented on this.

> R1: (*Is the Australian law difficult or creates troubles for you?)* No, never. (*Very easy?)* Of course, law is law. (*So, there wasn't any objection on this business from the Australian government?)* No never. When they come over, give you orders, and tell you to clean this or do something it means that they know what

they are doing, and secondly, they do it for us so the people could take care of the country. Nothing is hard. No, it might be simple troubles but you have to choose the right time and place.

R2: (*Not with taxes and laws?)* No, no there was not anything. It was all good. (*So, it was easy*.) Yes, everything was easy and gone smoothly.

R3: (*Great, so have you ever had any troubles with the government?)* No, everything is doing legally here. (*So do you have problems with taxes?)* No, never. I pay for everything and the taxes. (*The Australian laws, system, and taxation are easy to deal with here?)* We have a program that if you do not go against the law and do everything correctly. Yeah of course, here in Australia you cannot do wrong easily, no, because they will be able to track everything and would get justice, no you cannot.

R4: There are certain laws that we must follow to open up a dental practice and we just umm, had to access it and abide by it, you know.

According to these participants, any difficulties associated with government regulations stem from the actions of the individual entrepreneur. Others, however, expressed different views.

Respondent 5 (grocer shop) and Respondent 6 (security agency) explained:

R5: (*How are the laws in Australia?)* I think that the taxes take three-quarters of our profit. (*Taxation is high?)* Yes, I hope they lower the taxation. (*Objection from the Australian authorities when you established this business?)* No, (*Any objection?)* They only asked the neighbours if we could open our store here. Yes, they only needed that.

R6: (*Did you face any objections from the Authority when you started your business?)* No (*Never?)* No. (*Had any problems in obtaining permits for your mission, license?)* Yeah, did you…it was…it is available for everyone who meets the requirements. The impact [of government regulations], like I said it's becoming more and more difficult now to apply as a security guard you know, with what's happening around the world, America and the rest of the other countries. America has a lot to do with [it], I mean their polices on our polices,

> so when they are on high alert we are on high alert, I mean more then high alert if they are on high alert, and since then you know they've added so much regulations and made it more and more difficult to become a security guard, or to start off at basic security guard, just the basic. So and that's impacting the business indirectly 'cause we're less likely to find umm like with what I've said with candidates around.

There were mixed responses to questions about law and regulations. Although some reported difficulties, most stated that there were no problems if you obey the law and follow the rules. Previous research found evidence that the government provided little support for immigrant entrepreneurs in the majority of countries (Collins 2003b; Desiderio 2014). In the present study, interviewees were asked about the support available in Australia for setting up small businesses as well as the availability of Islamic finance, the role of Islamic culture, and Australian regulations. Participants felt that there was not enough assistance from the Australian government with respect to setting up small businesses, and also mentioned some difficulties with respect to Australian regulations and the lack of Islamic finance.

7.4.3 Language Barrier

All the participants spoke both English and Arabic, though all mentioned facing problems when they arrived for the first time. At the time of interview, it was not an issue and they used both languages with their customers. Hence they did not consider the language barrier as an obstacle.

R2 (orthodontics practice), R4 (grocery shop), R6 (orthodontics practice) and R11 (orthodontics business) described their experiences.

> R2: (*Have any language problem as an immigrant?)* … At the beginning, yes, when I first came to Australia, umm but because I came to Australia when I was young that language problem got better and it is fine.

> R4; (*What about the language barriers?)* … When I first came here, yes. However, in here most of the customers speak Arabic and I have learnt a little bit of English.

> R6: (*Do you have a language problem?*) …. At first when I came to Australia I was 17, I umm, I did not know much English so I struggled but picked up the language very quickly.

> R11 (*Did you have any language problem as an immigrant entrepreneur?)* … Eh, maybe first time when I arrived in New Zealand, it was a little bit of an issue and the training in New Zealand, like, it was in English so I found it easier, so it was not like a huge problem.

R3 (tailor shop) explained that he had prepared for immigration by learning English:

> R3: (*Have you ever faced any problems with the language?)* …. No, I have learnt the language before I came here.

R5 (security agency), R8 (grocery and butchery), R9 (spray paint printing shop) and R10 (auto parts shop) all responded to the question in a single sentence, stating that they had never faced any issues with language as an emigrant and entrepreneur. A few participants mentioned that not all Muslim immigrants have good communication skills, which limits their employability.

7.5 Social and Economic Contribution of Muslim Entrepreneurs

Entrepreneurship plays an important role in the economic development of many countries, including Australia. It makes a major contribution to job creation. However, it is not easy to reduce unemployment and the problem cannot be solved by the entrepreneurship sector alone. Muslim immigrant entrepreneurship has made, and continues to make, substantial social and economic contributions, in various ways, including producing *halal* food, providing health services, and paying taxes.

Respondent 1 (orthodontics practice), Respondent 2 (restaurant owner) and Respondent 3 (dentist) commented on their social contributions.

> R1: Well, umm I have three different locations; I work in three different areas. Being working in Bankstown area that is umm many Muslims in the area, I decided to open there so I could help them with the dental help for the community.

R2: Well, for sure first, the food, they like it. Moreover, the food is halal 100% and that is the most important. (*Halal food?)* Yes, of course.

R3: Yeah, a lot, we every umm, I'll give you an example. Once a month on a Saturday we open our doors for the Syrian refugees. They come in here, we treat them for free, umm whatever there is support out there for, you know, charity work and stuff, we're the first ones to put our hands up.

R4: But if someone asked me for 2 or 3 months for them to gain experience from me I would not mind at all. A few days ago there was a woman that also came to know a few things here.

All the participants mentioned their economic contributions to the host country. These included providing employment opportunities, services, paying taxes and suppliers.

R1: Our business is not limited to just the Muslim community. We treat different people from different backgrounds, and that is because I am in different locations, I get to see different ethnic backgrounds umm you got the Asian population you got different backgrounds so my contribution again is to improve their dental hygiene. We got to about 15 employees. No, the majorities are non-Muslims, yeah, but here we do have Muslims.

R2: Okay, so we pay taxes like every Australian citizen. 100%, we do everything required. …. okay, 8 workers work here. (*Most of them are Lebanese and Arabs?*) Yes, all of them are Muslim.

R4: We pay the taxes. (*So, you pay all the taxes?)* Yeah, we pay them all. Yes, and the rent, we pay for everything.

R5: I pay taxes, and I pay my part of the GST, and I contribute to many charitable organisations, Islamic or non-Islamic, so if I couldn't do that if I wasn't really a part of that community and wasn't successful enough I wouldn't be able to do this. I would not be able to do any financial commitment.

Muslim entrepreneurs made a robust contribution to the host country economy creating employment for Muslims and others. They are paid taxes and suppliers and supported others in their networks.

7.6 Social Networks and Muslim Identity

Networking within the community is an asset for entrepreneurs. Most participants reported strong links with their cultural community via networks of friends and family, sports groups or larger cultural organisations. Many also had strong links with other ethnic groups in their communities, particularly through their clients and customers. The majority of businesses started by targeting the Muslim community and, for some of these, the Islamic faith helped them in various ways. Some focused on doing *halal* business while for others, religion was irrelevant to the business. These social networks and Muslim identity also helped entrepreneurs to recruit staff and obtain advice. If needed, they reported, the community would help them financially. As previously noted, some had previously received loans from community members.

Most participants reported that their customers came from different backgrounds, but they kept Muslim people in mind when they were preparing products or delivering services. Some opened new branches in Muslim-populated areas to serve and receive benefits from the Muslim community.

Respondent 1 (restaurant owner), Respondent 2 (grocery shop), Respondent 3 (tailor shop) and Respondent 4 (orthodontics practices) described their customers.

> R1: (*What about your customers, are they all Muslims or are they from different groups?)* No, they are from different groups. (*Even non-Muslims come to you?)* Of course. (*However, most of your customers speak your language, Arabic?)* Of course. (*Most of them are Arabs?)* Yes, mostly Arabs.

> R2: (*Do they find your work here helpful for them?)* Yes, I have customers from our community, yes.

> R3: (*What about the customers, are they all Muslims?)* No. There are from all religions, there are Christians and other believers. (*So, you provide for these customers?)* Yes. (*Do people speak to you in Arabic or English?)* Most of the customers are Arabs, so all in Arabic.

> R4: It's mixed, depends on which areas you're in, like we've got a few branches in the Bankstown area, majority of my clients are Muslims umm I am also in Parramatta so it's 30 to 40% of the people that are Muslims that I treat, umm in

> Hartsville probably it's about 10%. (*What is the proportion of people who speak in your language?)* Umm about 50% of people who come, especially the older generation, speak Arabic, which is a great help so it is easier for communication.

As these quotes indicated, the majority of customers were Muslim. Although they served people from other backgrounds, these were fewer in number. It was unclear from the responses, however, why they preferred to locate their business in the community and how they were encouraged to do this.

The type of business also influenced the customer base. Muslims tend to prefer *halal* food and Muslim entrepreneurs seek to meet their needs. Therefore, there are reciprocal benefits. Respondent 5 (security agency), however, reported that none of his customers were Muslim.

> R5: (*Your customers are the other Muslims or are they from the general community?)* They… no, they are just from any other background. (*Do they speak with you in your language, Arabic, for example?)* Zero, with Arabic, zero. …mainly, mainly with Australian companies, yeah, my interactions with Arab people as customers it's zero. I do not have even one Arabic customer. I have had casual work done for Arab people, like casual work like one or two situations where I have helped a very minor issue, that is about it, yeah but the proportion is zero.

The nature of the business was the main factor influencing his customer base, although he did not clarify why his agency had no Muslim customers. Networks provide immigrant entrepreneurs significant and exclusive economic benefits, making them important to the growth and success of their own businesses, and a possible source of further entrepreneurship (Nielsen & Riddle 2010). Networks provide advantages to members and the strength of relations between individuals can all impact economic activity (Smallbone et al. 2010; Lajqi & Krasniqi 2017).

All participants were asked about their customer's language. Some reported that 90% of their customers speak Arabic. R4 (grocery shop) and R5 (orthodontics practice) commented:

> R4: Customers speak mostly Arabic…in this area.

R5: …..our 90% customers speak Arabic; mostly Muslim people come to us.

Religion has a great influence on all aspects of everyday life, including business. Some interviewees reported running business according to their religion, while others had different views.

R1 (restaurant owner): (*Has your religion affected your way of running your business, so for example, do you make everything halal, or you don't sell alcohol?)* …. This depends on the area and the kind of people that would come to the place, so here in Briton and in this restaurant there are the oriental Lebanese foods, so when the majority of the Muslims or Arabs when they come to eat here they don't eat unless the meat or food is halal, so that is why I sell these type of food, not just because I am Muslim It depends on my situation, if I had to work in a restaurant that doesn't sell halal food I would have to because I need to earn my salary so I could live.

R2 (restaurant owner): (*As a Muslim was your Islamic faith a factor for you to establish your business?)* No. …. (*Like halal food?)* No, my religion is not at all involved in the business. Yes, that is my life.

These participants drew a distinction between religion and livelihood, prioritising the latter. Others, like Respondent 3 (orthodontics practice), Respondent 4 (grocery shop) and Respondent 5 (chicken butchery), adopted a different approach:

R3: (*Impact your religion Islam have had on your experience of establishing your business in Australia?)* Well, umm there is, I think our religion teach us to have good work ethics, and that was of the Muslim qualities to have a good work ethic. You do your best in helping people and making sure that you go by the rules of the land, which we live in, so that's being part of our religion.

R4: (*Does that influence your business here?)* Of course, there is a lot of thing, as if some things were not halal we would not bring it. (*You would not?)* No, mostly we only sell halal items. As we must make a check on everything before we get it to the store.

R5: (*The fact that you are Muslim has anything to do with affecting your business establishment?)* No, this is a business. (*For example, you cannot be selling*

> *alcoholic drinks and what not?)* No, of course not, because that is my religion and I respect it.

7.6.1 Recruiting Staff

Social networking facilitates staff recruitment for entrepreneurs and helps new arrivals find jobs in the host country. This is less important for professional entrepreneurs who must follow legal requirements in hiring staff. In some cases, family involvement obviates the need to hire workers, and some entrepreneurs are the sole employee.

Respondent 1 (restaurant owner) and Respondent 2 (grocery owner) discussed their community networks and Muslim identity:

> R1: (*Do you have workers here?)* Yes, around 5. There are Muslims and there are 2 Christians. (*Is there any problems in looking for workers?).* No way. Yes and the community in here will offer to help or work.

> R2: (*How many employees do you have?)* About eight. Most of them are Lebanese and Arabs. (Are they all Muslims?) Yes, they are. (*Difficulties finding workers or did they come to you here?)* They come here. (*They looked for a job here, so do you hire them as a help for them or yourself?)* I hire them because I wanted workers. Yes, and there are some people I hire them because I helped them, but they come work for only a day or two, they don't work here regularly. However, the employees who are working all the time are the ones I hired because I needed them. (*So, you pay them all the same amount?)* Yes.

Community networks help both the entrepreneurs and others. They also help to empower the community and contribute to the country's economy. Different contexts of entrepreneurship, however, affect the nature of, or even the need for hiring staff.

Respondent 3 (orthodontics practice), Respondent 4 (restaurant owner), Respondent 5 (tailor shop), Respondent 6 (security agency) and Respondent 7 (dentist) explained their situations:

> R3: (*How many employees do you have?)* We got not including this business, umm we got to about 15. No, the majority are non-Muslims. Nevertheless, here we do have Muslims. (*Did you have any problems recruiting employees?).* No,

not initially so. (*How did you employ them, advertising?),* Advertising. Yes, advertising.

R4: (*How many workers do you have?)* Three. (*Are they all relatives?)* Yes. (*Does your family help you?)* Yes.

R5: (*Do you have any workers/employees that help you with the shop?)* No, because the work is going well with my capability, and I do not trust others to do my job in the shop. (*Therefore, you do not have anybody?*) No, I do not.

R6: (*What about hiring?)* I hire; we hire from all…religions. Yeah, different backgrounds. Therefore, that includes the Muslim and the non-Muslim of course. An Australian person is working for me and I've got also a Muslim guy working for me from the same background, and I've got also someone that work from different backgrounds like umm, Russian people from Russia and different parts of Europe.

R7: Yeah, we have umm, about 11 staff members, in total, yeah. All are Muslims. We are very picky and selective in terms of who comes and works with us, umm they all have to be qualified and if they are not qualified, we actually train them.

Nine of the 15 participants indicated that they hired from the multicultural population through advertising and community networks.

R1 (restaurant owner), R2 (orthodontics practice), R4 (grocery shop owner), R5 (orthodontics practice), R10 (auto parts shop), R11 (orthodontics practice), R14 (bakery) and R 15 (mechanical workshop) all reported hiring multicultural staff:

R1: (*You have workers here?)* Yes, around 5… (*Are they all Muslims?)* There are 3 Muslims and 2 Christians. (*Is there any problems in looking for workers?)* No way. (*Can you find workers easily?)* Yes, and the community in here will offer to help or work.

R2: umm we got to about 15. (*Are all of them Muslim?)* No, the majority are non-Muslims, yeah, but here we do have Muslims. (*How did you employ them, advertising?*) Yes, advertising.

R4: (*Do you have employees here?)* Yes, about 8. Most of them are Lebanese and Arabs. Yes, they are all Muslims. They come here and I hire them because I wanted workers. Yes, and there are some people I hire them because I helped them, but they come work for only a day or two they don't work here regularly. (*So as a part time?)* However, the employees who are working all the time are the ones I hired because I needed them. (*You pay them all the same amount?)* Yes.

R5: (*Also you employ Muslims here?)* Yes, all of our staff here are Muslims. Yeah, we have umm, about 11 staff members, in total yeah. All are Muslims. (*How did you recruit them?)* Yeah advertising and network, sometime word of mouth also helps.

R10: (*Does your business employ any workers?)* Ah, yeah, I have one. No, he is not a Muslim.

R11: Yeah, I got like 4 employees and 2-3 associates, like dentists and we pay GST on it and we pay the taxes and bills for the employees. I have employees from different backgrounds, we have got like maybe 50-60% Muslims, I have one from like Nepal and I have one from Romania.

R14: Yeah, I got 7 employees and only one is Muslim among them. Maybe just finding the proper and hardworking employees and have proper experience.

R 15: I had 7 people now I got only 3. (*All of them Muslims?)* No, they are not all Muslims, Australian, Greeks, Italians, and Chinese …. Yes, different backgrounds.Only two participants said that they only hired Muslims and another two did not currently need to hire any staff. Table 7.6 summarises the religious status of staff.

Table 7.6 Number of Employees by Religion

Participant no.	Staff		
	Multicultural	Only Muslims	Don't have any staff
1	Yes	0	0
2	Yes	0	0
3	0	0	Yes
4	0	Yes	0
5	Yes	0	0
6	0	Yes	0
7	0	0	Yes
8	Yes	0	0
9	0	0	Yes
10	Yes	0	0
11	Yes	0	0
12	Yes	0	0
13	Yes	0	0
14	Yes	0	0
15	Yes	0	0

7.6.2 Financial Help and Advice

The community not only provides support in times of financial difficulty, but is also a source of business advice. As previously noted, the majority of participants started their business from personal savings and family resources, but some received financial help and advice from friends in the community, as described by Respondent 1 (tailor shop) and Respondent 2 (grocery shop).

> R1: (*Was your capital personal savings or did you take a loan from the bank?)* Oh no, I took from my friends, one gave $5000 and another $1000 and so. That was how I collected the capital; it was a loan so when I started gaining from the shop I was paying each one of them. (*So was anyone who helped you with furnishing the shop and stuff like that?)* Yeah, there were some of people who I borrowed from them, and they helped me with what they could afford yes. (*So, can you now help other people as well?)* I did, I helped.

> R2: (*All right, so in the financial supply didn't you have anyone else to help you?)* Yes, Abu Salem has helped me. Yes. (*However, that is not a very common type of loan here, so for the communities in here do they ever help you in any way, for example financially of giving advice and so?)* Of course, I get many advices from

many people who come here and the customers always give us some of their point of view.

Other participants, who had used their personal savings to start their business, reported that they could obtain help from the community if the need arose. Thus networks provide social capital for immigrant entrepreneurs.

7.6.3 Success of immigrant entrepreneurship

Expansion via hiring more staff or opening new branches is an indication of a flourishing business. Many participants wanted to expand their businesses and encouraged others to do so, believing that expansion was not only good for business but also enhanced the image of the community.

Respondent 1 (restaurant owner), Respondent 2 (orthodontics practice) and Respondent 3 (security agency) described their plans for expansion.

> R1: (*Future plans for your business, would you expand maybe.).* Yes, it is ready to expand, and on a 5-star rating, from the government. (*Can you open other branches?)* Yes, that is possible. It could be in Briton or Wollongong and many other areas. (*What are the benefits you gained as a businessperson here in Australia?)* When you are successful at your work, people will want to come to you and that could make your business grow and could have many other branches, maybe 20 over the whole country.

> R2: Expand you have to, you have to expand with the profession, you have to expand with a personal touch to make sure that you're still in contact with all the people that… so yes, expansion means getting more employees to accommodate the busy time, so that way I decrease the work load, but again without losing the benefits of giving our patients the best possible results with the personal touch that we give them all time. It does provide you a comfortable life; it does also give an opportunity to help the community in ways that you do not have it, if you do not have, you know, money to do it.

> R3: I am looking at expanding, and able to serve bigger purpose umm… I wish I can be somewhere in the leading list companies, umm for me to employ more of the community members and get some of this youth off the streets, and maybe I mean be able to represent our community in a better way, better image. There

are not many of us around who are doing this on a professional level, and is working on expanding and get somewhere where the rest of the companies, the Australian companies, professional Australian companies are around just to say that no one else is better than the other, or what we can do.

Muslim entrepreneurs, like other immigrant entrepreneurs in Australia (Collins, Shin 2012; Collins & Low 2010), continually reassess their business, looking at opportunities for expansion or change. Through the lens of entrepreneurship, an entrepreneur contributes to business benefits and project creation (Welter, 2011) in order to expand the business in line with prevailing conditions (Whetten, 1989).

7.7 Strategies for Existing and New Entrepreneurship

Entrepreneurs adopted a variety of strategies to achieve success in the host country. They also encouraged new entrepreneurs to start-up businesses. According to Orser and Hogarth-Scott (2002), male and female owners adopt similar strategies to drive development. Women, however, are discouraged by stress associated with growth that results from the extra demands on their time and family responsibilities (Davis & Shaver 2012). According to some participants, only hard work and discipline can make existing and new businesses successful, although product quality is also important.

Respondent 1 (restaurant owner), Respondent 2 (orthodontics practice) and R10 (auto parts shop) identified the key elements in successful entrepreneurship:

> R1: Most importantly for me is discipline. If I worked somewhere I stay and try to be successful as long as God is happy with you. Hard work is also important to do success in your own job. For new entrepreneur, they need to be patient and not expect to succeed at once.

> R2: (Quality of work is also important?) Umm, I think the opportunities here in Australia is wide, it is open umm I find it that there is equality here. But, I think one of the most important things is to be effective in the community and not just the Muslim community, but the wider community, umm you need to be effective you need to have some input and one of the biggest inputs is to have a business that gives opportunities for people to work and to contribute which means providing employment, providing service to a community, not just the small community of the Muslims but also the wide community of Australia.

R10: Yeah, of course yeah, yeah. I will encourage my friends to start business. Umm, it just gives you a peace of mind, you know it is going to develop if you work hard on it and be successful.

R3 (clothing store) took a somewhat different view:

R3: I always say, Australia is the best country in the world. I just wish for the Arabian community to be more responsible and show the rest of the people in here a good image for us, and this is a good land, and because am Muslim you have to have the best ethics and morals and to show them to others. …. Yes of course, you always have to give encourage to young people. (Advise young people to start their own businesses and is that better than normal jobs?) Anything that is available for them would be good, instead of depending on the government, because then they would be humiliated and that would not be enough and could be tortured and looked down at so they need to work, and they might put them in jobs that wouldn't be suitable for them, so it's humiliating.

Similarly, R4 (grocery shop) gave some suggestions for young Muslims:

R4: (*Do you encourage your friends to start their own business as you have?)* Of course, because if someone started a business even if it was small, that would be better than a normal job and being a regular employee. Yeah, better than a normal job. Well, I really want to encourage all of the youth to start their own business, and the country would help them. Help them too by protecting them and letting someone else disturb their businesses, as long as they follow the laws and pay taxes, and this country would be a good place for their business.

Entrepreneurs' decision-making influences the business environment by enhancing opportunities, coordinating resources, and supervising labour and business conduct. Effective allocation of resources is the core of entrepreneurial activity (Shuklev & Ramadani 2012). Participants were motivated to adhere to government rules and regulations to in their business activities and to support and encourage young people to become entrepreneurs.

7.8 Case Study: Fatimah

I was born in Sydney, but I left it when I was 3 months old. I returned to Australia when I was about 17, and it was due to the instability in the Middle East, so my family decided to move from Dubai to Australia. At first when I came to Australia I was 17, I did not know much English so I struggled but picked up the language very quickly. After graduating, I went straight to University of Sydney, and then here at this practice as well. I was working for the University of Sydney. I decided to open a dental practice, about four years ago. We provide dental services for the Muslim community and others as well. I have relatives in Australia and different parts of the world such as in Canada, America, Morocco, and Egypt. They provide me with moral support, but not financial. My family has a business in Dubai. It is import and export business. My uncle is a doctor and he has a medical centre.

The benefits from having my own business is that it gives us the opportunity to expand ourselves and have more stability here in Australia, but our main business funding source is from overseas it’s not from here in Australia, except mine. Mine is established here in Australia. There is many benefits for Muslim community here in Sydney because we tend to be able to expand their knowledge on health and prevention from diseases. In addition, we support the Muslim community here a lot. For instance, once a month on a Saturday we open our doors for the Syrian refugees they come in here we treat them free, whatever there is support out there for you know charity work and stuff we are the first ones to put our hands up.

I believe the kind of contribution we make for the Australian economy from our business as a Muslim is a quite high, we pay our taxes, the return for this business is high so we contribute a lot to the unemployed Muslims, our payment our taxes go towards them. We employ Muslims here. All our staff here are Muslims.

The effect of running a business on my personal life is quite consuming cause I have to work six days a week early hours and long hours. I work approximately 35 to 40 hours per week.

According to Hughes (2006), the main motivation for both men and women to start their own business is "freedom/independence". For women, however, other concerns such as "flexibility of hours" and "work-family balance" are also important. The central importance of family responsibilities and work conditions for women's entrepreneurship choices process would appear to be well established. Kirkwood (2009) suggests a mixture of push and pull factors inspires both genders, but these factors vary. In particular, the presence of children impacts women's but not men's aspirations in the early stage of business development, as they contemplate the potential difficulties of integrating their family and business life (Kirkwood & Tootell 2008).

> I have not experienced any racial problems or discrimination when we run this business. I selected Bankstown for a reason. It is a very friendly, close net in Muslims Arabic community, so, if I had opened this business somewhere else I would but here I have been very lucky.
>
> I personally enjoy being in Arab Muslim countries. but I must admit that Australia gives us the opportunity to grow a lot more than in the Arab countries, and it is just more freedom and it allows to, especially for a Muslim woman it gives us more opportunity here in Australia.
>
> I have not experienced any difference in establishing this business than men. It has been quite positive. The community is supportive, I have not had any discrimination that I had to deal with, and it was very family oriented environment in here. The overall benefits of being a business Muslim woman in Australia is quite great, I feel like it allows, I get many young girls who come in as patients, but I try to show them as being a role model, achieve, and do the things that we do here. I think it plays a big role when they start to see that women are capable, women can do these things, so hopefully the new generation can see that and walk on the same journey. As a female doctor or a female businesswoman I did not face any different problems compared to my male partners.

Some argue that the social and cultural constraints faced by women all over the world make it is difficult for them to participate in entrepreneurship in the same way that men do (Allen & Truman 1993; Çetindamar et al., 2012; Karataş, Özkan et al. 2010; GEM

2012, 2015). Similarly, international human development programs identify factors such as lower levels of education (mainly in developing countries), lack of capital and resources, fewer business-oriented networks in their communities, greater domestic responsibilities, lower social status and culturally determined lack of assertiveness and confidence in their ability to succeed in business can prevent from perceiving and acting on entrepreneurial opportunities (OECD 2004; UNDP 2006; GEM 2012, 2015). Immigrant women are pushed into entrepreneurship when they settle in the host country because they find it difficult to get a job and therefore need to overcome cultural, religious, financial and institutional barriers (Pio 2010, 2007; Heilbrunn & Abu-Asbah 2011).

In developing countries and, some may argue, in developed countries, a woman's place has been in the home. Women entrepreneurs have always struggled with the distinctive encounters shaped by socially constructed gender roles: these have both created opportunities for women's advancement and have restricted their growth as entrepreneurs. The feminist literature suggests that entrepreneurial behaviour is fundamentally gender-biased and as a result is motivated to reproduce a dependent male-controlled relationship (Minniti 2009). Yetim (2008) suggests that issues such as male domination, gender barriers, low pay, prejudice and discrimination hinder women from trying to progress in their careers and force them to establish their own businesses. However, the traditional role played by women within the family is one of the main factors influencing women's decisions to become entrepreneurs. Moreover, women tend to work in lower-productivity businesses in both developed and developing countries. This contributes to the gender wage gap, where women are paid less than men (Yetim 2008; Soysal 2010). Thus, it is important to undertake a descriptive study to investigate how female entrepreneurs relate to business life in different social, cultural and economic contexts.

7.9 Case Study: Ahmed

> I am from Lebanese descendant. I lived in Sydney because my parents and all the relatives of both side were also lived here, in Sydney. I always thought to do further studies and made my life easier, may be, that is why I came here. I thought, in the presence of both family life would be easy. I did many jobs since my childhood, in my home country. Even though, I did many jobs in Australia as

> well. In Australia, situations were very different and I did almost everything here, starting from cleaner to working in McDonalds, I did everything. That time, I was studying as well though I could not finish any studies here because of many circumstances of my life. Therefore, for the time being, I did many jobs.

Many scholars have argued that previous work experience, in the form of waged or self-employment, is likely to influence a person's entrepreneurial preference. Previous employment increases professional skills, thereby reducing the possibility of failure in the entrepreneurial venture (Georgellis, Sessions, & Tsitsianis 2007). Managerial experience in the previous job is also beneficial for successful entrepreneurship (Boden & Nucci 2000; Shane 2000). Millán, Congregado, and Román (2010), however, suggest that with enhanced work capability, superior employment opportunities open, thus discouraging interest in entrepreneurship.

> Now I am self-employed and I have my own business. It is the very successful business ever in my life. It's general security service provider agency. We do security work as causal transit. How I get to know about this business- is very interesting story. Actually, I did not choose this business it happened coincidently. That time, I was working in the department of education, as I have said, I did some job. Despite of having job, I was looking some job in the evening to earn some extra money. Suddenly, I met my friends one evening and talked with them. They gave me the part time job offer and that was some security work. I did it for some time and as I said, then I was doing Monday to Friday in the department of education. Therefore, in the weekend I earned some extra money through security work. I did this wok just to support my family better. I earned a good amount of money in short period of time through this security work. Therefore, I decided to take this work on full basis and quit from all job. After that, I started then educating myself with courses and getting involved with different class and type of work until I got here. Finally, I have started the business.
>
> The labour market is very competitive here and one's have to continuously prove oneself in the market, otherwise, unlikely to be around for a long time. To prolong this business need dig out more updated ideas, still there is no guarantee to do success in this business. So, have to work harder. In my business, I give all kinds

> of national security like, at army base, at navy and everywhere. Security means everything for them, I mean we are the first to attend any crime scene, not necessarily, but we are the ones that help preserve the crime scenes at first sight and then handle this information, we work on intelligence, resources, and we own monitoring surveillance. Therefore, we are in direct contact with members of the public, and we help a lot in evident finding issues, like national issues, security national issues.

7.10 Conclusion

This chapter analysed the qualitative data about the experiences of 15 Muslim immigrant entrepreneurs in Sydney. The analysis was guided by key findings from the quantitative results. The qualitative data supported and elaborated the quantitative results. The following chapter discusses the implications of the qualitative and quantitative results for theory, research and practice.

Chapter 8: Discussion

The previous three chapters presented the results of the quantitative and qualitative fieldwork conducted for this thesis. This chapter discusses these findings in relation to the research questions that were the point of departure for this investigation and the Australian and international literature on immigrant entrepreneurship.

8.1 Overview of the Study

This thesis focused on the experiences of Muslim immigrant entrepreneurs residing in Sydney, Australia. It aimed to fill an important gap in the literature relating to immigrant entrepreneurship in general, and Muslim immigrant entrepreneurship in particular. A review of the literature on Australian immigrant entrepreneurship identified a paucity of research on the experiences of Muslim immigrant entrepreneurs in Australia, including their motivations and pathways to entrepreneurship, the barriers they faced and the strategies they employed to overcome them. The study also aimed to explore how religion (Islam) influenced their entrepreneurial lives. The context for this investigation was the large and growing Muslim immigrant population in Australia – concentrated in Sydney – and the Islamophobia that has characterised political discourse about Muslim immigrants in Australia since 2001. At the same time, Australia has, in relative terms, one of the largest immigration intakes in the world, the result of a sustained settler immigration policy since the end of the Second World War. The fieldwork was conducted in Sydney because that city has Australia's largest population of Muslim immigrants.

Chapter 1 introduced the study, identified its aims and objectives and provided background information on entrepreneurship and the difficulties associated with it. Chapter 2 presented an historical and contemporary overview of the Muslim immigrant population in Australia. Chapter 3 reviewed the extant literature on entrepreneurship, with attention to the characteristics and concerns of entrepreneurs. Chapter 4 explained the methodology that was used in the study and described the procedures used to collect and analyse data. Chapters 5, 6 and 7 presented detailed findings from the analyses of the quantitative and qualitative data. This chapter discusses the results of the analyses in relation to previous literature and theory. The factors serving as positive and negative

influences on Muslim immigrants' entrepreneurship are discussed, and recommendations are made to help resolve the impediments to entrepreneurship among this population.

8.2 Research Questions

The primary research question was:

To what extent does the blocked mobility hypothesis explain the pathways to entrepreneurship and the entrepreneurial aspirations of Muslim migrants in Sydney, Australia?

The secondary research questions were:

- ***How does the religion (Islam) of Muslim immigrants shape the characteristics and success of Muslim immigrant enterprises in Australia?***
- ***What role do Muslim immigrant social networks play in the establishment of, and the nature and success of, Muslim immigrant entrepreneurship in Australia?***
- ***What could be adopted to assist existing Muslim immigrant entrepreneurship in Australia and promote new Muslim immigrant business formation?***

The data indicated that it explains the situation of only part (perhaps half) of the sample. Most survey respondents did not report experiences of personal racism, but 56% had experienced unemployment as a result of institutional racial discrimination. Very few had obtained bank finance. Half (n=149) agreed or strongly agreed that "Islamic culture is an obstacle to getting a job in Australia".

This research question emerged out of data showing that Muslim immigrant unemployment is much higher than for other immigrants, that the educational qualifications of immigrants from Muslim or mainly Muslim countries are generally not recognised in Australia, and that Islamophobia related to Muslim immigrant settlement is a feature of contemporary Australian society. The *a priori* argument of the blocked mobility hypothesis is that formal or informal racial discrimination leads to the disproportionate exclusion of Muslim immigrants from employment in jobs related to their human capital qualifications. Blocked mobility is a term that suggests that the move of Muslim immigrants into establishing a small business in Australia is more push than pull. In the mainstream entrepreneurship literature, this would be described as a form of

necessity entrepreneurship (Block, Kohn, Miller and Ullrich 2015): that is, excluded or demeaned in the labour market, Muslim immigrants are pushed into considering entrepreneurship as a more rewarding – financially and personally – way of engaging with the Australian economy and securing a better life for themselves and their family. The corollary of this argument is that, if Muslim immigrants could find good, well-paid jobs, their rate of entrepreneurship would be much lower. Collins (2002, 2003) has argued that the different rates of entrepreneurship among Australia's diverse immigrant community can be explained in this way: immigrant groups with access to good jobs in the primary labour market (e.g. Indian immigrants) have relatively low rates of entrepreneurship, while those with very restricted access to the primary labour market (e.g. Lebanese, Greek and Italian immigrants) have high rates of entrepreneurship.

The results of the fieldwork conducted for this thesis – presented in the previous chapters – suggests that, while the blocked mobility hypothesis is important in explaining the experiences of many contemporary Muslim immigrant entrepreneurs in Australia, it is not the main explanatory factor.

8.3 Key Findings

The results of these analyses showed that the blocked mobility hypothesis makes an important contribution to explaining the experiences of contemporary Muslim immigrant entrepreneurs in Australia. The results indicated that self-employment represents real economic opportunities for migrants. Migrants have different types of informal resources to exploit opportunities for self-employment in the non-professional sector. The findings also suggested that, with regard to access to opportunities in the labour market, the significant factor was not whether the individual was an immigrant or not, but whether the individual aspired to be an entrepreneur. Nonetheless, blocked mobility was not the main factor that explains the situation of Muslim entrepreneurship in Sydney. The key finding then is that Muslim migrants have a broad range of entrepreneurial drivers, which may be better understood by examining segments within the broader population.

One of the problems with the blocked mobility hypothesis is that it focuses, perhaps excessively, on one dimension of immigrant entrepreneurs' life: the barriers that they face in the society and the labour market, even though these barriers arise from a complex interplay of personal and institutional policies and actions that comprise racial

discrimination. In one way this can be seen as a deficit theory: an over-concentration on the problems that Muslim immigrants face and an under-concentration on what they bring to entrepreneurship – their agency, their determination, their capacity for hard work, and their ability to draw on local and diasporic family and community social networks. In a similar way, Collins (Collins 2017a; Collins, Watson & Krivokapic-skoko 2017) has argued that the apparent paradox of refugee entrepreneurship – the fact that refugees face the greatest barriers to entrepreneurship but also exhibit the greatest rate of entrepreneurship of all immigrant groups in Australia – can be explained by the excessive focus on the barriers refugees face and not the qualities, abilities and determination that refugees possess.

If the blocked mobility thesis is at best a partial explanation of the experiences of recent Muslim immigrant entrepreneurs in Sydney, the question then becomes: are there alternative theories in the literature that offer a much better explanation? It is here that the mixed embeddedness theory of Kloosterman and Rath (Kloosterman & Rath 2014; Kloosterman 2010; Kloosterman & Rath 2001; Kloosterman et al, 1999; Martiniello & Rath 2014) appears to have advantages. The point of departure of the mixed embeddedness theory is its more complex focus on the entrepreneurs' own characteristics, on the wider socio-economic and political contexts, on the micro-level characteristics of the immigrants, including their social embeddedness, and on the wider meso- and macro-structures of the destination country. One of the strengths of the mixed embeddedness theory is that it incorporates multiple realities of social embeddedness, market dynamics, economic embeddedness and politico-institutional embeddedness (Jones et al. 2014; Kloosterman 2010, 2003a; Kloosterman et al. 1999; Moyo 2014; Rath & Schutjens 2015).

As outlined in previous chapters and elaborated here, the decisions and choices of Muslim immigrants to move into entrepreneurship in Sydney are complex. Muslim immigrant entrepreneurs are not a homogenous group, despite the common denominator of their religion. They come from a number of different countries in the Middle East and elsewhere. They also have very different visa pathways to immigrant settlement in Australia. Some come on permanent refugee, business or family visas, others on temporary student visas. Some are second-generation immigrants born in Australia. A large proportion of those surveyed had higher education qualifications while others had limited schooling. They vary according to English-language proficiency, age and gender.

They arrived in Australia under different economic, political and social conditions, so that to frame all their stories within the singular theory of blocked mobility is to simplify and generalise what the present study has shown to be a complex and diverse set of pathways to entrepreneurship and entrepreneurship experiences. The corollary of this argument is that their common denominator – the Muslim religion - explains some but certainly not all of their journey to and experiences of entrepreneurship in Sydney

Mixed embeddedness views immigrant entrepreneurship as grounded, not just in immigrants' own resources of ethnic-social capital (as espoused by social embeddedness and social capital/social network theories), but also, more importantly, in the operating conditions of their contexts (including the political-economic legal, and policy environment) of the immigration society. Islamophobia in Australia is an example of the latter. This more nuanced and complex theoretical approach is better able to interpret the differences among the participants than the blocked mobility theory.

Additionally, the survey results showed that religion was an important factor in shaping their experiences and the characteristics and success of their enterprises. The findings also showed that this population significantly contributed to enhancing the social and economic participation of Muslim immigrants in Australia, with Muslim immigrant social networks also playing an important role. The study also identified a number of strategies that could help Muslim immigrant entrepreneurs and promote new businesses. These findings, which compose the key findings and contribution of this thesis, are discussed in further detail below, along with an examination of how the results compare with previous literature.

8.3.1 Motivation of Muslim Immigrants to Turn to Entrepreneurship

The data showed that participants had different reasons for starting their own business. Most did so because they wanted to be independent. Previous entrepreneurial literature found that job frustration is a significant factor for entrepreneurs to leave paid employment (Stoner, & Fry 1982). Enthusiasm for entrepreneurship is driven by four main engines: aspiration to independence; economic motives; family-related factors; and work-related factors. The desire for independence through private business may develop through the experience of unemployment. This desire may be a function of stress. In general, the desire for independence is often cited as a universal factor in the selection of persons for entrepreneurship. However, Muslim immigrants in Sydney identified other

motivations for their move to entrepreneurship, such as earning more money, taking advantage of opportunities, and future family security. Other studies have found that the desire to earn more money was an important causal factor. Although many participants in the present study were motivated to earn money, financial considerations were less important than other factors such as independence (Cato et al. 2008).

8.3.2 Contributions of Muslim Entrepreneurs

The economic contribution of Muslim immigrant entrepreneurs in Australia is significant, but it is also important to recognise their broader implications for the development of Australian society. The social capital that Muslim entrepreneurs bring to Australia contributes to the enhancement of community life in a number of ways. They contribute significantly to the creation of new jobs for other Muslims. At the same time, however, low unemployment is not easy to address, and cannot be solved by the entrepreneurial sector alone. Muslim entrepreneurs contribute to society and the economy in different ways, such as the production of *halal* foods, the delivery of health services, and payment of taxes. The role in formal and informal volunteering is also essential, as it contributes not only to the effective adaptation and development of their ethnic communities, but also to the wider society.

8.3.3 Muslim Entrepreneurship is Embedded in Family

One of the significant findings of this research is that Muslim immigrants' businesses were an integral part of the family. Their transition to entrepreneurship was motivated by their desire to provide for their family, and the family contributes to the activities of the business where possible. While, a purely economic interpretation of the role of family in such business might be critical, noting that, for example, payment to family members may not be in the form of direct capital – it is clear that other benefits come from family involvement in the business. To this end, the exposure to work practices for children and spouses may enhance the employment prospects (through gaining useful experience) of this group. Moreover, observing and operating in an entrepreneurial environment would likely equip family members with their own entrepreneurial competencies, thereby aiding their ability to create future businesses. Notwithstanding these consideration, from an ethnic and religious perspective, entrepreneurship is an integral part of the Muslim culture of hard work. This was shown in Collins et al.'s (2017) study, in which (Muslim) participants identified their cultural environment as an important factor in entrepreneurship. Apparent in the study herein also, was the condition that respondents

and interviewees felt a kind of cultural pressure/norm concerning hard work, for which they sought to align themselves with. Previous research has shown that entrepreneurs are motivated by the desire to balance work and family life (Kirkwood & Tootell 2008). In this study, entrepreneurs may have relatively similar motives for a larger number of entrepreneurs, as was the case in other studies of entrepreneurs (Cato et al. 2008).

8.3.4 Racial and Religious Discrimination

Most participants reported that they had never faced any discrimination from Australian people or the Australian government. Some, however, commented that they had experienced discrimination from people of different ethnic origin, but the responses were not very clear on this issue. They seemed reluctant to talk about discrimination in relation to the government. Further, some commented on the support they received from the government. This challenge differed according to the nature of the participant's profession and field of entrepreneurship. This is consistent with Kaya's (2015) assertion that Muslims residing in liberal democratic Western countries who lack a specific religious commitment are more likely to find acceptance.

8.3.5 The Barrier of Start-up Capital

Most participants reported that they used their personal savings to start a business, often accumulated through paid employment. Others received a loan from parents or other family members. When asked about the main difficulties they faced prior to moving into entrepreneurship, most mentioned financial difficulties. This is consistent with Rath's (2000) findings that immigrant entrepreneurs are less likely to obtain a bank loan to start up a business from local entrepreneurs.

8.4 Research Design and Method

The sample for this study comprised 300 Muslim immigrant entrepreneurs who were selected using purposive sampling along with network or snowball sampling. With respect to theory, the study focused on the blocked mobility hypothesis, which posits that many immigrant workers are unable to get a job or, if they do obtain employment, these jobs are relatively low paying, typically below the level of their human capital. The study applied the blocked mobility hypothesis to better understand Muslim immigrant entrepreneurship in Australia. It also focused on other aspects of the move into entrepreneurship as well as the experiences of entrepreneurship among Muslim immigrant entrepreneurs. Specifically, the study aimed to explore the enablers and

impediments to entrepreneurial activity among these individuals, as well as to provide recommendations for strategies that could be used to help address these impediments.

The sample comprised respondents from 33 different birth countries, most of whom (65%) were aged between 30 and 49. Those born in Lebanon, Iraq, and Pakistan comprised 30% of the sample; slightly more than 12% were born in Australia. Close to 32% of respondents were born in one of the following countries: Afghanistan, Egypt, India, Kenya, Morocco, Sudan, Syria, or Turkey, with the remaining 36% coming from one of 22 other countries. More than three-quarters (76%) of the sample was male, with 24% female. This reflects the fact that most entrepreneurs in Australia are male. The most common language spoken at home was Arabic, though these individuals did not constitute most of the sample. Substantial minorities of respondents indicated that they spoke Arabic and French, English, Punjabi, Turkish, and Urdu, with a substantial representation of other minority languages. The vast majority indicated that English was the second language spoken at home, followed by Arabic, English and Arabic, English and French, and Turkish. Additionally, most respondents (76.33%) indicated that they had no prior experience of running a business. The remaining 23.67% had previously done so, most commonly retail businesses, followed by restaurants, catering and service businesses. A very small number of other enterprises was reported.

The statistical tests conducted for this study began with respondent education. Here, the results of a one-sample chi-square test were found to achieve statistical significance, indicating that the observed distribution of respondent education was significantly different from that which would be expected if it were an even distribution of educational levels. Specifically, these data indicated that individuals with undergraduate degrees were overrepresented, while individuals with only a primary level of education, as well as those with a postgraduate degree or trade (skilled vocational), were underrepresented. A second one-sample chi-square test was conducted with English-speaking capability. The result was also found to achieve statistical significance, with individuals who speak English very well being highly overrepresented within the sample, and individuals who speak English not very well being heavily underrepresented. A one-sample chi-square test was also conducted in relation to whether English-language courses were undertaken in Australia. In this case, individuals who had taken English classes were overrepresented, and those who had not were underrepresented.

Following this, a one-sample chi-square test was conducted in relation to respondents' occupation before starting a business. The categories that were overrepresented within this analysis consisted of working in a similar small business and working in a different small business, with the underrepresented categories consisting of being a wage earner or having another occupation, being an owner or manager in the same business, and being an owner or manager in a different business. This analysis was found to achieve statistical significance, indicating that the distribution of responses to this question was significantly different from an equal sample size in each category. Next, a one-sample chi-square test was conducted on whether respondents had any formal business training before they started their business. The results of this analysis also achieved statistical significance, with an overrepresentation of individuals who had no formal business training, and an underrepresentation of individuals who did have formal business training before starting their business.

The next set of analyses focused on barriers experienced by respondents in the Australian job market. The majority (56%) stated that they had experienced unemployment in Australia; of these, the vast majority stated that they had applied for more than five jobs. A chi-square analysis was then conducted between whether individuals had experienced unemployment in Australia and whether they had applied for jobs before starting their business. A significant association was found between unemployment in Australia and having applied for jobs before starting their business.

Next, a cross tabulation was conducted between whether respondents had left their job because of discrimination and whether they faced discrimination in their workplace because of their religion. This chi-square analysis achieved statistical significance, with individuals who faced discrimination in their workplace because of their religion being much more likely to state that they also left a job because of discrimination. Similarly, respondents who stated that they did not face discrimination in their workplace because of their religion, or that this question was not relevant, were also nearly guaranteed to state that they had not left their job because of discrimination.

A series of additional descriptive statistical analyses were then conducted on these data. With regard to how respondents began their current business, the most common response was that they had set up their business (62.67%), followed by having bought an existing business from friends, and having bought an existing business from others. Many

respondents stated that they bought an existing business from family, with a single respondent stating that this was a family business. With respect to the ownership structure of their business, most commonly this was a sole proprietorship, followed by a partnership, cooperative, private company; a single individual owned a franchise. Additional questions focused on how long the respondent had been operating their business, and what type of business they were currently involved in. Most commonly, respondents stated that they had been operating their business for between six and 10 years, followed by more than 10 years, 3-5 years, 2 years, and less than one year; a single respondent stated that they had been operating their business for one year. With respect to the type of business that they were currently involved in, these were, most commonly, service businesses, followed by catering, retail, and import/export; a single respondent stated that they were involved in a tow truck business.

Additional descriptive statistical analyses were conducted on questions relating to the total number of individuals working in the business, including the owner, as well as the main source of finance for the respondent's business. Data on the total number of individuals working in the respondent's business, including the owner, took the form of a positively skewed normal distribution, with most individuals stating that they had between three and 12 individuals working within their business. Regarding the main source of finance, the most common category of response was "mainly personal", followed by mainly family finance; 10 individuals stated that their main source of finance came from banks or financial institutions.

The next section focused on support received for their businesses. First, respondents were asked about the availability of Australian government assistance for Muslims to set up businesses in Australia. Descriptive statistical analysis found that respondents reported not receiving enough assistance from the government to set up a small business. With respect to financing, respondents indicated that they faced difficulty due to the absence of Islamic finance in Australia, which represented a large barrier to Muslims setting up a small business. Respondents also generally felt that, among Muslims, Islamic culture was an obstacle to obtaining paid employment in Australia. Individuals also felt that the regulatory environment in Australia presents an important obstacle to setting up a small business. Taken together, these results suggest that there are important barriers to success

as a Muslim immigrant who is starting a new business in Australia, and that Australia is not providing enough assistance to these individuals to start their business.

The set of analyses discussed in Chapter 5 focused on hypothesis testing. The first hypothesis posited that there is no association between the number of job applications and experiencing unemployment. The results of the chi-square analysis conducted on these data indicated that there was a significant and positive relationship between the number of job applications and the experience of unemployment among these respondents; these results served to reject the first hypothesis. The second hypothesis posited that the experience of discrimination based on religion in the workplace is not associated with the decision to leave their job. As discussed previously, the chi-square analysis conducted on these data did in fact find a significant and positive relationship between the experience of discrimination and having made the decision to leave their job.

Leaving a job due to religion-based discrimination at their place of work was not related to experiencing unemployment. A significant positive relationship was found between the experience of religion-based discrimination in the workplace and experiencing unemployment; these results served to reject this hypothesis. Next, it was posited that an individual starting their own business to be independent was not associated with the experience of unemployment among Muslim immigrants. The results of this analysis found that individuals who had experience of unemployment in Australia were more likely to state that they did not decide to start their own business to be independent. Similarly, individuals who had not experienced unemployment in Australia were more likely to state that they did decide to start their own business to be independent.

Next, it was posited that there was no association between the ways in which Muslim immigrants started up their current business and the support of the Muslim community to establish such businesses. The results of this analysis did find a significant association between how respondents stated that they started up their current business and whether the Muslim diaspora helped Muslim immigrants to establish their business in Australia. This analysis served to reject this hypothesis. Following this, it was posited that there was no association between the satisfaction of Muslim immigrant entrepreneurs in Australia in operating small businesses and support of the Muslim community in sharing information about Australian laws. The results of the chi-square analysis conducted between these two measures indicated a significant association between whether

respondents felt that they were better off operating a small business in terms of personal and job satisfaction and whether the Muslim diaspora (Muslim community) in Australia or overseas supported them by sharing information about Australian laws. A significant association was also indicated between whether respondents felt that they were better off operating a small business in terms of personal and job satisfaction and whether the Muslim diaspora (Muslim community) in Australia or overseas supported them in providing labour. The hypothesis was rejected: there was no association between the satisfaction of Muslim immigrant entrepreneurs in Australia in terms of operating small businesses and support of the Muslim community in providing labour.

The study also posited, as an additional hypothesis, that there is no association between the satisfaction of Muslim immigrant entrepreneurs in Australia in operating their small businesses and support of the Muslim community to establish such businesses. A chi-square analysis was conducted on these data to determine whether there was a significant association between these measures. The results indicated a significant association, serving to reject this hypothesis. The next hypothesis focused on success, positing that there was no association between success in operating small businesses by Muslim immigrant entrepreneurs and the support of the Muslim community to establish such businesses. The results of the chi-square analysis conducted on these two measures also indicated statistical significance, serving to reject this hypothesis.

In summary, the survey sample consisted of a group of individuals who were born in 33 different countries, with 34% of respondents being in their 30s, and 31% being in their 40s. In relation to country of origin, 30% were born in Lebanon (13.33%), Iraq (8%), or Pakistan (8.67%). A further 12.33% were born Australia, with 31.67% being born in Afghanistan, Egypt, India, Kenya, Morocco, Sudan, Syria, or Turkey. The remaining 36% were born in one of 22 other countries. These results illustrate how diverse Australia's Muslim population is, and this diversity was reflected in their entrepreneurship. Overall, 83.7% of respondents were aged 30 or above, supporting the proposition that the majority of entrepreneurs require time to educate themselves, gain work experience, produce a set of business plans, and save enough money to start a new business. Additional descriptive statistics indicated that most of the Muslim entrepreneurs included in the sample were male (76%), which should be expected due to the fact that the majority of self-employed individuals in Australia are male.

The blocked mobility hypothesis focuses on the impact of negative labour market experiences as an important factor behind immigrants transitioning from wage labour to self-employment. Previous research has indicated that Muslim immigrants have an unemployment rate that is much higher than the average (Betts & Healy 2006; Collins 2011). In the present study, the majority of respondents (56%) stated that they had experienced unemployment in Australia; of these, 73.27% indicated that they had applied for more than five jobs. The positive association (discussed previously) between the number of job applications and the experience of unemployment reinforces the importance of this problem, and the results of the study serve to support the blocked mobility hypothesis for this population of respondents.

The results highlight the importance of racial discrimination and its impact on the labour market for minority immigrants, which is in line with previous research (Booth et al. 2012). With respect to the relationship between Islamophobia and the blocked mobility hypothesis, respondents in this study were asked about whether they had experienced discrimination in the past. Results indicated that 45.33% of respondents had experienced discrimination in their place of work because of their religion; of these, two-thirds had left their job due to experiences of discrimination. Additionally, as discussed previously in this chapter, having had an experience of discrimination in the workplace due to religion was positively related to having left the job because of discrimination. Overall, these results lend support to the blocked mobility hypothesis in the context of this specific sample.

Additionally, previous research has found evidence that most governments worldwide provide little support for immigrant entrepreneurs (Collins 2003b; Desiderio 2014). In this study, respondents were asked about support available in Australia for setting up small businesses, along with the availability of Islamic finance, Islamic culture, and regulations within Australia. The results indicated that respondents felt there was not enough assistance from the Australian government with respect to setting up small businesses; they also mentioned difficulty with respect to regulations in Australia, and with the lack of Islamic finance.

Previous research has suggested that immigrants become involved in entrepreneurship by drawing on class and ethnic resources (Light & Rosenstein 1995), ethnic solidarity (Bonachich & Modell 1980), and ethnic community and family social networks (Portes

1998). While these topics were not a specific focus of the present study, the results do suggest that these factors were important among the sample. Previous research has also suggested the importance of coercive influences that can serve to initiate entrepreneurial activity among immigrants and are important influences on the decision to become self-employed (Shinnar & Young 2008). In the current study, discrimination was found to be an important factor in respondents' decisions to leave their jobs. Therefore, these results support those from extant literature relating to coercive influences as an important factor in the decision to become involved in entrepreneurship.

With regard to motivations for becoming involved in entrepreneurship in the host country, previous research has found that emigrants from Great Britain became involved in order to evade prejudice as wage earners (Clark & Drinkwater 1998, 2000). The desire to attain a higher income was also found to be an important factor in motivating immigrants to become self-employed. Some individuals felt that self-employment was a way of overcoming discrimination in the workforce and occupational downgrading. Another motivating factor has been identified in previous research, which found that immigrants who became involved in freelance occupations earned as much as native-born individuals sooner than those who were employed in the workforce (Lofstrom & Beam 2002). Previous research has also suggested that immigrants achieve greater success in entrepreneurship as compared with beginning a career as a wage earner (Löfström 2009).

It has also been suggested that individuals' motivations for becoming involved in their own commercial entity may be partially understood in terms of the intangible benefits of allowing immigrants to more fully assimilate into society (Hamilton 2000). Previous research has also suggested that immigrants commonly become involved in entrepreneurship as a way to achieve upward mobility, given that job opportunities are more limited for immigrants and they are less likely to find a job that matches their capabilities (Vinogradov & Kolvereid 2007; Waldinger & Lichter 2003). It has also been suggested that ethnic traits relating to an individual's country of origin may be an important influence on immigrants' decisions to become involved in either freelance work or entrepreneurship (Schuetze & Antecol 2006). These include the connections and networks that immigrants possess, policy regimes, the level of racial prejudice within the immigrant's new country, and the economic opportunities that exist (Van Tubergen 2005).

How does the religion (Islam) of Muslim immigrants shape the characteristics and success of Muslim immigrant enterprises in Australia?

Religious identity is critical to Australian Muslims and their religion shapes their business practices in complex and often subtle ways. It is both an asset (their businesses are embedded in their Islamic culture and family social networks) and a barrier (it constrains their ability to earn start-up capital or obtain a bank loan).The fieldwork suggested that the Islamic religion was an important factor in shaping the experience of Muslim immigrant entrepreneurs, as well as the characteristics and dynamics and success of their enterprise activities.

Within the context of the present study, racism and discrimination, along with unemployment, emerged as important factors behind Muslim immigrants becoming involved in entrepreneurship in Australia. This result is in line with findings from previous research; these three factors appear to be the main drivers behind interest in entrepreneurship, in comparison with previous studies on other populations. These findings are not unexpected, given the amount of discrimination and vilification that is directed at Muslim immigrants. Large numbers of Muslim immigrants experience prejudice on a daily basis, with discrimination also being very common within this population. Negative statements directed at Muslim individuals have increased significantly, along with a concomitant increase in negative media reports directed at Muslims. Safety concerns serve to strengthen anti-Muslim sentiments in the wider community.

The term Islamophobia has recently gained widespread use, with a number of studies focusing on its conceptualisation and analysis. Bleich (2011) conducted a comprehensive study of Islamophobia, focusing on the analysis and measurement of this new concept. He argued that Islamophobia can be seen as a generalised adverse perspective and sentiments related to either the Islamic faith or to individual Muslims. This concept is multidimensional and has been used indiscriminately to negatively assess nearly all Muslims and aspects of Islam. These negative attitudes can be very wide-ranging, involving feelings such as mild aversion, jealousy, suspicion, rejection, or fear, and can lead to contempt, disgust, anger, or even overt hostility. A phobia is defined by the American Psychological Association as a persistent and unfounded apprehension of a particular item, action, or circumstance that produces an outcome that is exorbitant or harsh. In the context of religion, a phobia may be directed at a religious doctrine and its

worshippers. Low-level Islamophobia would involve infrequent expression of irrational fears, while high-level Islamophobia refers to the expression of persistent, unshakable fears or hostilities that have a high priority in an individual's life.

These anti-Islamic sentiments have been examined in terms of feelings of trepidation and foreboding (Abbas 2004) and societal apprehension (Geisser 2003), and fear of Muslims and Islamic beliefs (Lee et al. 2009); Werbner (2005) discussed Islamophobia as a form of divergent discrimination. Overall, Islamophobia is seen to involve the ostracism of Muslim individuals and groups on the basis of unfounded prejudice. These views negatively impact on individuals, emotionally and socially, and affect how they are treated by others (Stolz 2005). The prevailing discourse produces apprehension in relation to Muslim individuals and positions Islam as the enemy. Islamophobia is said to be increasing, with Islam being perceived as alien, dangerous, barbaric, static and deserving of hostility from the West (Zúquete 2008).

What could be introduced to assist existing Muslim immigrant entrepreneurship in Australia and promote new Muslim immigrant business formation?

In this context, Collins (2017) identified issues of bank finance and the introduction of programs to facilitate new Muslim enterprise formation modelled on the Ignite Program for refugee entrepreneurs. Consistent with the findings from the present study, previous research has shown that immigrants are often unwelcome in their host societies, especially those with an Islamic background, who frequently experience bias and bigotry (Strabac & Listhaug 2008). The low status of Muslims in Western countries results from their stereotypical portrayal as terrorists and fundamentalists. The media, politicians and non-Muslim Australians tend to perceive Muslims as alien. In Australia, all of these factors make Muslims susceptible to segregation in business, increase the likelihood that they will be located in poor socioeconomic environments, and reduce the opportunities for Muslim youth to find appropriate work. All of these factors were captured in the results of the present study.

Various theories have been proposed to explain the experience of entrepreneurship among immigrants. Collins (2003) suggested that immigrant entrepreneurship in Australia is formed on the basis of convergence between ethnic assets and networks, class assets, regimes of regulation, inclusion or exclusion, opportunity, gender, and family. Factors that impede the entrepreneurial accomplishments of immigrants in Australia have been

identified as inadequate capital, lack of employment skills, lack of support from formal institutions, high costs of compliance, excessive regulations, exorbitant taxes, racial prejudice, and the existence of a language barrier (Constant & Zimmermann 2005). A number of these factors were found to be relevant in the present study. Regulations, for instance, were cited by respondents as an important impediment to entrepreneurship in Australia. Respondents also mentioned lack of support from formal institutions, and racial prejudice.

High levels of unemployment among the immigrant population, along with reduced access to economic resources, directly impact the number of commercial entities owned by immigrants (Verheul et al. 2001). As previously noted, the employment rate for Muslims is much lower than the employment rate for the overall Australian labour market. A higher non-participation rate has also been reported (DIAC 2006), and the employment rate for Muslim males of working age is lower than that for the total Australian male population.

Factors that impede Muslims from participating in the job market in Australia include lack of motivation, inferior skills and experience, a different approach to work, the environment, preconceived ideas about Muslims in the workplace, and unfavourable social and economic conditions. Other factors, which apply to all jobseekers, include unsuitable schedules and working hours, inadequate work experience, long commutes to work, and domestic commitments (ABS 2009). Unemployment has been attributed to lack of an incentive and motivation to find a job, homelessness, and wages below that which the individual expects, a lack of job openings, and failure to meet job criteria (Neilson 2005), as well as lack of appropriate skills, lack of job opportunities, and lack of training options (Job Network 2007). Hammarstedt (2006) suggested that discriminatory wages in the job market may lead immigrants to become engaged in self-employment.

In relation to Muslims in particular, the main barriers include lack of recognition of their skills and qualifications, along with poor English ability and the fact that they live in a society that has become more fearful of individuals from this group (Casimiro, Hancock & Northcote 2007). As well, Muslims may hold different expectations about aspects of the workplace, professional conduct, and relationships with other employees and bosses. For example, the workplace cannot openly violate Islamic rules, and fairness and morality

should be respected within the work environment. Additionally, non-Muslims may have difficulty understanding or tolerating Islamic practices and rituals (McCue 2008). Women face additional difficulties relating to both their ethnicity and their gender. These barriers make it more difficult for female Muslims to enter the labour market and to develop their English ability to a more marketable level (Syed & Ali 2005). They may also be subjected to further discrimination due to their appearance and religious clothing (Lovatt et al. 2011).

In the present study, respondents cited unemployment as an important issue. They identified racism and discrimination in the workplace as one factor leading to unemployment, which in turn inclined them to become involved in entrepreneurship.

What role do Muslim immigrant social networks play in the establishment of, and nature and success of, Muslim immigrant entrepreneurship in Australia?

Muslim social networks were found to be critical to the lives of these Muslim immigrant entrepreneurs. The participants were recruited through mosques. Families and friends played a key role in their business activities in Western Sydney, with its high Muslim population.

The literature also indicates the importance of the Muslim diaspora. These networks have been found to be significant to both the origin and destination nations (McCabe et al. 2005; Tung & Chung 2010). They are reported to be important for what entrepreneurs are able to accomplish, especially when they are located in a developed country (Rezaei 2011). Diaspora networks help immigrants establish themselves as entrepreneurs by facilitating business start-ups through provision of capital, knowledge of the market and the formalities involved in forming a new business (Hugo 2011b). Diaspora networks help immigrants more broadly to successfully relocate to Western countries (Schotter & Abdelzaher 2013).

Neighbourhood, provincial, countrywide, and international links assist immigrant entrepreneurs to acquire start-up capital, find markets for their products, and supply raw materials, labour and advice. They also help to address the obstacles that impede immigrant entrepreneurship (Ram 1994). Additionally, the presence of an ethnic community in a country like Australia provides opportunities for Muslim immigrants who may be considering entrepreneurship (Portes 1998).

Sahin et al. (2009) have developed the social network perspective, which emphasises relationships between individuals and the networks of relationships between individuals, groups and organisations. Immigrant networks consist of entrepreneurial relations that link immigrants, former immigrants, and non-immigrants on the basis of kinship, friendship, and shared community membership (Massey 1989).

The present study found that diaspora networks were highly relevant for Muslim entrepreneurs in Australia. Participants reported that the diaspora helped them to establish their business in Australia, particularly in relation to start-up. The Muslim diaspora in Australia and overseas also supported them by sharing information about Australian laws, and was significantly related to whether respondents felt that they were better off operating small businesses in relation to personal and job satisfaction. Respondents were also asked whether the Muslim diaspora helps Muslim immigrants in general to establish their business in Australia. Opinions varied, though a substantial number agreed that this was the case. There was also a significant association between whether participants felt that the Muslim diaspora helps Muslim immigrants to establish a business in Australia, and whether, in money terms, they thought they were better off operating a small business than working for wages. In the thesis, I do not intend to give the important of entrepreneurs as the heroes of our time. Also, I indicated that social networks are important to Muslim entrepreneurship, but one cannot take it for granted that (ethnic, mainstream or mixed) networks are really resourceful. Also, the use of social capital always comes with a price. In other words, ethnic ties sometimes have a flipside on the ethnic ties.

Overall, these results indicate the importance of the Muslim diaspora both with respect to individuals' attitudes and the extent to which it has helped them in their entrepreneurial endeavours. Responses to questions about the diaspora were also found to be significantly related to other important metrics associated with Muslim immigrant entrepreneurship. These results are consistent with findings about the importance of the diaspora from extant literature on entrepreneurship among this immigrant community.

8.5 Conclusion

The Muslim immigrants who participated in this study arrived in Australia with different purposes but all ended up pursuing entrepreneurship. The motivations and influences

behind this choice were multifactorial, and not simply related to the workplace. The country's economy and the representation of this group of people to the wider community also influenced their choice of livelihood.

First- and second-generation Muslim immigrants were driven to entrepreneurship under different circumstances. Some were attracted to the business because of its potential rewards, while others were pushed into it. Despite these varied pathways, the participants are thriving in entrepreneurship. The Muslim immigrant community of Sydney has overcome major difficulties, notably unemployment. They have had to go through difficult times, and worked for some years to accumulate start-up capital for business and faced limited employment opportunities. Now, through their entrepreneurship, the analysed data suggests that many Muslim migrant entrepreneurs are creating further employment opportunities for their community members and for the wider society; as noted, the majority of participants hired non-Muslim and multicultural workers and treated them equally. While it is important not to over-generalize this fact, it would appear that in many instances, the sampled Migrant entrepreneurs are seeking to better the social and economic outcomes of people they employ and come in contact with, perhaps because of the prejudices that they faced in their early attempts to gain employment in Australia.

Accumulation of start-up capital was difficult. The majority started their business using personal savings, and some received support from relatives and friends as well. They generally avoided approaching the banking system due to lack of understanding of the institutional requirements, or sometimes because of their rejection of non-Islamic practices such as the charging of interest. A few, however, did take out a bank loan. Importantly, since they surmounted this initial obstacle, they are helping and encouraging others to follow their path into entrepreneurship. They are working to improve their families' quality of life and engaging in voluntary work for the Muslim community and others. They have contributed to the creation of a strong Muslim immigrant community, seek to support the development of the country as a whole and reject the prospect of being a burden on the Australian economy. In Australia they encountered some formal and informal institutional barriers to accessing the labour market, and some of them discussed these issues. None, however, were critical of government regulations, with which they respectfully comply. Few reported personal experiences of racism in their business. All expressed satisfaction with their experiences of working and living in Australia.

In a nutshell, these immigrant Muslims consider Australia as their home. Many indicated that they would choose this country again if they had another opportunity to migrate anywhere in the world. They really want to lead a better life with their family in Australia and are working very hard to achieve this. They are seeking to reduce dependency on the central labour market and create new opportunities for their community and the country. They want to flourish through entrepreneurship; to that end, most have future plans to expand their business. In this way they are promoting entrepreneurship and employment among young people and creating opportunities for others. Overall, these Sydney-based entrepreneurs want to develop the Australian economy while holding on to their Muslim identity and representing their community in a positive way.

Islamic entrepreneurship is the system, processes and practices of the Islamic way of doing business. Islamic business practice makes an exciting cultural and economic contribution, particularly viewed through the lens of entrepreneurship and small enterprise. Entrepreneurship and business are fundamental parts of Islam. In Islam, success is seen to be based on results and achievements, and commercial activities are considered ibadah, an Arabic word meaning to worship God. Furthermore, the Holy Qur'an and the Messenger's Hadith provide frameworks for the faithful to organise their entrepreneurial and business practice. At the same time, globalisation and mass migration also impact the nature of work and business among Muslims.

There are important differences between immigrant and ethnic entrepreneurs (Achidi & Priem 2011). Ethnic entrepreneurship involves a network of relations and frequent patterns of interaction created by individuals who share similar national traditions or immigration experiences (Waldinger, Aldrich & Ward 1990). On the other hand, immigrant enterprises are managed by persons who have migrated from their home country to another to create new opportunities. This research investigated immigrant entrepreneurship, specifically, entrepreneurship among Muslim immigrants to Australia from Muslim countries.

There are also important differences between Western and Islamic entrepreneurship. Under Islamic law, things are classified as either halal (permissible) or haram (not permissible). This categorisation serves as a filter for entrepreneurial activities and purposes. Only business transactions that are based on halal principles are seen as morally worthy of achieving their goals. Islam forbids explicit or implicit acts that are considered

haram, or sinful. These include harlotry, use of prohibited drugs, gambling, and alcohol consumption (Hassan & Hippler 2014).

Western entrepreneurship (that is, in Europe and the United States) is widely considered to be the basis of economic growth in today's business environment and superior to Islamic entrepreneurship. Supporters of this position point to philosophical differences between Islamic and Western economic activities, and argue that the guidelines followed in the former impact the economic growth of Islamic countries. A common criticism is that Islam is not effective in motivating entrepreneurial behaviour.

In fact, however, the teachings of Islam encourage entrepreneurs to be engaged in productive activities and positive intentions (Kayed & Hassan 2010; Adas 2006). Muslims believe in engaging in entrepreneurial activities that conform to the teachings in the Qur'an and with Shari'ah or Islamic law, which is based on the Qur'an and the conduct of the Prophet Mohammad (Hadith and Sunna), (Oxford Dictionaries online 2018). Muslims are expected to have a comprehensive understanding of their religious obligations.

Traditionally, Western entrepreneurs assume that the financial earnings from business endeavours result from the contribution and achievement of the economic agents; societal well-being is not seen as a motivator for the creation of a new venture. Apart from having to comply with moral and legal principles, Western entrepreneurial behaviour does not seem to be influenced by religion. In other words, Western entrepreneurs are motivated by personal interests and values, and do not commonly focus on societal or religious benefits.

Unlike Western entrepreneurs, the main objective of Islamic entrepreneurs' involvement in business is to be submissive to Allah, consistent with the moral and ethical values of the Islamic business framework, and actively participate in the overall development of Islamic society. Islamic entrepreneurs are guided by the principles and spirit of Islamic law in their economic activities. Success in Islamic entrepreneurship is evaluated not only in terms of personal earnings, but also according to a religious dimension that carries the promise of rewards in the afterlife. This is consistent with the view that Islam does not deny personal interest as the basis of utility maximisation in entrepreneurial behaviour but purifies it through a religious filter (Campante & Yanagizawa-Drott 2015).

Muslim entrepreneurs should seek halal in producing goods or rendering services in order to make their enterprise profitable. Islam prescribes activities that earn the trust of consumers, meet the highest standards of ethics and follow certain business practices (Chowdhury 2008). Discriminatory business practice is a violation of consumer protection. To some extent, Islamic entrepreneurship is motivated by factors such as customer satisfaction, contribution to welfare and national economic growth (Chowdhury 2008).

From an Islamic perspective, entrepreneurship is based on three interrelated pillars: entrepreneurial, socioeconomic/ethical and religio-spiritual (Gümüsay 2014). Researchers have examined the characteristics of Islamic entrepreneurs who obey Allah in all aspects of life (Hoque et al. 2014). The concept of business growth in Islam is comprehensive as it motivates entrepreneurial activity (Ramadani et al. 2015) and maintains equality in society by the practice of giving to the poor. Therefore, Muslim entrepreneurship is simplify defined as those Muslims who are self-employed or entrepreneurs in Australia. The Muslim migrant entrepreneurship is not differ from other forms of entrepreneurship except that practicing Muslim entrepreneurs trade only in Halal things.

Chapter 9: Conclusion

The previous chapter discussed the results of the quantitative and qualitative fieldwork conducted for this thesis within the context of the immigrant entrepreneurship literature. This chapter concludes this thesis by attempting to define the contribution it makes to the immigrant entrepreneurship literature while at the same time acknowledging the limitations inherent in this thesis and the implications for future studies.

9.1 Conclusion

The findings of this study helped to fill an important gap in the literature on Muslim immigrant entrepreneurs in Australia, who remain an under-researched group. While much work has focused on immigrant entrepreneurship in Australia (Collins 1992; Collins 1998; Collins 2002a, 2002b; Collins 2003a, 2003b; Collins 2008; Collins & Castles 1992; Collins et al. 1995; Glezer 1988; Ip & Lever-Tracy 1999; Lever-Tracy et al. 1991; Pascoe 1990), Muslims have been largely neglected.

The study also contributed to testing the blocked mobility hypothesis as an explanation for Muslim immigrants' decisions to move into entrepreneurship. Original contributions have also been made to knowledge about how the social and religious networks of Muslim immigrants impact their move into entrepreneurship and their experience in business and the social role that Muslim immigrant entrepreneurs play in their community, such as reducing unemployment.

Overall, the study has fulfilled its aims of developing a better understanding of the experience of Muslim immigrant entrepreneurs in Australia, and identifying the impediments to entrepreneurial activities among Muslim immigrants. The main impediments identified were racism and discrimination, regulatory practices, lack of formal training, lack of governmental support, and the absence of Islamic finance. Racism and discrimination are difficult to overcome. One possible way forward is for the government and media to present more positively-focused portrayals of Muslims and Muslim immigrants, for instance via public access television, and by providing better support for Muslims and Muslim immigrants.

Regulatory practices could be improved by implementing simpler, more streamlined processes for starting and running a business, especially targeting immigrants who are less likely to be well-versed in the existing regulatory practices. A special government department could be created to focus on assisting immigrants to form corporations, complete the necessary paperwork, develop a business plan, and negotiate other regulatory requirements.

Most respondents had no formal business training. Free or low-cost courses of instruction could be provided to immigrants, focusing on topics relevant to entrepreneurship in general and entrepreneurship within Australia in particular. This would increase the likelihood of new immigrants becoming interested in entrepreneurship, and make it much easier for them to set up a new business. Such courses could also address other identified impediments. For example, they could include information about regulatory practices in Australia and the documentation that business owners need to file. Modules on Australian culture could also be included to help ease the transition of new immigrants into a new culture with a different language.

Finally, respondents noted the lack of Islamic finance as an impediment to their entrepreneurship. While this is a more complex issue, it may be possible for Muslim immigrants in Australia to become involved in Islamic finance for their businesses through their home countries or other Muslim countries. A challenging proposition would be for Australia to pass legislation that would facilitate the use of Islamic finance among immigrant Muslims, as well as citizens and other resident Muslims who are interested in becoming involved in a new business.

In conclusion, this chapter has discussed the results of the analyses and situated them in relation to the extant literature. Overall, the results were consistent, both in relation to immigrant Muslims specifically, as well as more generally with respect to other populations. The limitations of the study were also identified and provided a basis for recommendations for future research

Key findings included the identification of factors that assisted and hindered entrepreneurial activity among Muslim immigrants in Australia. There is a robust literature on immigrant entrepreneurship in private enterprises in Australia but little on Muslim immigrant entrepreneurs in particular or on the role of religion in immigrant

entrepreneurship in general. This thesis has presented the results of a survey of 300 Muslim entrepreneurs in Sydney to test the hypothesis that racial discrimination against Muslims in the labour market and in society acts as a form of blocked mobility that drives them to establish small businesses. It has outlined the long history of Muslim immigration to Australia and the great diversity of national backgrounds of today's Australian Muslim population. A critical review of national and international literature on immigrant entrepreneurship was used to frame the survey instrument. This literature suggested that the blocked mobility hypothesis provided a possible explanation for these Muslim immigrants' move into entrepreneurship. The survey sample reflected the diversity of the contemporary Muslim population in western Sydney, the area of greatest Muslim immigrant concentration in Australia. A convenience snowball sampling process was used to recruit participants, using Muslim networks from local western Sydney mosques. Most participants (three out of four) were male.

For these informants, their move into entrepreneurship was not due to blocked mobility but to other factors. These factors will be explored in future publications, drawing on the qualitative in-depth interviews to flesh out their motivations and business experiences. However, of the 94 of informants who did experience unemployment in Australia, 84% reported that they had left a job because of discrimination. In other words, for about one-third of the sample, blocked mobility was an important factor in their decision to establish their own business in Australia. This finding suggests that, while blocked mobility and discrimination are not part of the experiences of most of those surveyed, they resonated strongly for a large minority of participants.

Another critical contribution of this thesis to the immigrant studies literature relates to the controversy related to contemporary Muslim immigrant settlement in western societies like Australia. The Islamophobia of post-9/11 still plays out in the politics of most western nations today. In Australia, anti-Muslim immigration issues continue to resonate in national politics. The notion that Muslim immigrants cannot or will not settle cohesively in Australia needs to be challenged. This research has produced evidence to demonstrate the contribution that one section of the Muslim immigrant community in the city of greatest Muslim immigrant settlement does contribute significantly to employment generation and wealth creation. On average, the Muslim immigrant enterprises represented in the survey r created seven jobs. Moreover, the Muslim immigrant

entrepreneurs in Sydney surveyed or interviewed for this thesis have overcome great barriers to become successful businessmen and women. They have worked long and hard to provide for their families and their continued success in business is itself evidence that Muslim immigrants do make important contributions to economic, social and cultural life in Australia.

9.2 Limitations of the Study

Like all research, the study had some limitations. First, it relied on cross-sectional data. While such data can allow correlations between measures to be determined, it makes it difficult to conclude causality. In order for causal relations between measures to be established, panel data or time-series data must be collected and analysed using appropriate methods. In this instance, this kind of data collection was not possible (this is discussed further under the next point).

Second, although great care was taken to ensure sampled respondents were randomly approach, the sample utilized was not a perfect random sample. There are several reasons for this. In the first instance, while public records (ABS data) was able to determine the population size of Muslim Entrepreneurs in the Greater Sydney region, a database of such people does not exist. Hence, it was impossible to approach respondents in a purely random way. Yet, to ensure the greatest likelihood that the sample in question was reflective of the broader Muslim Migrant entrepreneurship profile of the Greater Sydney Region, care was taken in the data collection process so as to remove potential response bias. As noted, data was collected at Mosques around the Greater Sydney Region at a time whereupon Muslim worshipers would be present. The collection of data at religious sites aided the likelihood that respondents identified as practicing Muslims. Specifically, the Imam (Mosque leader) helped identify which members of the congregation were entrepreneurs, and arguably, these leaders were best placed to identify potential respondents owing to the community trust and network (social capital) they possessed. Thus, while statistically it is impossible to determine the degree to which the results can be generalised to the wider population of Muslim migrant entrepreneurs, owing to the lack of a publish database, it is quite possible that the results are broadly representative as the use of referrals by Imams presented as the most adequate database from which non-bias judgement could ensue. Finally, the use of the quantitative-qualitative design was

employed to strengthen the assertions collected through the quantitative study. This specific design (explanatory mixed methods) was adopted to strengthen the validity of the quantitative findings, under the paradigm of mixed methods research, and is supported by the claims of Creswell and Plano-Clarke (2007).

The qualitative sample was much smaller than originally planned. This was due to a combination of time constraints on my candidature and family health issues. Consequently, only half the planned number of in-depth interviews were conducted. While a foundational level of analysis was gleaned through the existing qualitative sample, the lack of further interviews restricted the development of more complex, nuanced and diverse insights.

The study did not include an exploration of the spatial dimensions of Muslim entrepreneurship in Sydney. As Australian (Collins & Kunz 2009) and international (Rath 2007) research suggests, the spatial location of the businesses of immigrant entrepreneurs is important, particularly when they cluster in certain neighbourhoods of co-ethnic immigrant settlement, leading to the emergence of ethnic precincts and ethnic niche markets.

The role of gender in Muslim entrepreneurship could have received much greater attention. Most of the participants in both the survey and interviews were male, in part reflecting the patriarchal nature of many Muslim immigrant communities. While some women Muslim entrepreneurs were included, female Muslim entrepreneurship remains under-developed in the literature.

The scope was limited to Australia, yet the sample, for proximity reasons, was limited to Sydney. The research was exploratory in nature, and the survey tools and sampling technique may be improved upon on future studies to develop not just inferential, but rather representative data. This research was limited to Muslim immigrant entrepreneurs from different Islamic backgrounds who established a business in Australia. Most were in the South-western suburbs of Sydney, but entrepreneurs from other areas of Sydney also took part. Sydney is home to the largest number of Muslim immigrants (the Islamophobia register report 2017). While the thesis doesn’t have a control group of non-Muslim entrepreneurship, it does relate to research about immigrant entrepreneurship in Australia as a control.

Arabic is the largest language group of Australian Muslims (114,000 people according to the 2011 national Census) followed by 46,914 Turkish-speaking and 43,139 English-speaking Muslims]. As the researcher speaks both Arabic and English, most informants were from Arabic-speaking and English-speaking backgrounds. The researcher divided the sampled group of participants into three clusters, based on their countries of origin: Asia, the Middle East, Pacific, Europe and Africa. These clusters ensured that Muslims from different cultural and linguistic backgrounds were involved in the research to provide varied information.

Importantly, English language was used in the research; however, Arabic language also used to interview participants who did not speak English very well and who preferred to speak in Arabic. The documentation and transcription of open-ended responses were done in English.

9.3 Future Research

The limitations presented in the previous section of this chapter provide possibilities for future research. First, as previously mentioned, the use of panel data or time-series data would allow for the application of more sophisticated statistical methods and the determination of causality. Future studies could incorporate panel data, taking multiple measurements of the same set of respondents over time, in order to determine causality between the measures analysed.

It was also noted that the use of a non-random sampling method posed a limitation. Without random sampling, external validity is limited, and the results of the analyses cannot be appropriately generalised to a larger population. Future research could address this limitation.

A further limitation arises from the focus on a specific country, and a specific group of individuals within it. Future research could examine the same research questions in other populations, such as entrepreneurs in other countries, or groups of entrepreneurs other than Muslim immigrants. Such a focus would allow for the determination of whether the results found in the present study hold with respect to other populations of entrepreneurs, as well as entrepreneurs located in other countries.

This research has opened up many more research questions about Muslim immigrant entrepreneurs in Australia than have been addressed here. In what ways does the gender

of the Muslim immigrant entrepreneur impact on the decision to establish a business in the first place, and on the business experiences of the entrepreneur? How do Muslim social networks impact on entrepreneurs' business in relation to raising finance, recruiting workers, locating supply chains and finding markets for their goods and services?

This survey did not collect information about the location of participants' businesses. Hence the thesis could not explore issues of clustering of immigrant enterprises or ethnic precincts (Collins & Kunz 2009). The importance of clustering of the businesses of Muslim immigrant entrepreneurs and the factors that impact on this clustering – such as patterns of Muslim immigrant residential concentration in particular suburbs of Western Sydney - is a fruitful area for further research.

This thesis did not explore fully the potential of qualitative research methodologies for an understanding of Muslim immigrant entrepreneurs in Australia. There is clearly much more that could be done in this area to flesh out the diversity of the experience of Muslim immigrant entrepreneurs because of gender, country of birth, generation, education and immigration visa pathways.

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Appendix A: Muslim Immigrant Entrepreneurs in Australia: Questionnaire

Gender of participant

Male

Female

SECTION 1- Personal information

1. Where were you born? (Country) ---------

2. If born overseas, when did you first come to Australia? Year---------------

3. What were your parents' main occupations?

a. Mother other: ___________ (Occupation)

b. Father: ________ _ (Occupation)

4. Have any of your family members run a business before?

a- Yes

b- No

If yes, what sort of business?

5. What language do you speak at home?

Main language ______

Second language _____

6- How well do you speak English?

a- Very well

b- Well

c- Not very well

d- Not at all

7- What age group are you in?

a- 18- 24 years

b- 25-29 years

c- 30-39 years

d- 40-49 years

e- 50-64 years

f- 65 years and over

8- Under what category did you migrate to Australia?

a- Family

b- Business

c- Independent/skill

d- Refugee

e- Special Humanitarian

f- Other, (please specify)

9-What is your highest level of education qualification gained?

a- Primary

b- High school

c- College

d- Trade (skilled vocational)

e- University

f- Postgraduate degree

g- Other, (please specify) -------- -----

10-Where was that qualification gained?

a- Australia

b- Overseas

c- Australia and overseas

11-What was your occupation immediately before setting up this business?

a- owner/manager in same business

b- owner/manager in a different business

(Name of business) _ _ _ _ _____ ______ _

c- Worker in similar small business,

(Name the occupation) _ ____________ _ _

d- Worker in a different small business,

(Name the occupation) ____ _ _ ___ ___ __ _

e- Wage earner/ other occupation,

(Please specify)-- ------------- -

Section 2: Unemployment history

12- Have you experienced unemployment in Australia?

Yes -----------------------------------No--------------------

13- Have you applied for jobs before this business?

Yes-------------------------------------No----------------

If yes how many?

14- Have you lift a job because of discrimination?

Yes-----------   No---------------------

15- Have you faced discrimination at workplace because of your religion?

Yes------------------------------ No---------------------

16- Do you agree that your Islamic culture is an obstacle to get a job in Australian employment sector?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

SECTION 3- ABOUT YOUR BUSINESS

17- What type of business are you involved in now?

a- Service

b - Catering

c- Import/export

d - Retails

e - Other (please specify)

18- How long have you been operating this business?

a- Less than I year

b - I year

c - 2 years

d- 3-5 years

e- 6- I 0 years

f- More than 10 years

19- Have you operated a business before this one?

a- Yes/ b- No

If yes how many?

20- If yes, was it a similar business?

a - Yes b- No

If no what type of business was it?

21- How did you start-up your current business?

a - I set up this business?

b - Bought an existing business from family?

c - Bought an existing business from friends?

d - Bought an existing business from others?

e - Other (please specify) -----------

22-What preparation did you undertake before starting your current business?

(Tick all relevant boxes)

a - Developed a business plan

b - Market research

c- Sought advice from family networks

d- Undertook a small business related course

e - Other, (please specify) _________________ _

23- Why did you decide to run your own business?

(Read all prompts and tick the relevant boxes)

a - To earn more money

b- Family future security

c - To be independent

d - Family business background

e- Opportunities arose

f- I was unable to obtain a job in my area of training

g- My overseas qualifications were not recognized

h- Other, (please specify)

24-Why did you start this particular business?

(Listen carefully to the interviewee. Tick the relevant boxes. If reason given is not any one of the following prompts, and write answer in the space below)

a- Family business background

b- Low start-up capital

c- I have worked in this industry before

d- I have skills in this area

e- Opportunities existed in this area

f- Other, (please specify) ---------- --- ---:-----

25. Do you own this business (financial involvement)?

a - Yes, fully

b- Yes, partly with spouse

c- Yes, partly with other family member(s) or relative(s)

d- Yes, partly with friend(s)

f- Other, (please specify) ---- ---------- -----

26. What is the ownership structure of your business?

a- Sole proprietor

b- Partnership

c- Cooperative

d- Private company

e- Franchise

f- Other, (please specify) -------- ------- - - --

27-What was your main source of finance for this business?

a- Mainly personal

b- Mainly family finance

c - Mainly banks/financial institutions

d- Other, (please specify) --- -----------

If bank finance, was it from an Islamic bank?

a- Yes b- No

28-Have you had any difficulty in getting finance from banks or financial institutions for your business? ·

a- Yes b- No

29-How many people work in this business, including you?

No

Total ----

(a) Full-time __________

(b) Part-time __________

(c) Casual __________

30-How many of your staff are family members?

No___________ (interviewer to calculate %from number) ____ %

31-Does your spouse/de facto work in this business?

a - Full-time

b- Part-time

c- Casual

d- Not at all

e- Not relevant

(If you are self-employed go to Q 34]

32-How many of your staff are Muslim?

No. ___ _ (interviewer to calculate %from number) ____ %

33-How do you recruit your employees? (Tick all relevant boxes)

a- Family networks

b- Community networks

c- Business networks

d- Advertise in newspapers/magazines

e- Other (please specify) ____________ _

34-In the next five years, do you think that the number' of your employees will

a- Increase

b- Decrease

c- Remain the same

d- I don't know

35-Do you belong to a business or professional association?

a- Yes ____(Name of Association)

b- No

36- Is your business involved in export and/or import activities?

a- Yes, export

b - Yes, import

c- Yes, both of the above

c- No

37- Prior to setting up this business, did you have any formal business training?

a- Yes b- No

38- Where did you undertake this training?

a- Overseas (please specify country) ____________________ __

b- Australia

c - Australia & overseas

39- In which of the following areas did you receive this training? (Tick all relevant boxes)

a - Small business management skills

b- Industry specific skills

c- Communication and language skills

d- Australian business culture

c- Other, (please specify) ---------------------------------

40- Have you undertaken any English language courses in Australia?

a- Yes b- No

Section 4: The role of Muslim Diaspora (Muslim Community)

41- Have you received any financial support from Muslim Diaspora (Muslim community) in Australia or overseas?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

42- Muslim Diaspora (Muslim community) in Australia or overseas support you in sharing data about Australian business market?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

43- Muslim Diaspora (Muslim community) in Australia or overseas support you in sharing data about Australian laws?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

44- Muslim Diaspora (Muslim community) in Australia or overseas support you in providing labours?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

45- Do you agree that Muslim community helps Muslim immigrants to establish their business in Australia?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

Section 5: The Australian business environment

46- In money terms, do you think you are better off operating a small business than working for wages?

a- Yes

b- No

c- Sometimes better off/ worse off

47- In terms of personal and job satisfaction, do you think you are better off operating a small business?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

48- What have been the positives for you being a Muslim entrepreneur in Australia?

a- There have been many positives.

b- There are only little positives

c- There are no positives.

Please explain----------------------

49- The Australian government assist more Muslims to set up business in Australia?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

50- The absence of Islamic finance is one of the main barriers to Muslims in setting up a small business?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

51- Do you agree that Australian regulations are obstacles in sitting up a small business?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

52- Having Islamic finance is one of the main strategies that can be used to overcome these barriers?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

f- Thank you very much for your time and cooperation. I just have one more questions to ask of you

53- Is there anything that you would like to add?

Time of completion ---

Appendix B: Semi-structured Interview Guide

BCKGROUND INFORMATION

Gender of participant: male female

Participant Background________________________________

Education____

QUESTIONS:

1-Can you tell me why did you choose Australia as an immigration destination?

2-Do you have family in Sydney?

3-Why did you choose Sydney in particular?

____

4-Were you employed before moving into entrepreneurship?

YES / NO

If yes, how many jobs did you have?

____5- Is this your first business in Australia? Yes No

If no what was your first business and how many? ____

6- What does this business do?

____

7-Why did you decide to establish your own business?

____

8-Why did you establish this particular business?

____

9-What is your future plan for this business?

________110-Does anyone else in your family own a business? Yes No

If yes is it the same business as yours?

____

If no what type of business is it?

____

11-What are the benefits to you and your family of establishing a small business?

____

12-What are the benefits to your community as a result of you establishing a small business?

____

13-What sort of contribution to Australian economy do you make as a Muslim immigrant entrepreneur?

____

14- What is the effect of running a business on your personal life and on your family?

____

15- How many hours per day do you work in this business?

____

16- You've talked about the various aspects of your business. Overall, what would you say are the major problems that your business is facing at the moment?

____

18- Have you ever experienced any racial problems in the course of running this business?

YES / NO

[IF YES]

What sorts of things have happened? When?

____
____

19-Have you experienced any discrimination in the Australian labor market before you move into business?

YES / NO

If yes please explain in your own words?

____
____

20- If you had your time over again, would you migrate to Australia?

YES / NO

EXPLAIN..

____

21-What impact has your religion (Islam) had on your experiences of establishing your business in Australia?

____
____

INFORMATION ABOUT YOUR CUSTOMERS

22- Please tell me about your customers: Are they mainly other Muslims or the general community?

____
____

23- What proportion of your customers speaks to you in your first language?

____
____

ABOUT YOUR BUSINESS HISTORY:

24- When did you start, or move into this business? ____

25- Why did you decide to go into business for yourself?

____
____

26- Starting a business is difficult: Did you have people who gave you a hand, or provide material support?

YES / NO

If yes, what sort of help did they give you?

27- Can you please tell me about your experiences in raising the start-up capital for this business?

28- What were your sources of finance when you began this business?

Source Rough %

Personal savings...

Family...

Friends...................... ....

Bank...

Other..

29- [IF MONEY BORROWED FROM FAMILY, FRIENDS, and OTIIER INDIVIDUAL]

a. In return for this financial help, would you be expected to help them in return?

YES / NO

[IF YES]

b. What sort of help?

30-Could you be expected to provide a loan to someone else at a later date?

YES / NO

[IF YES, PLEASE EXPLAIN].

31- Does the Muslim community support your business in any way?

YES / NO

[IF YES, PLEASE EXPLAIN].

32- Do you have any relatives in Australia or other parts of the world?

YES / NO

a. [If yes, do you get finance or any kind of help from them?]

____

________________ [If yes, have they been involved in businesses themselves]

YES / NO

[If yes please explain]

____

33- Has a lack of financial capital been a problem for your business?

YES / NO

If yes please explain

____

34-Did you have any problem to access to the information needed to start your business?

YES / NO

[If yes what kind of barrier?]

____

35-Did you have a language problem as an immigrant entrepreneur?

Yes or No

If yes please explain:

____

____

36-Do you have the appropriate management skills required to make business?

Yes or No

If Yes please explain

____

37-Can you please tell me why you decided to locate your business in this place?

____

38- Does your business employ any workers?

Yes or No

If yes please tell me:

a. How many? ____

b. How many are Muslim? __________________________________

c. How many are male? ____________________________________

39- Did you have problem recruiting employees?

Yes or No

If yes please explain

40- Do you receive any support from Muslim diaspora here or overseas?

Yes or No

If yes please explain

41- Does your partner/family have any role in your business?

Yes or No

If yes please explain

42-Do you receive support from the Australian government for your business?

Yes or No

Please explain

43- What impact does government regulations have on your business?

44-Did you face any objections from the authorities when you start your business?

Yes or No

[If yes what kind of objections and how could you overcome them?]

45-Do you have problems in obtaining permits?

Yes or No

If yes please explain

46– What are your business plans for the next five years from now?

47- Overall what are the positives of being an entrepreneur in Australia?

48- Do you encourage your friends to establish a business in Australia?

Yes

If yes why?

____

If no why?

____

Please explain

____

49- Is there anything that you would like to add?

Do you have any suggestion?

____

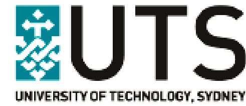
________________Thank you very much for your time and cooperation.

[Interviewer]   .... Time of completion

Appendix C: Thesis Dictionary

Abdelzaher
Achidi
Acs
Akbarzadeh
Alaslani
Albareto
Aleti
Aliaga
Allochtone
Allochtonen
Altinay
Alvesson
Ammendola
Andalusian
Andersson
Antecol
Arnup
Aslan
Audretsch
Azam
Azmat
Azorin
Azorín
Babbie
Bahn
Balarajan
Barbaranelli
Basch
Basu
Baycan
Baycan-Levent
Beaujot
Benschop
Berck
Betta
Blanchflower
Bleich
Bleichs
Blume
Bonachich
Bonacich
Bonchis
Borjas
Bos
Bouma
Bozorgmehr
Braczyk
Bradburn
Britaim
Bronwen
Bruning
Bruyat
Bryman
Buginese
Cacciotti
Caprara
Caracelli
Casimiro
Cavana
Chaganti
Charmaz
Cigler
Cobas
Cronbach
Cronbach's
Curci
configurational
conflictual
Dahles
Dávila
Delahaye
Denzin
Dhaliwal
Dharmalingam
Diasporic
Dillman
Doeringer
Doerr
Doorewaard
Dreher
Dustmann
Duvander
diasporic
Easterby
Eastlick
Eastwick
Edmonston
Elfes
Engelen
Essers
embeddedness
entitiesinance
Fabbri
Fairlie
Fayolle
Feist
Ferré
Fina
Foneseca
Foroutan
Fozdar
Froschauer
Geisser
Gerbing
Ghobadian
Ghorbani
Glezer
Goldin
Gorsuch
Gorter
Goswami
Gray
Guba
gastarbeiter
Hadchit
Hadchiti
Hammarstedt
Haq
Harmens
Hayton
Hechavarria
Heilbrunn
Henoch
Ho
Hollway
Holtom
Hondagneu-Sotelo
Hougaz
Hulley
Hurh
Hurh's
Hussain
Imtoual
Inglis
Ip
Isajiw
Islamophobia
Islamophobic
impeti
interpretivist
Jakubowicz
Jobe
Jobeet
Jogulu
Joinson
Joon
Jovanovic
Julien
Jupp
Kambouris
Kangis
Kenia
Klocker
Kloosterma
Kloosterman
Kohrell
Kolvereid
Kontos
Kourtit
Krivokapic-Skoko
Kroonenberg
Kundnani
Kupferberg
Kushnirovich
Lakatos
Lalich
Leontaridi
Levie
Lichter
Lindt
Lippe
Listhaug
Liversage
Lofstrom
Longhi
Lovatt
Löfström
Luckmann
Macassans
Mackoy
Markaz
Martínez-Román
Masanauskas
Masurel
Matlay
Mavrommatis
Mayson
McEvoy
McQuaid
McQuoid
Michela
Microdata
Miera
Mistrulli
Modood
Monsour
Monsour's
Monti
Moremong-
Nganunu
markaz
meso
Najah
Nelia
Niesz
Nijkamp
Noy
Nummela
Nunnally
Nvivo
najah
Onwuegbuzie
Öagen
Öagens
Pansiri
Paramatta
Parasnis
Peucker
Phizacklea
Piore
Pisani
Pissarides
Pitrus
Poortinga
Poot
Portes
Positie
Possamai
Poynting
Praag
Priem
Primecz
Puumalainen
polydimensional
polydimensions
Rabionet
Rafiq
Raijman
Rametse
Rasinski
Rath
Razin
Rehman
Remeikiene
Remeikienė
Remenyi
Rezaei
Rialp
Ries
Rizk
Rohlfing
Roomi
Roose
Rossman
Rummal
Rumrill
racialisation
Saarenketo
Sahin
Salabay
Salaff
Salesian
Sasse
Saxenian
Scherbov
Schotter
Schuetze
Schulenberg
Sebar
Secor
Sedorkin's
Sekaran
Shahin
Shinnar
Sieber
Sköldberg
Sluis
Smallbone
Sneddon
Sociale

Appendix D: Consent Form



CONSENT FORM

I ____________________ agree to participate in the research project the blocked mobility hypothesis and Muslim immigrant entrepreneurship in Australia being conducted by Mohammad Alalsani, Mohammad.alaslani@student.uts.edu.au Mobile number [redacted] of the University of Technology, Sydney for his degree PhD. Funding for this research has been provided by University of Technology, Sydney.

I understand that the purpose of this study is to investigate the experiences of contemporary Muslim immigrant entrepreneurs in Australia. I understand that I have been asked to participate in this research because of being a Muslim entrepreneur and my expertise and involvement in the entrepreneurship environment and that my participation in this research will involve a face to face survey requiring approximately between 45 minutes and one hour.

I am aware that I can contact Mohammad Alaslani or his supervisor(s) Prof Jock Collins [redacted] or via email at Mohammad.A.Alaslani@student.uts.edu.au, Jock.Collins@uts.edu.au if I have any concerns about the research. I also understand that I am free to withdraw my participation from this research project at any time I wish, without consequences, and without giving a reason.
I agree that Mohammad Alaslani has answered all my questions fully and clearly. I agree that the research data gathered from this project may be published in a form that does not identify me in any way.

____ ____/____/____
Signature (participant)

____ ____/____/____
Signature (researcher or delegate)

NOTE:
This study has been approved by the University of Technology, Sydney Human Research Ethics Committee. If you have any complaints or reservations about any aspect of your participation in this research which you cannot resolve with the researcher, you may contact the Ethics Committee through the Research Ethics Officer (ph: +61 2 9514 9772 Research.Ethics@uts.edu.au) and quote the UTS HREC reference number. Any complaint you make will be treated in confidence and investigated fully and you will be informed of the outcome.

Appendix E: Information Sheet

INFORMATION SHEET

The Blocked Mobility hypothesis and Muslim immigrant entrepreneurship in Australia.

My name is Mohammad Alaslani and I am a PhD student at the UTS Business School. My supervisor is Prof Jock Collins. The aim of this research is to find out about the contemporary experiences of Muslim immigrant entrepreneurs in Australia.

IF I SAY YES, WHAT WILL IT INVOLVE?

I will invite you to answer a questionnaire that will take approximately between 1 to one and a half hour to complete.

ARE THERE ANY RISKS/INCONVENIENCE?

Yes, there is some risks/inconvenience. You may experience some inconvenience from having to give up your time to participate. You will be asked to recall experiences where you may have felt embarrassment, frustration or distress, for example, difficulty finding employment or have experiences with discrimination. You may be unwilling to answer some questions, however, you will be reassured that you do not have to answer any questions that you feel uncomfortable discussing. You may also have concerns for the privacy and confidentiality of the information you are providing.

WHY HAVE I BEEN ASKED?

As a Muslim man or women operating a business in Sydney you are able to give me the information I need to find out about the contemporary experiences of Muslim immigrant entrepreneurs in Australia.

DO I HAVE TO SAY YES?

You don't have to say yes.

WHAT WILL HAPPEN IF I SAY NO?

Nothing, I will thank you for your time so far and won't contact you about this research again.

IF I SAY YES, CAN I CHANGE MY MIND LATER?

You can change your mind at any time and you don't have to say why. I will thank you for your time so far and won't contact you about this research again.

WHAT IF I HAVE CONCERNS OR A COMPLAINT?

If you have concerns about the research that you think I or my supervisor can help you with, please feel free to contact me on r via email: Mohammad. A. Alaslani@student.uts.edu.au, you can contact my supervisor, Professor Jock Collins via email: jock.collins@uts.edu.au.

If you would like to talk to someone who is not connected with the research, you may contact the Research Ethics Officer via Research.Ethics@uts.edu.au, and quote this number 2015000380

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Appendix F: Ethical Approval

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UTS CRICOS PROVIDER CODE 00099F

20 November 2015

Professor Jock Collins
The Dean's Unit
CB08.06.19
UNIVERSITY OF TECHNOLOGY, SYDNEY

Dear Jock,

UTS HREC 2015000380 – Professor Jock Collins, (for Mr Mohammad Alaslani, PhD student) – "The blocked mobility hypothesis and Muslim Immigrant Entrepreneurship in Australia"

Thank you for your response to the Committee's comments for your project titled, " The blocked mobility hypothesis and Muslim Immigrant Entrepreneurship in Australia ". Your response satisfactorily addresses the concerns and questions raised by the Committee who agreed that the application now meets the requirements of the NHMRC National Statement on Ethical Conduct in Human Research (2007). I am pleased to inform you that ethics approval is now granted.

Your approval number is UTS HREC REF NO. 2015000380
Approval will be for a period of five (5) years from the date of this correspondence subject to the provision of annual reports.

Please note that the ethical conduct of research is an on-going process. The *National Statement on Ethical Conduct in Research Involving Humans* requires us to obtain a report about the progress of the research, and in particular about any changes to the research which may have ethical implications. This report form must be completed at least annually, and at the end of the project (if it takes more than a year). The Ethics Secretariat will contact you when it is time to complete your first report.

I also refer you to the AVCC guidelines relating to the storage of data, which require that data be kept for a minimum of 5 years after publication of research. However, in NSW, longer retention requirements are required for research on human subjects with potential long-term effects, research with long-term environmental effects, or research considered of national or international significance, importance, or controversy. If the data from this research project falls into one of these categories, contact University Records for advice on long-term retention.

If you have any queries about your ethics clearance, or require any amendments to your research in the future, please do not hesitate to contact the Ethics Secretariat at the Research and Innovation Office, on 02 9514 9772.

Yours sincerely,
Production Note:
Signature removed prior to publication.
Professor Marion Haas
Chairperson
UTS Human Research Ethics Committee